Chat-Number Challenge Card

The 4-Question Underwriter Indication Verification Protocol. Underwriters now have plain-language conversational AI access to ISO Loss Costs, PAAS audit guidance, and property hail/wind history via Microsoft Copilot, Claude, and Amazon Quick (October 28, 2026 Verisk release). A chat answer feels finished—your job is to slow the number down and verify it before repeating it to an insured.

THE BROKER GOLDEN RULE FOR AI INDICATIONS

"*The data now moves at chat speed; your verification habit is the brake that keeps it accurate.*" Brokers do not get a login under this announcement; what you get is an underwriter counterpart quoting loss costs and weather flags in seconds. Pressure-test the number before it reaches a client file.

Q1 Which content, and which version?

The Underwriting Trap: An underwriter asks Copilot or Claude for a loss cost and receives an answer in seconds. But ISO Loss Costs change on specific state effective dates. Chat assistants summarize data; they do not disclose filing circular dates unless explicitly queried.

What to Ask: "*Which exact ISO loss cost filing are you viewing, and what is its approved effective date in this state?*"
Broker Action: Confirm the figure against the primary ISO filing source, not the underwriter's chat summary. Never repeat a raw rate indication to an insured without verifying the effective date.

Q2 Is that the class number or the account number?

The Underwriting Trap: AI assistants surface class-level data pooled from historical industry experience across an entire territory. Underwriters often cite the loss cost as if it were the pricing decision, blending class statistics with account reality.

What to Ask: "*Is that the unadjusted ISO class loss cost baseline, or does that figure already reflect our account's 5-year loss history, schedule debits, and experience credits?*"
Broker Action: Separate class loss costs from account modifications out loud. A clean account deserves merit credits regardless of what the pooled class baseline indicates.

Q3 Can I get that in writing?

The Underwriting Trap: A natural language response in Microsoft Copilot, Claude, or Amazon Quick is an informal conversational indication, not a formal binding quote. Verbal indications given over phone or Teams can evaporate when formal terms issue.

What to Ask: "*Can you shoot me a formal written indication email confirming that figure, the class code, and the underlying effective date for the underwriting file?*"
Broker Action: Anything you act on—an indication, a PAAS classification call, or a weather flag—must be documented in writing before submission to the insured or file closing.

Q4 What's your governance on this?

The Underwriting Trap: Carriers face increasing regulatory oversight regarding algorithmic underwriting and automated indications. Verisk maintains strict permissioning, but carrier implementation rules govern how underwriters use AI outputs.

What to Ask: "*What is your carrier's underwriting governance protocol for validating AI-surfaced indications against filed rating manuals?*"
Broker Action: Asking carriers how they validate AI outputs is standard professional practice. Ensures human underwriter accountability remains anchored to filed guidelines.

Underwriter AI Platform Matrix & Submission Traps

Verisk announced three specific platform integrations on October 28, 2026. Knowing which tool your underwriter uses tells you exactly which data points are in the room.

Platform	Verisk Content Surfaced	Broker Operational Impact	Primary Defense Action
Microsoft Copilot Authorized Insurers	• ISO Loss Costs • PAAS Audit Content	Instant class loss cost and exposure classification queries inside M365 apps.	Challenge loss cost effective dates; pre-audit payroll and sales descriptions against PAAS.
Amazon Quick Eligible Customers	• ISO Loss Costs • PAAS Audit Content	Rapid indication pricing and exposure guidance in cloud enterprise workflows.	Separate pooled class baseline from account loss experience out loud; get terms in writing.
Claude (Anthropic) Underwriting Intelligence	• ISO Loss Costs • PAAS Audit Content • **Verisk Benchmark Connector**	**Property-level hail & wind history** surfaced mid-conversation for specific street addresses.	**Submit roof docs up front!** Age, permits, inspection logs, and post-storm repairs must precede objections.

The E&O Reliance Protocol: Agency File Documentation

E&O STANDARD: "IF YOU RELIED ON IT, THE FILE MUST SHOW WHAT YOU RELIED ON AND HOW YOU VERIFIED IT"

In an agency, the policy check is the first line of E&O defense. When an underwriter bases an indication on AI-surfaced figures, conversational data can create severe exposure if coverage or premium disputes arise. Protect your agency with four mandatory file entries:

File Item	Required Verification Entry	E&O Defense Purpose
1. Indication Record	Written carrier communication recording figure, underwriter name, date, and line of business.	Prevents disputed verbal indications and unapproved rate quotes.
2. Version Trail	Documented ISO loss cost circular/effective date and specific ISO class code referenced.	Proves pricing was grounded in active, filed bureau standards.
3. PAAS Validation	Client-confirmed payroll/sales exposure description matching or reconciling with PAAS guide.	Prevents post-binding audit disputes and misclassification penalties.
4. Roof Mitigation Dossier	Property roof age, materials, permits, and post-hail repair receipts attached to submission.	Pre-empts underwriter hail flags generated by the Benchmark connector in Claude.

WHAT DOESN'T CHANGE: HUMAN UNDERWRITING JUDGMENT

As Verisk leadership confirmed, AI makes information immediate, but does not make the decision. Loss costs cannot see your client's specific operations. PAAS guidance does not settle a classification dispute. Hail history does not price a replaced roof. The data got faster; human judgment and rigorous broker advocacy are still what clients pay for.