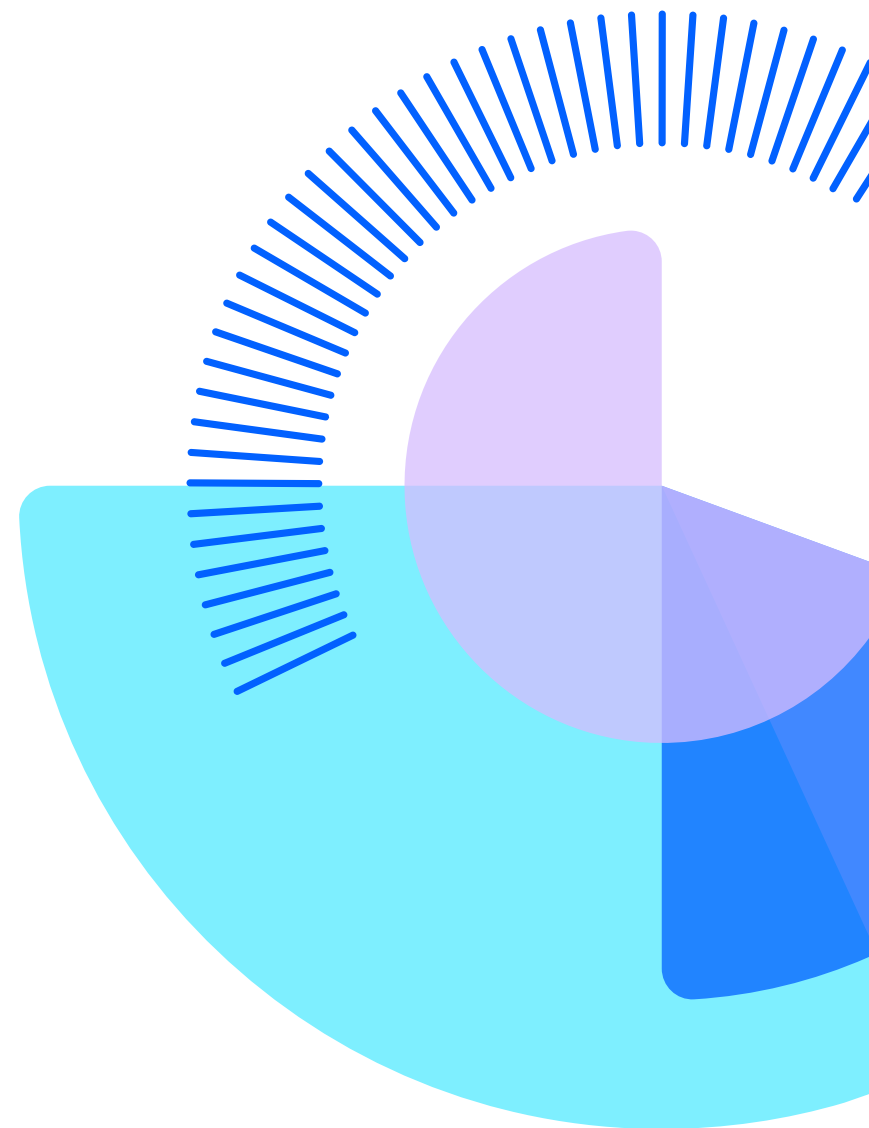




Own the Fast Lane AI-Powered Auto Innovations for Profitable Growth

October 13, 2026 | 2:00 EDT

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Speakers

Meet our experts!



David Ayers

AVP Personal Auto
Underwriting Solutions,
Verisk



Agustin Erdaide

Product Director,
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Greg Firestone

Vice President of Analytic
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Product Director, Personal
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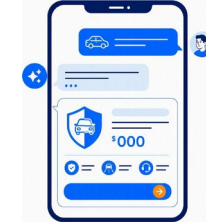
LightSpeed's Continuous Innovation Hub

Reinvent at Rate Call 1
(or earlier)

1

Rate Call Zero™

Where insurance shopping is headed



2

5-Second Underwriting

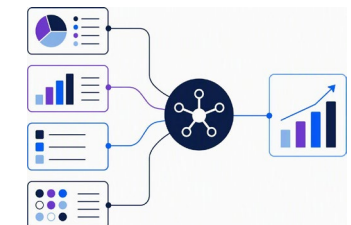
Moving decision-ready analytics upstream



3

AI-Driven Intelligence

Creating new capabilities from connected data



1 Rate Call Zero™

Where insurance shopping is headed
with AI chat and agentic ads



Where Insurance Shopping Is Headed

Pre-2000

Insurance acquired via human agent or sales rep in-person or over the phone



2000-2025

Digital purchasing creates new, then dominant channel



2025+

AI chatbots enable new research methods; AI agents create new purchasing paths



In-Chat Shopping

Still evolving...OpenAI currently has a solution



Carrier creates plug-in



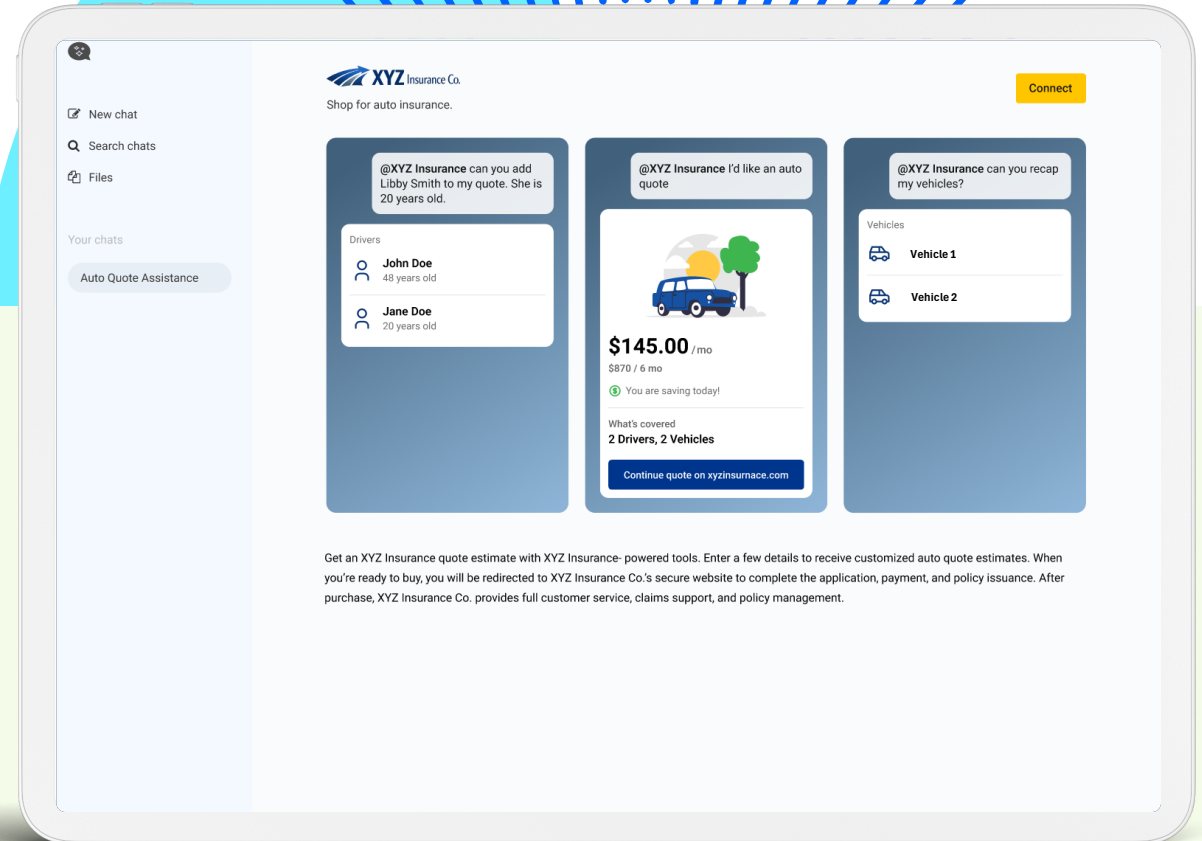
Consumer discovers carrier



Plug-in is surfaced



Data challenges to overcome



Agentic Ads: The Next Frontier in AI-Powered Shopping

Overview

Agentic ads bring AI-powered conversations directly into search to effectively engage and qualify leads

Challenges

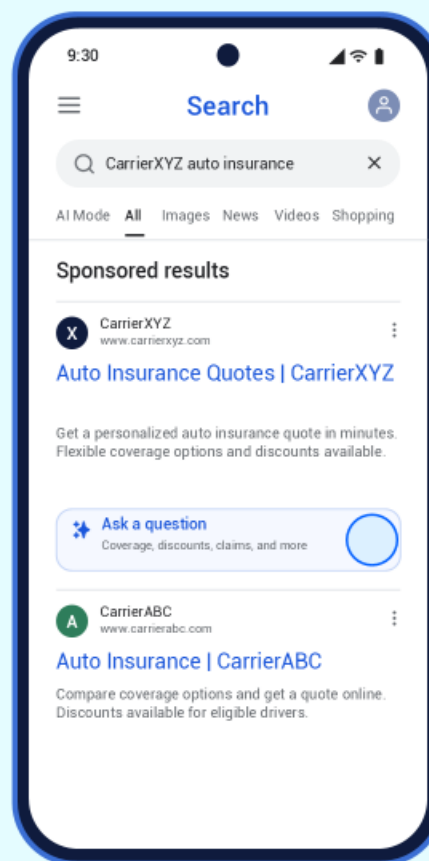
Carriers face the challenge of delivering firm pricing earlier while managing token costs amid uncertain volumes, conversion, and bind rates

Carrier benefits

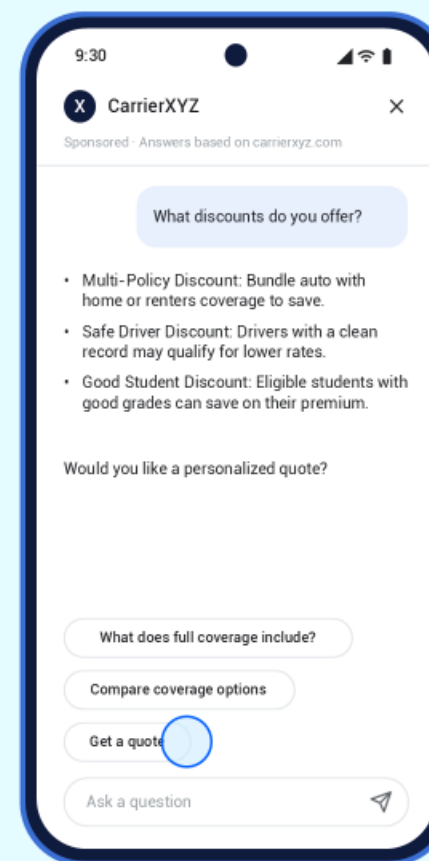
Agentic ads can improve ad-spend and conversion ROI while a scalable licensing model limits risk

Illustrative mockups agentic ads still evolving in capabilities

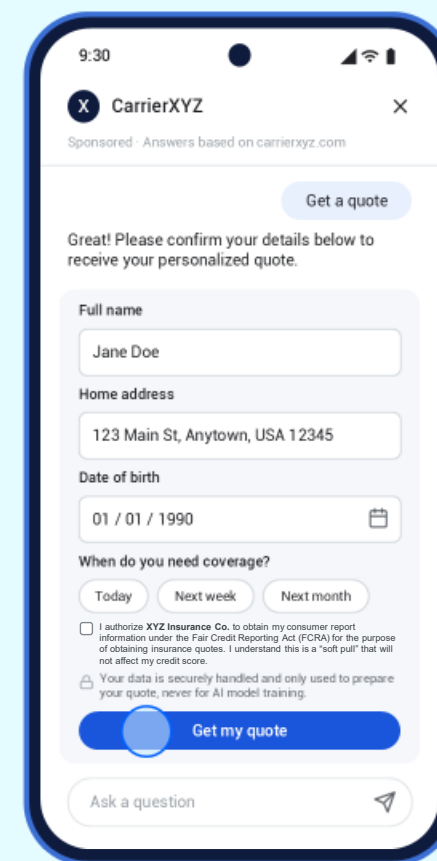
1 Clickable ad



2 Agent answers questions



3 Form enables a quote



[Link to Google blog post/demo](#)

Emerging AI Assistants Are Buying Insurance

AI assistants have become more powerful and easier to use in the last 8 months



Lower barrier to shopping



Consumer adoption



E&O and fraud risks



Data costs

Everyday tasks people now hand to an AI assistant



Your AI assistant



Buying retail goods
Compare, add to cart and check out



Booking a trip
Flights, hotels and rentals



Fixing a double payment
Spot duplicate charges, get a refund

Examples of personal AI assistants and release dates



Muse
Meta
Sep 8, 2026



Instinct
Start-up
Aug 2026



Dots
OpenAI
Sep 29, 2026

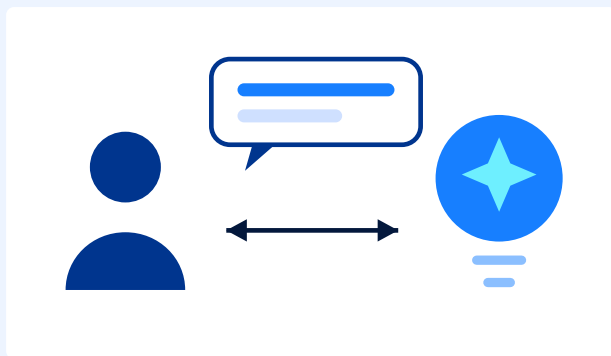
AI Shopping Unlocks Data at Rate Call Zero™

Access data at the point of discovery via agentic ads, AI chats, and AI assistants

ONE-TO-ONE

Enable a 1:1 relationship

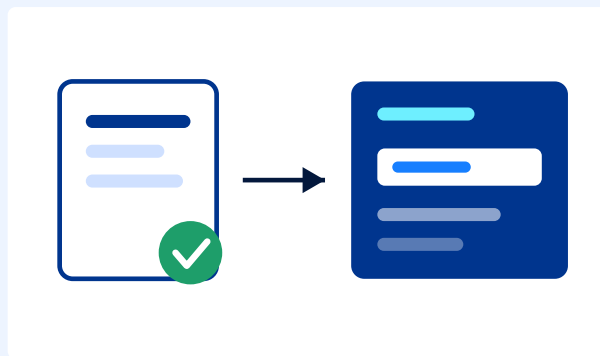
- AI agents and chat allow consumers to discover and consent to quotes at point of discovery



CONSENT UNLOCKS DATA

Access data @ discovery

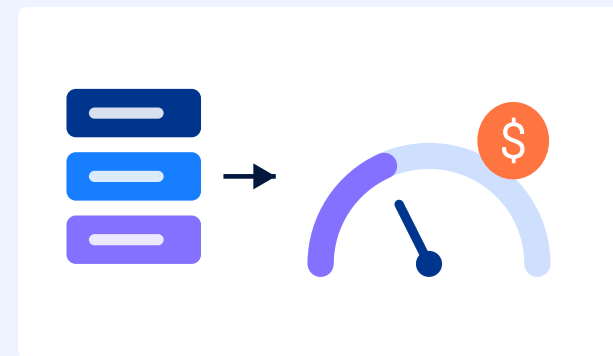
- Access eligible data at discovery
- Delivering firm quotes at discovery can drive stronger bind rates



VOLUME AND COST

Manage costs via licensing

- Ordering data at discovery can dramatically increase transaction volume, making scalable licensing economics critical



LightSpeed®: An Acquisition Platform Built for Rate Call Zero™

A fuller picture of risk, with one-to-one consent and data in a single call

Rate Call Zero™ Key Areas of Focus

1

A fuller picture of risk

Understand the applicant before pricing

2

One fast, trusted source

AI agents and chat surfaces require an answer in seconds, with managed consent

3

Cost control at scale

Many shoppers ask, fewer may bind

LightSpeed®: An Acquisition Platform Built for Rate Call Zero™

A fuller picture of risk, with one-to-one consent and data in a single call

Rate Call Zero™ Key Areas of Focus

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Many shoppers ask, fewer may bind

How Verisk's Lightspeed Delivers

Household-level prefill payload

Drivers, vehicles, prior coverage, credit, violations, losses, behavioral analytics...

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Drivers, vehicles, prior coverage, credit, violations, losses, behavioral analytics...

Insurance-ready data

Data to support earlier quoting, subject to applicable requirements and carrier UW criteria

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Insurance-ready data

Data to support earlier quoting, subject to applicable requirements and carrier UW criteria

Per-bind pricing option

Manage costs as quote volume scales

2 5-Second Underwriting

Moving decisions upstream with transformational behavioral analytics



Full Risk Decisions in Seconds



CV Analytic Objects

Harness behavioral analytics to power smarter segmentation and innovative, upfront use cases



Inflection™ Credit-Based Score

Microsegment risk at point of quote with trended-credit analytics and per-bind licensing options—built by Verisk and Equifax



PRI Court Reports

Leverage FCRA-compliant Public Records Intelligence™ Reports as an alternative to high-cost MVRs

Full Risk Decisions in Seconds



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PRI Court Reports

Leverage FCRA-compliant Public Records Intelligence™ Reports as an alternative to high-cost MVRs

WHAT IT UNLOCKS

1

Better risk selection

Use point-of-quote insights to select business that matches your appetite and expectations

2

Sharper competitive insight

Better understand quote outcomes with pre-populated quote data ready for rating and underwriting

3

Modernized customer experience

Deliver faster, more relevant quotes with fewer steps and less friction

COST PER BIND

Order at quote, pay at bind...

A pricing option based on bound policies rather than quote volume

Three Layers of Underwriting Intelligence

The journey from evidence to action



Three Layers of Underwriting Intelligence

The journey from evidence to action



Three Layers of Underwriting Intelligence

The journey from evidence to action



Facts give evidence. Context explains relevance. Workflow turns insight into action.

What Traditional Reports Reveal

Data for underwriting decisions

Verified information



Prior coverage

- Prior limits
- Policy changes
- Payment history
- Retention patterns



Loss history

- Loss frequency
- Loss severity
- Recency
- Claim role



Public records

- Pending and closed records
- Recency
- Identity linkage



Credit

- Permitted credit information
- Related risk attributes



Fraud

- Inconsistencies
- Identity signals
- Cross-source conflicts

Vertical Insights in Practice: A Prior Coverage Example

Coverage Verifier



Prior Coverage

Verified information

What does the report show?

Decision context

Why does it matter for this applicant?

Workflow action

What should happen next?



Loss
History



Public
Records



Credit



Fraud

Three Layers of Underwriting Insights

A prior coverage example

VERIFIED INFORMATION

- ✓ Increased limits in the past week
- ✓ History of cancellations / reinstatements
- ✓ Added two vehicles in the past 6 months

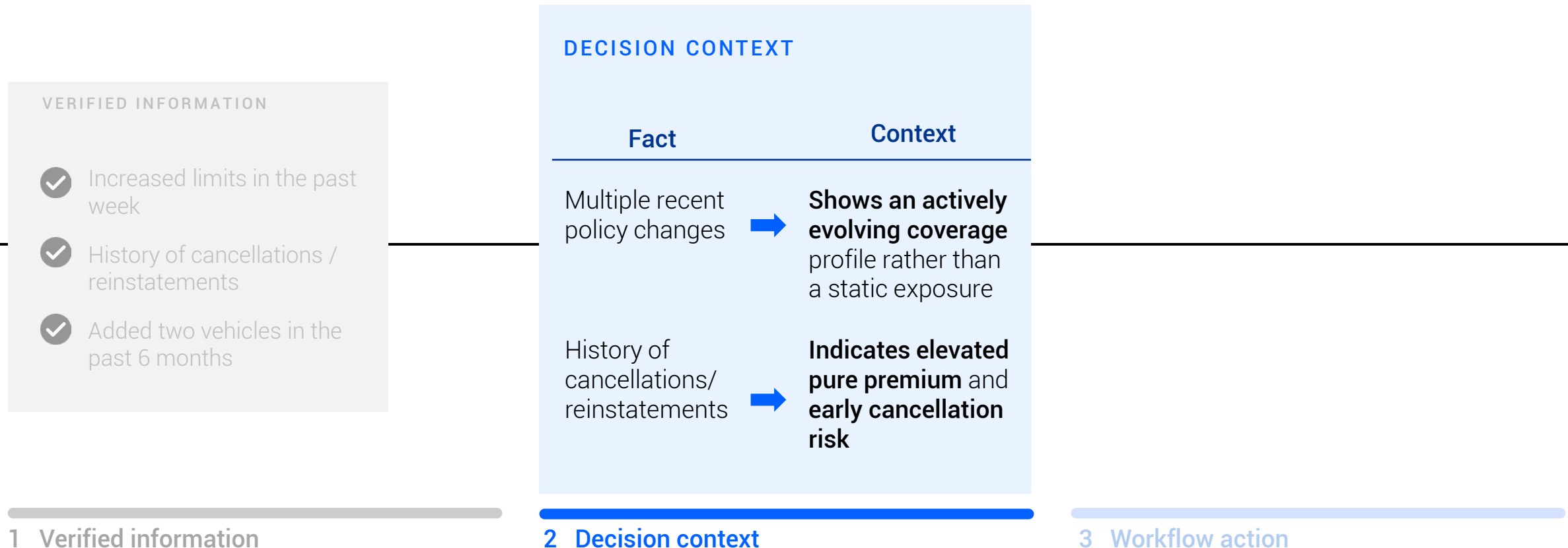
1 Verified information

2 Decision context

3 Workflow action

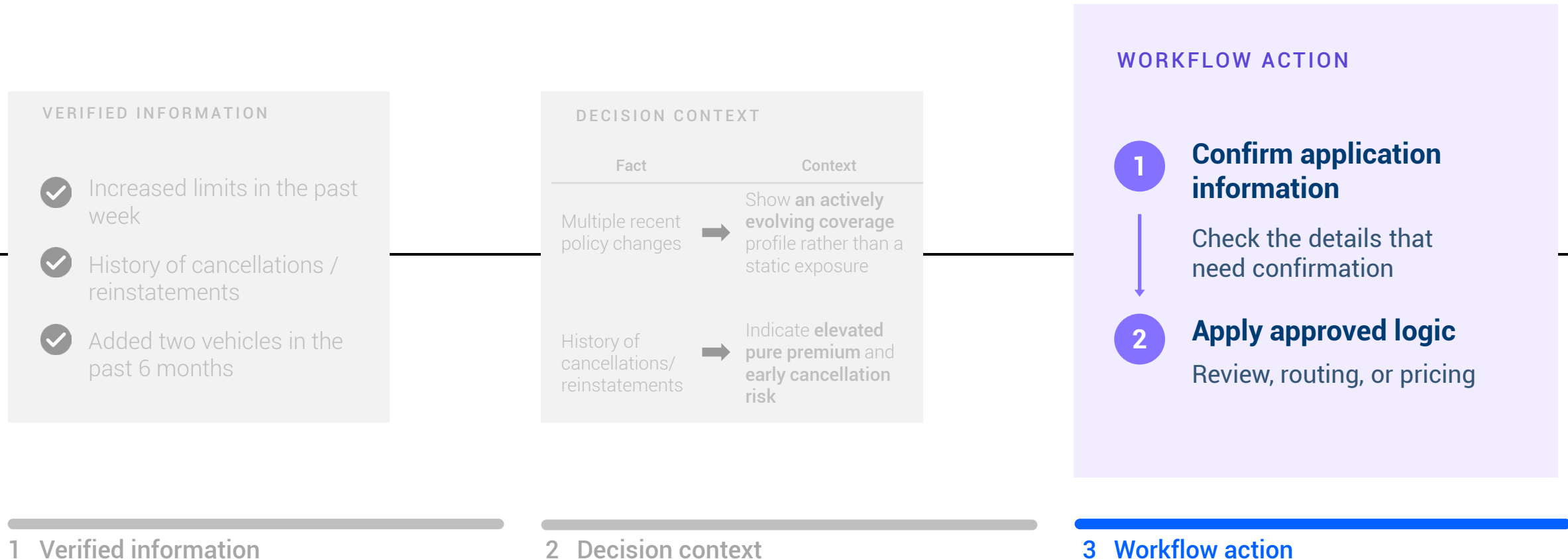
Three Layers of Underwriting Insights

A prior coverage example



Three Layers of Underwriting Insights

A prior coverage example



Connected Insights in Practice

Bringing together the combined
risk picture

Vertical insights

Tell the story of a single report

Horizontal insights

Connect signals across the entire
application



3

AI-Driven Intelligence

Creating new capabilities from connected data



Connected Intelligence: Revealing Insights Across Datasets

Loss timing

Loss shortly after policy inception



Policy inception
+ loss history

Coverage behavior

Lower deductible or higher limit before a loss



Coverage changes
+ loss history

Claims concentration

Repeated claims near policy limits



Claims history
across policies

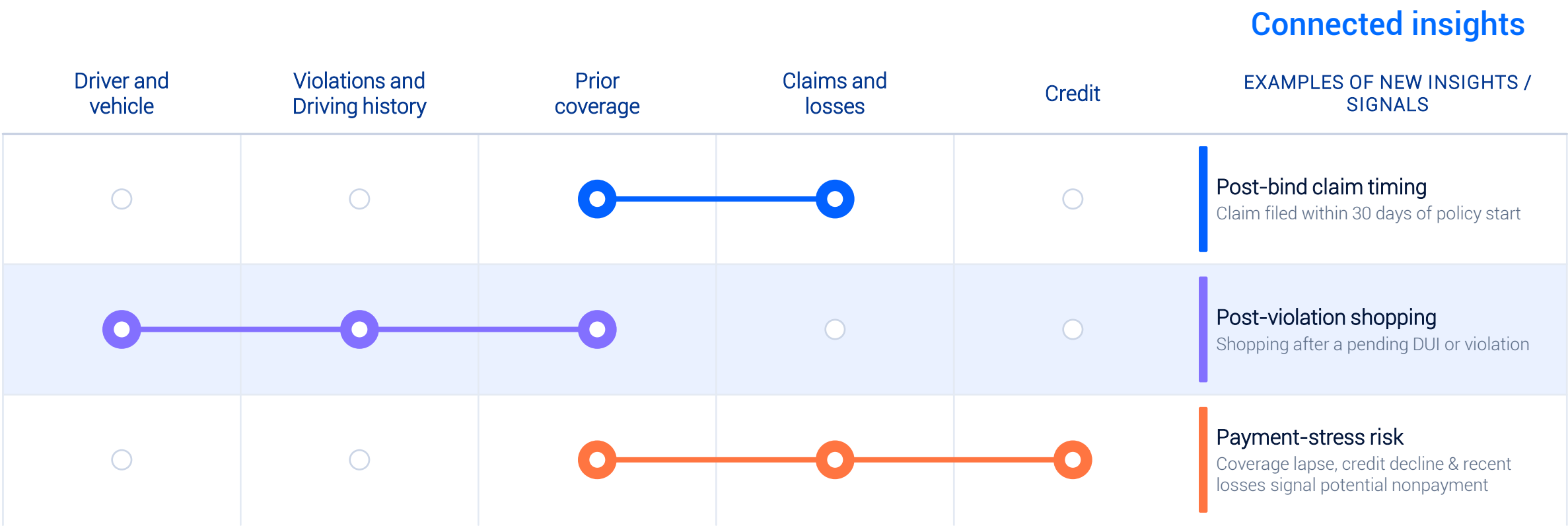
WHY IT MATTERS

A single dataset cannot reveal these patterns

Verisk teams ideate candidate analytic objects, AI mines historical patterns, and we jointly validate against governed data

AI-Driven Intelligence

LightSpeed connects the dots across datasets to deliver cutting-edge intelligence



AI-Driven Intelligence

LightSpeed connects the dots across datasets to deliver cutting-edge intelligence

					Connected insights	Intelligence in action
Driver and vehicle	Violations and driving history	Prior coverage	Claims and losses	Credit	EXAMPLES OF NEW INSIGHTS / SIGNALS	EXAMPLES OF INTELLIGENCE IN ACTION
					 Post-bind claim timing Claim filed within 30 days of policy start	 Sharper risk selection
					 Post-violation shopping Shopping after a pending DUI or violation	 Dynamic workflows
					 Payment-stress risk Coverage lapse, credit decline & recent losses signal potential nonpayment	 Adjust payment terms

Six Connected Intelligence Use Cases*

Connected signals. Actionable outcomes.

1. Assess risk selection



Near-limit losses

Claims approaching coverage thresholds

2. Revisit renewal terms



Post-loss coverage shifts

Coverage changes following a claim

3. Review misrepresentation



Vehicle and driver changes

Endorsement activity preceding a loss

4. Refine referral rules



Early-claim timing

Losses shortly after policy inception

5. Tailor verification



Post-violation shopping

Shopping following a pending violation

6. Consider payment terms

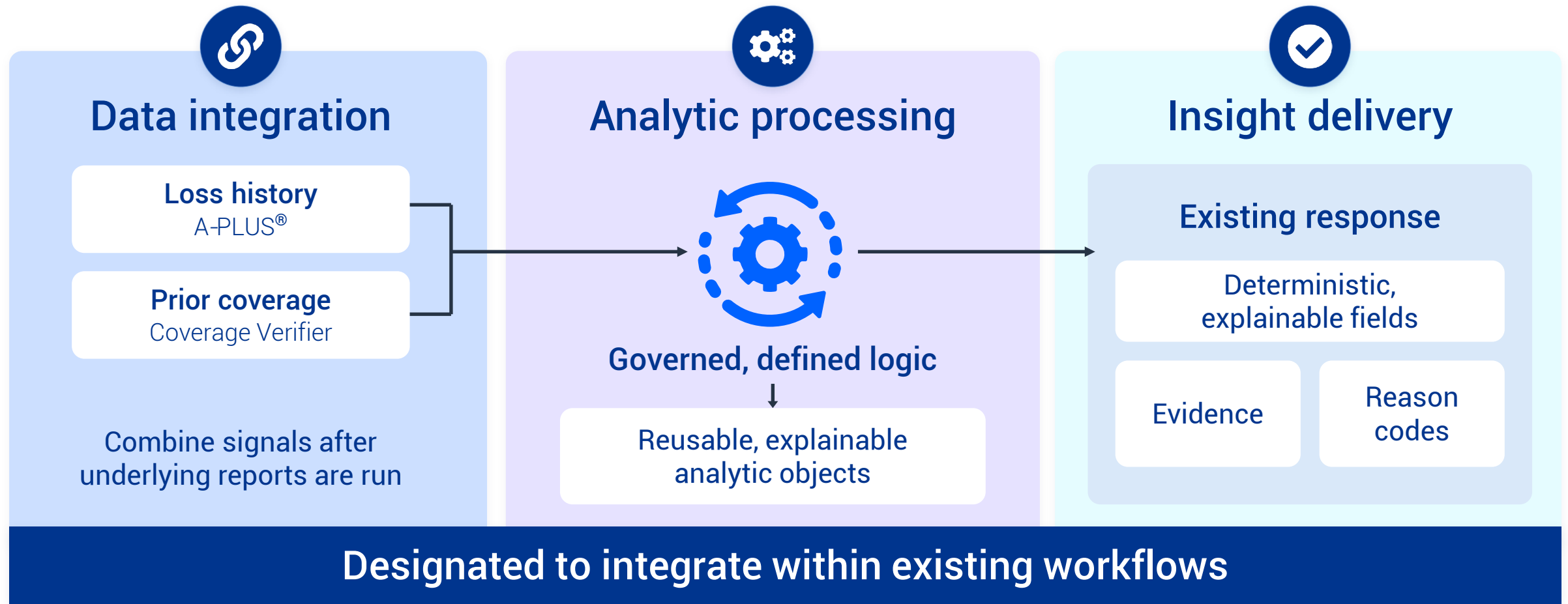


Payment-stress signals

Lapses, credit deterioration, and recent losses

*Illustrative signals for review, not proof of fraud or automatic decisions. Apply carrier rules and applicable requirements.

One Response: Connected, Governed, Explainable



Why Verisk Is Built for the Road Ahead



Proprietary data



Embedded workflows



Innovative, trusted partner

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Proprietary data

Unique industry datasets
drive underwriting
decision-making



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Embedded workflows

LightSpeed enables
simplified integration and is
already part of the workflow



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Innovative, trusted partner

Insurers trust our domain
expertise to help turn connections
into profitable outcomes



Request a demo. Co-develop what's next.

Visit Verisk.com/LightSpeed

→ Questions?

verisk.com

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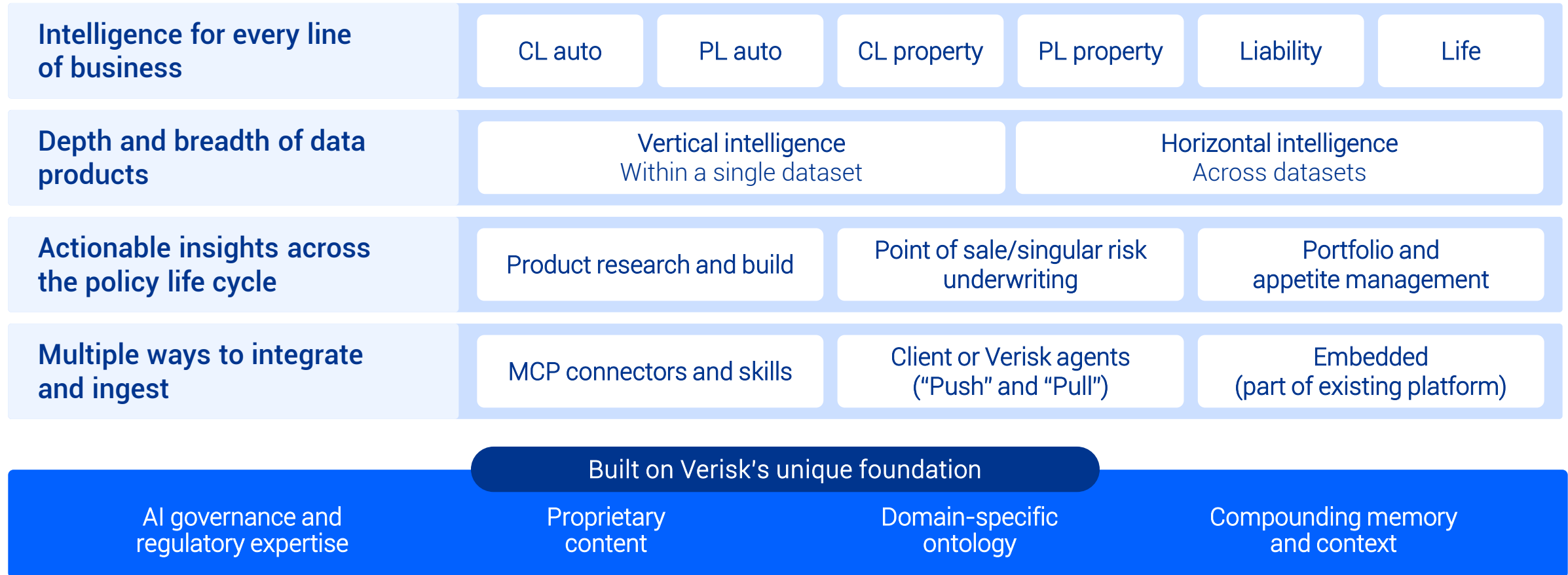
Cam.Pinegar@verisk.com

Appendix



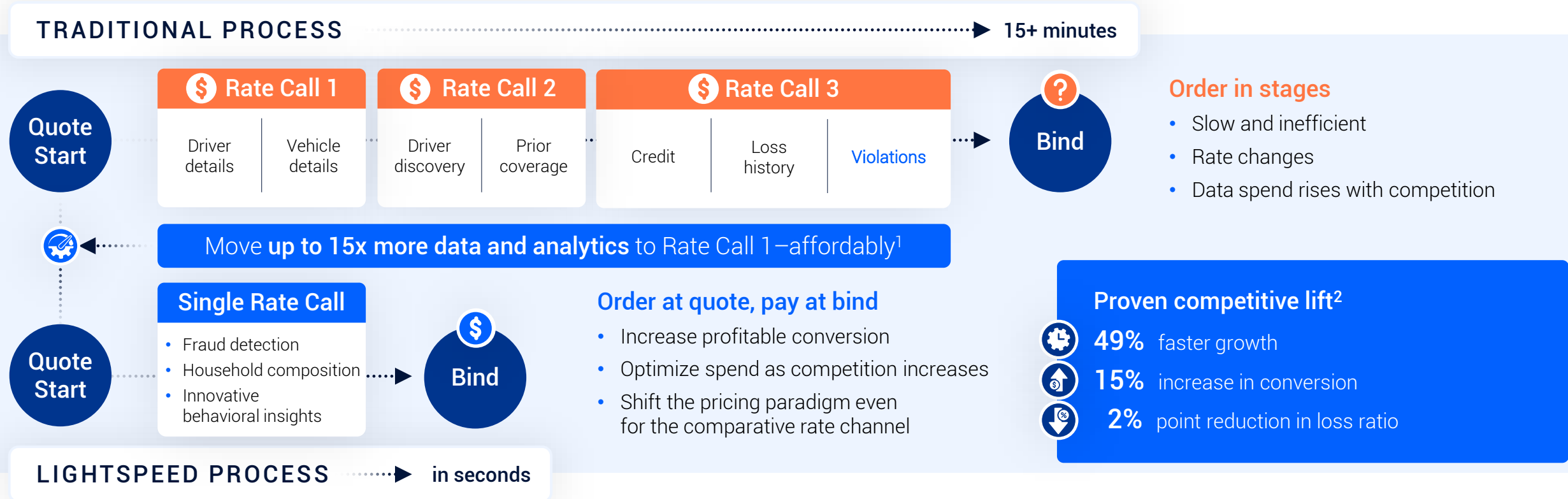
Verisk Is Building What's Next

From connected data to industry-wide AI-enabled innovation



LightSpeed® Personal Auto: Shift to a New Acquisition Paradigm

Household-level risk assessment at Rate Call 1—with option to pay only when you win



1. Verisk client experience

2. Verisk composite analysis of AM Best data for clients that adopted LightSpeed Personal Auto's data-forward, one-rate acquisition vs. non-client peer group, 2022-2024