



## SunCar's Collaboration with TikTok parent, ByteDance, Brings Powerful AI Technology to China's Auto Insurance and Auto Services Markets

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NEW YORK, Oct. 20, 2025 /PRNewswire/ -- SunCar Technology Group Inc. (the "Company" or "SunCar") (NASDAQ: SDA), a leader in digitalizing auto insurance and auto services, has signed an AI technology cooperation agreement with Volcano Engine, ByteDance's enterprise technology service platform, integrating ByteDance's Doubao Large Language Model ("LLM") into the Company's core services.

This collaboration marks a critical milestone in the Company's AI-based, next-generation digitalization strategy. Doubao LLM's multimodal AI capability, combined with SunCar's industry-specific intelligent cloud, allows the Company to add significant new AI-based capabilities to its automotive services dispatch system, auto insurance SaaS solutions, and user interfaces. Together, these innovations will strengthen the Company's leadership position in China's auto insurance and auto services sectors.

### Applications for Auto Insurance

- Integrating SunCar's AI with Doubao's LLM will enhance Smart Pricing and Recommendations, creating a dynamic risk assessment model from tens of millions of vehicle records
- Real-time, multi-dimensional data is expected to improve policy matching accuracy by 40%, reducing underwriting-related claim costs
- New AI tools for renewals are projected to lower customer acquisition costs by up to 70%

### Applications for Auto Services:

- Redesigned Smart Dispatch System will use Doubao's real-time decisioning to cut average response times from 30 minutes to under 5 minutes
- Combining SunCar's vehicle data with Doubao's LLM improves predictive maintenance accuracy and is expected to boost service customer conversion rates by 35%
- AI-driven rating system will optimize the service provider network and reduce complaints
- AI image recognition will improve vehicle inspection efficiency by 400%
- Analysis of customer communications using AI sentiment and semantic tools will enhance service quality

### Partner Marketing:

- Leveraging Doubao's multimodal AI to automate partner marketing operations and reduce promotion costs.
- AI-generated marketing materials will reduce content production time from 7 days to 4 hours and lower costs by more than 70%.
- A new user-profiling system will generate more personalized service recommendations and is expected to increase renewal rates by 25%.
- Intelligent reporting tools will automatically deliver insights such as industry trends and regional service demand to guide partner decisions.

SunCar's integration with Doubao LLM is expected to deliver meaningful operating efficiencies, strengthen the Company's "Cloud + AI" technology moat, and accelerate its evolution from a traditional service aggregation platform into an intelligent, AI-powered hub architecture. By 2026, the Company anticipates that its intelligent dispatch system will cover approximately 80% of its national service network, customer retention for its auto insurance SaaS platform will rise to 90%, and revenue from EV-related auto services will account for more than 45% of total auto services revenue.

### About SunCar Technology Group Inc.

Founded in 2007, SunCar is transforming the customer journey for auto services and auto insurance in China, the largest passenger vehicle market in the world. SunCar develops and operates cloud-based platforms that seamlessly connect drivers with a wide range of auto services and insurance coverage options through a nationwide network of sales partners. As a result, SunCar has established itself as the leader in China in the auto eInsurance market for electric vehicles and the B2B auto services market. The Company's intelligent cloud platform empowers its enterprise customers to access, manage, and optimize their auto eInsurance and auto service offerings. Through SunCar, drivers gain access to a wide variety of high-quality services from tens of thousands of independent providers, all from a single application. For more information, please visit: <https://ir.suncartech.com>.

### Forward-Looking Statements

This press release contains information about the Company's view of its future expectations, plans, and prospects that constitute forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. Actual results may differ materially from historical results or those indicated by these forward-looking statements as a result of a variety of factors including, but not limited to, risks and uncertainties associated with its ability to raise additional funding, its ability to maintain and grow its business, variability of operating results, its ability to maintain and enhance its brand, its development and introduction of new products and services, the successful integration of acquired companies, technologies and assets

into its portfolio of products and services, marketing and other business development initiatives, competition in the industry, general government regulation, economic conditions, dependence on key personnel, the ability to attract, hire and retain personnel who possess the technical skills and experience necessary to meet the requirements of its clients, and its ability to protect its intellectual property. For a detailed discussion of these risks, please refer to the Company's Annual Report on Form 20-F and other filings with the Securities and Exchange Commission. Forward-looking statements speak only as of the date of this press release, and the Company undertakes no obligation to update or revise these statements, except as required by law.

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