

AAIS and Pinpoint Predictive Launch Strategic Partnership to Bring Next-Gen, DOI-Approved Rating Factors to P&C Insurers

Collaboration brings AAIS Members faster and simpler access to predictive risk signals.

LISLE, IL, UNITED STATES, September 8, 2025 /EINPresswire.com/ -- The [American Association of Insurance Services](#) (AAIS) and [Pinpoint Predictive](#) are excited to announce a strategic partnership

“

Partnering with Pinpoint Predictive allows us to offer advanced, carrier-specific risk factors that enhance underwriting performance while integrating seamlessly into our existing programs.”

*Werner Kruck, AAIS President
& CEO*

designed to give AAIS Members access to Department-of-Insurance-approved rating factors. These next-generation signals improve risk selection, enhance pricing accuracy, and accelerate speed-to-market.

Through AAIS's proven filing framework and Pinpoint's carrier-specific predictive signals, Members can quickly and compliantly deploy advanced rating factors that integrate seamlessly into AAIS program rules. Approvals are already in place for Wisconsin, Mississippi, Louisiana, and Illinois, with additional filings underway.

“Pinpoint's mission has always been to empower insurers with the earliest, most accurate insights into risk—delivered in a way that is responsible, fair, and easy to deploy,” said Scott Ham, Chief Executive Officer of Pinpoint Predictive. “By joining forces with AAIS, we're making it possible for carriers to integrate these predictive signals directly into existing program frameworks, helping them improve loss ratios and pricing accuracy.”

This collaboration offers AAIS Members a range of advantages, including the ability to strengthen risk selection and pricing precision to stabilize loss ratios, and accelerate speed-to-market through AAIS's filing infrastructure and standardized program language. Implementation is designed to be straightforward, with minimal effort required through either batch or API integration. The solution is supported by clear governance and transparency, ensuring fairness and protection against proxy discrimination.

“AAIS Members trust us to bring innovative, compliant solutions to market quickly,” said Werner Kruck, President & Chief Executive Officer of AAIS. “Partnering with Pinpoint Predictive allows us to offer advanced, carrier-specific risk factors that enhance underwriting performance while

integrating seamlessly into our existing programs. This collaboration reflects our commitment to keeping Members at the forefront of industry innovation.”

To learn more about how the AAIS-Pinpoint Predictive strategic partnership can enhance underwriting and optimize operational performance, contact membership@AAISonline.com.

About Pinpoint Predictive

Pinpoint Predictive helps P&C insurers accelerate profitable growth with AI-driven loss predictions and risk signals delivered through five suites—Marketing, Underwriting, Ratemaking, Claims, and Discovery. Their products plug into existing workflows (API or batch) to prioritize high-value acquisition, sharpen pricing and filed rating, improve bind quality, and triage claims early so costs don’t compound—configured to each carrier’s experience and outcomes. Models move quickly from hypothesis to production, enabling rapid validation and deployment of new signals across the lifecycle; the approach is regulatory-ready and privacy-forward. Recognitions include Insurtech 100, Insurtech Vanguard, AI Breakthrough Awards 2023, Global Tech Awards 2023 (AI category winner), AnalyticsTech, and World Finance Magazine’s Insurance Awards 2023 (Insurtech category winner). Learn more at pinpoint.ai.

About AAIS

Established in 1936, AAIS serves the property and casualty insurance industry as the only national not-for-profit advisory organization governed by its Member insurance carriers. AAIS delivers high-quality advisory solutions, including best-in-class policy forms, rating guidelines, and data management capabilities for commercial lines, inland marine, farm & agriculture, auto, and personal lines insurers. Their consultative and unbiased approach, unrivaled customer service, and innovative technical capabilities underscore a focused commitment to the success of their Members. Together with Member carriers, insurance regulators, Partners, MGAs, and other key stakeholders, the AAIS Community is working to build a more cost-effective and sustainable industry. For more information about joining the AAIS Community, visit AAISonline.com.

Media Contacts:

Pinpoint Predictive

Devyn McNicoll

devyn.mcnicoll@pinpoint.ai

Wen Tilghman

AAIS

went@aaisonline.com

This press release can be viewed online at: <https://www.einpresswire.com/article/846049500>

EIN Presswire's priority is source transparency. We do not allow opaque clients, and our editors try to be careful about weeding out false and misleading content. As a user, if you see something we have missed, please do bring it to our attention. Your help is welcome. EIN Presswire,

Everyone's Internet News Presswire™, tries to define some of the boundaries that are reasonable in today's world. Please see our Editorial Guidelines for more information.

© 1995-2025 Newsmatics Inc. All Right Reserved.