



## SunCar Leveraging Doubao's Leading AI Technology in China's Auto Insurance Market

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NEW YORK, Feb. 18, 2026 (GLOBE NEWSWIRE) -- SunCar Technology Group Inc. (the "Company" or "SunCar") (NASDAQ: SDA), a leader in digitalizing auto insurance in China, integrated ByteDance's Doubao LLM ("Doubao") into its digital auto insurance platform beginning in Q3 2025. SunCar is now expanding this integration with the launch of its Personalized Auto Insurance AI Agent.

Recently, US Insurtech company, Insurify, launched its ChatGPT app to provide AI-powered insurance shopping for consumers. SunCar is pursuing a comparable strategy in China's B2B market, integrating Doubao's GenAI technology to serve distribution partners and their end customers. The Company's Personalized Auto Insurance AI Agent provides drivers with AI-powered insurance services while delivering improved ROI to SunCar's OEM and distribution partners.

Adding the power of GenAI to SunCar's proprietary database of vehicle records provides drivers with the optimal user experience for many aspects of the auto insurance process including policy discovery, recommendations, quotes, underwriting, and renewals. SunCar's partnership with Doubao combines SunCar's deep auto insurance data with Doubao's multimodal AI understanding and deep reasoning capabilities enabling more accurate quotes and dynamic risk pricing. Drivers can skip tedious forms and make policy comparisons using GenAI-generated prompts. For its partners, which include 20 leading EV OEMs, SunCar's AI-powered policy renewal tools have significantly reduced customer acquisition costs.

Doubao's chatbot has over 150 million weekly active users and is known for its highly engaging applications. SunCar's integration of Doubao's technology is designed to deliver similar engagement for auto insurance customers. At the same time, SunCar's partners are benefitting from the operating efficiencies and improved customer satisfaction that GenAI technology delivers.

### 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. Forward-looking statements in this release include statements regarding the planned launch of AI-powered services, expected improvements in customer experience, potential cost reductions, and the development of SaaS solutions. These statements involve risks including technology development challenges, market acceptance, regulatory approval requirements, and the ability to scale AI implementations. 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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