Two-Numbers Quick Card: The First Move & The 4-Question Pull-Apart

Refereeing Two Different Chat-Surfaced Indications on the Same Account. Underwriters now pull ISO Loss Costs, PAAS guidance, and Benchmark weather history through Microsoft Copilot, Amazon Quick, and Claude (Verisk Oct 28, 2026). Brokers receive no direct login — you hear numbers secondhand. When two carriers quote different figures on the same account at chat speed, your job is to pull both numbers apart, reconcile them against the file, and place exactly one defensible figure in front of the client.

THE TWO FATAL FAILURE MODES: NEVER AVERAGE, NEVER LEAD WITH THE LOWER FIGURE

- **Failure Mode 1: Split the difference / average them.** Averaging two numbers you do not understand produces a third figure nobody can defend, based on zero underwriting logic.
- **Failure Mode 2: Lead with the lower figure.** Leading with the lower number because the client will like it turns a preliminary research chat answer into an unkeepable promise. The moment you repeat a figure, it becomes yours.

FIRST MOVE **Slow It Down & Deploy the Client Hold Script**

Treat the gap as information, not a disaster to make disappear. When numbers diverge, buy the necessary time to pull them apart before quoting.

Mandatory Client Hold Language:
"I have two different indications that came back from the market. We are reconciling the exact classification and effective dates between the carriers before anyone relies on either number. I will come back to you once we have verified which basis holds."
Core Broker Value: A broker who says "*I have two numbers and I'm not repeating one until I know what each is built on*" sounds authoritative, protects E&O, and anchors client trust if the final defensible number lands higher than the preliminary chat figure.

Why "The Verisk Number" Diverges (The 4 Root Causes)

Root Cause	Underlying Mechanism	Broker Diagnostic Test
1. Entitlements & Slices	Verisk's announcement preserves carrier-specific data permissions, class detail tiers, and Benchmark weather history access inside AI assistants.	Carrier assistants answer from different slices of the data pool based on what their license covers.
2. Versions & Dates	Advisory loss costs update on specific state filing effective dates. Chat assistants do not display timestamps by default; neither looks stale in a window.	One carrier assistant pulled last cycle's filing while the other pulled the newly effective advisory loss cost.
3. Different Questions	Chat answers strictly reflect underwriter prompts. One asked for broad class; another specified territory or requested PAAS audit guidance.	Change the prompt inputs and the output changes automatically without either being an arithmetic error.
4. Class vs. Account	Loss costs represent pooled expected losses for a class and territory. One carrier quotes raw class level; another already applied schedule debits/credits.	Two figures from two different stages of the pricing process being compared as if they were identical outputs.

How to Pull the Two Numbers Apart: The 4-Question Drill

Ask each underwriter the same four structural questions side by side. In almost every scenario, the mathematical or scope discrepancy reveals itself before you finish.

The 4 Questions	What to Demand from Underwriters	What the Discrepancy Resolves
Question 1: Content, Version & Effective Date?	Demand exact data source (ISO Loss Cost advisory vs. PAAS audit manual) and filing effective date used by the assistant.	A version or filing date gap is the cheapest explanation to find and the easiest to resolve without conflict.
Question 2: Class & Territory Code?	Verify 4-digit/5-digit class code and specific rating territory entered into the assistant prompt.	If class codes differ, you do not have a rate dispute; you have a classification question requiring operational proof.
Question 3: Exposure Base Used?	Confirm underlying exposure figure: Gross Payroll, Gross Sales, or Square Footage, plus projected operational period.	Mismatched exposure figures cause rate differences due to arithmetic input errors, not underwriting judgment.
Question 4: Class Figure or Account Figure?	Clarify whether the number is raw unadjusted class advisory loss cost or if account-level loss history, credits, or debits are applied.	Identifies which pricing milestone each carrier delivered, preventing premature comparisons.

WHAT WINS WHEN INPUTS MATCH AND NUMBERS DISAGREE? THE CLIENT'S FILE

Loss costs are advisory starting points built from pooled historical data. When inputs check out identical, **the client's actual file wins**: documented loss runs, verified audited payroll/sales, and true operational descriptions.

Demand Basis in Writing: Ask each carrier underwriter to document their basis in writing: class code, effective date, exposure base, and all account-level adjustments. *The figure that survives being written down outside the chat window is real; the one that cannot be reconstructed is a research shortcut, not an indication.*

Client Talk Tracks: What You Actually Say

Client Scenario	Exact Broker Talk-Track Script	Key Guardrail
Quick Reconciliation (Class confirmed)	"*Two carriers priced it off two different classifications; we confirmed the right one with your operations, and here's the number that holds.*"	Quote exactly one defensible number. Do not cite the discarded assistant figure.
Ongoing Spread (Review underway)	"*Indications came back with a spread because the carriers read the classification differently. I'm reconciling it before quoting you, because the wrong one would cost more to fix at audit than it saves today.*"	Emphasize audit defense: an improperly low initial code creates massive audit penalties later.
Client Already Saw Both Numbers	"*Two carriers built their figures two different ways. Here is what we are verifying right now, and I will be back with you at [time] with the reconciled number that will actually bind.*"	Never pretend there is only one number. Clients forgive an explained spread; they hate quiet surprises.

MANDATORY POST-CALL FILE MEMO LOG (E&O DEFENSE TRAIL)

Always log to agency management system: (1) Both raw numbers received; (2) Carrier and underwriter name; (3) Data source and effective filing dates; (4) Class codes and exposure bases compared; (5) Written basis confirmation from binding underwriter; (6) Final defensible number quoted to client.