

EverQuote Releases New White Paper Addressing Personal AI Agents and the Future of P&C Insurance Distribution

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CAMBRIDGE, Mass., Oct. 08, 2026 (GLOBE NEWSWIRE) -- EverQuote, Inc. (Nasdaq: EVER), a leading provider of growth solutions for property and casualty insurance providers, today published a white paper titled **"Agentic Barbarians at the Carriers' Gates - Personal AI Agents and the Future of P&C Insurance Distribution"** examining the impact of Personal AI Agents on the P&C insurance sector today and the opportunities for carriers to adapt and thrive in the era of agentic shopping.

The report helps carriers and other market participants understand and navigate new models for customer acquisition and engagement as AI reshapes insurance distribution. It details the rise of Agentic AI shopping in insurance and the unique elements of the P&C insurance sector that influence adoption - from insurance regulatory requirements to potential conflict with carriers' existing customer acquisition and retention strategies.

"Agentic AI has the potential to shift insurance distribution in the U.S. and fundamentally change how consumers compare policy options, how often they shop, and how insurers compete for and retain their business," said Jayme Mendal, CEO of EverQuote. "As a trusted growth partner for P&C insurance carriers for over 15 years, we have a front-row seat to this rapidly changing landscape. We see an important window now open for P&C carrier leaders to determine their role in shaping insurance distribution in the agentic era."

EverQuote's white paper draws on the Company's deep expertise in AI-based digital customer acquisition, first-party analysis, secondary research and firsthand discussions with leading U.S. carriers. As part of a thorough analysis of Agentic AI's potential impact on carrier customer acquisition and retention, the white paper also frames pragmatic considerations to help carriers adapt their distribution to meet agentic customer experiences, while

mitigating risks like adverse selection, policy life compression, and regulatory exposure.

The white paper titled, "Agentic Barbarians at the Carriers' Gates - Personal AI Agents and the Future of P&C Insurance Distribution" can be found [here](#).

Safe Harbor Statement

This press release and the white paper it announces contain forward-looking statements within the meaning of Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended. All statements other than statements of historical fact are forward-looking statements. These include statements about the adoption, capabilities, and cost of personal AI agents and AI platforms; the effects of agentic shopping on consumer shopping and switching behavior, policy life expectancy, and insurance distribution; how carriers and AI platforms may respond; the role of intermediaries; our development, deployment, and monetization of new and enhanced products and services, including AI-enabled offerings; our relationships with, and spending by, carriers and agents; and our business strategy and plans. Words such as "may," "will," "could," "expects," "anticipates," "believes," "estimates," "predicts," "potential," and similar expressions identify forward-looking statements. Market estimates, illustrative models, and the results of our own testing described in the white paper rely on assumptions and third-party data that we have not independently verified, and they may prove inaccurate.

Forward-looking statements are only predictions. They are based on our current expectations and involve known and unknown risks and uncertainties. Actual results could differ materially, so you should not place undue reliance on them. Factors that could cause such differences include: our dependence on the P&C insurance industry, particularly automotive insurance; our reliance on a small number of insurance providers, none of which have long-term minimum financial commitments; changes in how consumers shop for insurance, including through AI tools and personal AI agents, and how carriers, AI platforms, and competitors respond; our dependence on third-party media sources and our ability to attract consumers; our ability to develop, deploy, and monetize new products and services, including AI-enabled offerings, on a timely basis; risks related to cybersecurity incidents; and our ability to comply with new or modified laws and regulations, including those governing insurance, telemarketing, data privacy, and AI.

For more information, see Part I, Item 1A, "Risk Factors," in our Annual Report on Form 10-K for the year ended December 31, 2025, and our subsequent filings with the Securities and Exchange Commission. Forward-looking statements speak only as of the date of this press release. Except as required by law, we undertake no obligation to update them.

About EverQuote

EverQuote (Nasdaq: EVER) is a leading AI-powered growth solutions partner for regulated property and casualty insurance entities, enabling the largest insurance carriers and thousands of agents to optimize customer acquisition across digital channels. Fueled by our proprietary data assets and our AI traffic engine, EverQuote is transforming the way providers attract and engage consumers to grow market share. To learn more visit <https://www.everquote.com/about-us/>.

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