

Rate filings, read and structured into data your team can use.

Insuraviews structures filings from the major carriers and lines of business, then layers on a full toolkit — search, reports, AI analysis, sourced briefs, and objection responses.

● **RATE FILING.PDF** 1,284 pgs • Eff. Date 04/01

● Rating factors 18

● Objections 10

● Rate impact +9%

All 50

U.S. states,
plus DC

All major

P&C carriers
tracked

All P&C

Lines of business
covered

Daily

Data refreshed
every day

THE TOOLKIT

A full set of tools sitting on the structured data, so you go from a question to a defensible answer without ever leaving the platform.

Q "telematics" AND surcharge

Search

Every filing in plain English — filter by carrier, state, line, date; Boolean.

FILINGS BROWSER • 50 STATES

Personal Auto - Florida +9.2%

84,500 policyholders - approved

Homeowners - Texas +11.6%

2 objections - pending

Filings & Forms Browser

Filings distilled to the metrics that matter: rate impact, objections, timelines.

● WATCHING YOUR BOOKMARKS

Homeowners - Texas Approved ✓

Filing status update

DELIVERY

Immediate

Daily digest

Weekly digest

Bookmarks & Notifications

Bookmark filings; get emailed on status change — immediate, daily, weekly.

Proposed Response

Tone Professional Concise Assertive Differential

Response 1 - Claim Timing Disagreement

Response 2 - Vacancy Period Agreement

Save changes

PDF export ✓

Objection Response

From regulator objection to drafted response, in seconds.

ask: rate increases above 8% in TX last year

SELECT carrier, rate_impact FROM filings WHERE state='TX' ...

Query history

CSV export ✓

Query Builder

Ask in plain English or write SQL. Read-only, history, CSV export.

MARKET BRIEF

Personal auto rates are hardening across the Southeast.

Rate & pricing

6 states

148 filings

Evidence strength

HIGH

Brief Builder

Pick a lens + scope; a sourced brief with evidence scoring, linked claims.

Reports & analytics

Filings are pre-extracted, so analysis is instant — slice rate trends from any angle, no waiting on an LLM to parse documents.

Single Carrier

One company's every move across states and lines.

Multi Carrier

Compare carriers head-to-head on rate impact.

DOI

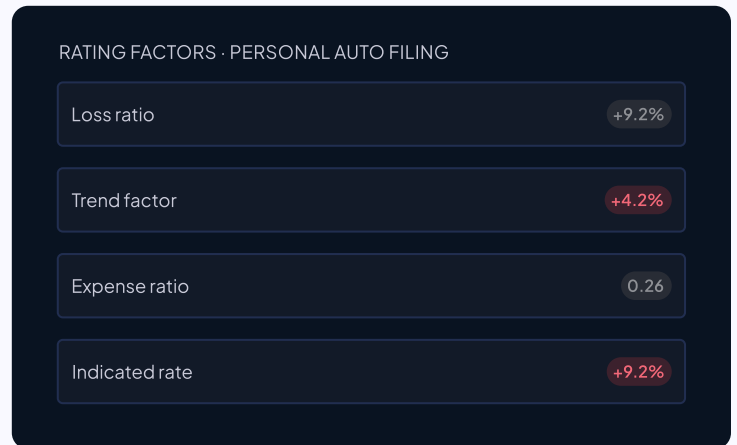
Approval patterns and objection trends by regulator.

Rating Factors

How pricing variables shift across the market.

State

State-level trends, rules, and competitive landscape.



Rating factors view

AI ASSISTANT

AI combined with structured data

You start from structured data, reports, and filings — then call the assistant to go deeper. It reads the whole set (attachments included) and builds exportable tables and charts on the fly, in seconds, because every filing is already extracted.



Starts from your context



Reads the whole set



Builds tables & visuals on the fly

USE CASES

Built for the teams that move the market.



Pricing & Actuarial

Benchmark every competitor rate by line and state. Spot rate-change momentum before it shows up in industry reports. Build your next filing with full visibility.



Product, Underwriting & CI

Track competitor moves — entries, exits, and repositioning — to sharpen underwriting appetite and build briefs in minutes.



State Filing & Compliance

Know every DOI reviewer's pattern before you file. Pre-empt objections, draft fast responses from approved precedent, and shave days off every cycle.



Executives & Strategy

Understand market dynamics at a glance. Where is rate adequacy improving? Which competitors are pulling back, and where are they leaning in?



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