CASE STUDY

MGU builds go-to reputation for alternative risk — and the broker relationships to match

Evolution Risk Partners leveraged Gradient AI's SAIL™ predictive analytics solution to confidently underwrite groups that don't fit traditional models, opening new markets, strengthening broker partnerships, and establishing themselves as the trusted resource for alternative risk.

The challenge

Evolution Risk Partners is a managing general underwriter (MGU) with an ambitious goal: become the go-to resource for alternative risk. But breaking into that space meant solving a fundamental problem: how do you confidently underwrite employer groups when traditional claims data simply isn't available?

Small to mid-sized groups pursuing alternative funding arrangements — fully insured employers considering self-funding, level-funded groups, and M&A targets with incomplete records — often lack the claims experience standard carrier models require. Traditional underwriting either hits a wall or slows to a crawl. And for the brokers and producers serving these employers, that means fewer markets, more friction, and less confidence in the guidance they can offer clients.

Jennifer Taylor, who joined Evolution Risk Partners specifically to build out this capability, framed the challenge simply:

> *"When traditional claims data isn't available, the answer isn't to underwrite with less confidence, it's to find better data. Our goal was to bring a solution to market that delivers actionable underwriting intelligence, not just another risk score, in a way that complements how experienced underwriters already evaluate risk."*
>
> – Jennifer Taylor
> Evolution Risk Partners

The solution: Gradient AI's SAIL™

Evolution Risk Partners selected Gradient AI's SAIL for its ability to deliver individual member-level risk intelligence and comprehensive group-level assessment in a single, balanced output — actionable insight without overwhelming the underwriting process.

What distinguished SAIL was how naturally it fit into existing workflows. Rather than requiring underwriters to rethink how they evaluate risk, it gave them an additional, high-quality data point to work with. The solution's de-identified member-level detail, combined with group-level risk scoring, provided the visibility Evolution Risk Partners needed to move confidently into markets where traditional data simply doesn't exist.

- **Fits Into How Teams Work**
  Gradient AI's solutions fit directly into existing decision processes, enhancing, not disrupting, how underwriting teams evaluate risk. Activation is fast, workflow changes are minimal, and the value is immediate.

- **Clarity That Drives Decisions**
  Sophisticated modeling is only useful if teams can act on it. Gradient AI turns complex risk signals into clear, interpretable outputs, so underwriters understand not just what the risk is, but why, and can stand behind the decisions they make.

Implementation:
Building trust in the technology

Adopting AI-driven analytics required a learning curve and a deliberate approach to building confidence in the output. Taylor describes the early phase as an exercise in understanding both what the technology could do and where human judgment remained essential. The team's conclusion was clear: SAIL works best as a decision-intelligence tool, not an automated underwriting replacement. It surfaces and interprets risk signals faster, but the underwriter still makes the call.

> *"As underwriters, we're in the business of evaluating risk. We can't simply accept any AI output at face value. What we've learned is that AI is most effective when it's used as an additional data point within a broader underwriting framework. The best results come when experienced underwriters combine their expertise with the insights AI can provide."*
>
> – Jennifer Taylor
> Evolution Risk Partners

Outcomes & impact

1. Access to previously unreachable market segments

The most immediate impact was access. SAIL gave Evolution Risk Partners the ability to evaluate and write groups that were once genuinely off-limits — fully insured employers considering self-funding, level-funded groups with limited data history, and M&A opportunities with fragmented or incomplete records. Brokers who previously had nowhere to turn for these cases now had a market they could rely on and gave them the ability to:

- Write groups that competitors pass on due to limited or absent claims data
- Evaluate M&A targets with incomplete or fragmented data histories
- Open doors to fully insured blocks previously inaccessible to the firm

This expansion of appetite translated directly into broker value, more submissions finding a home, fewer conversations ending with a decline.

2. Breakthrough in small group underwriting

When Evolution Risk Partners took over a large block of micro-small group business from an incumbent carrier, they needed to underwrite groups of four lives or fewer — not credible under experience-based methods. Rather than relying on individual health questionnaires, Evolution Risk Partners deployed Gradient AI's risk scores as the primary underwriting methodology across the entire program. The result: a large block of business successfully onboarded, with less friction for brokers and employers, and a repeatable model for future opportunities of the same kind.

> *"This capability enabled us to confidently underwrite and onboard a large block of business that simply wasn't feasible using traditional methods. It fundamentally changed what was possible for our business."*
>
> – Jennifer Taylor
> Evolution Risk Partners

3. Risk avoidance — the high-value intangible

Some of SAIL's most significant financial impact is, by nature, invisible on a balance sheet. When predictive analytics flag an imminent high-cost claimant before a group is written, the avoided loss never generates a claim and therefore never generates a measurable ROI figure. But the protection is real, and for Evolution Risk Partners it has been one of the most consequential outcomes of the engagement.

> *"Some of the biggest wins are the claims you never pay. Avoiding a million-dollar claimant before a case is written doesn't show up in a traditional ROI calculation, but from an underwriting standpoint, the impact has been tremendous."*
>
> – Jennifer Taylor
> Evolution Risk Partners

4. Stronger broker partnerships — and a growing market reputation

Perhaps the most strategically significant outcome has been what SAIL has done for Evolution Risk Partners' position in the broker market. Brokers working in the alternative risk space need markets they can trust, partners who can engage on complex, non-standard opportunities without slowing them down or turning them away. Evolution Risk Partners has built that reputation, and the firm's ability to deliver where others can't be is a direct function of the intelligence SAIL provides. The result is Evolution Risk Partners is able to:

- Attracts brokers who need a market for complex, non-traditional opportunities they can't place elsewhere
- Guide brokers through the hardest conversations — funding decisions, plan design, and M&A — as a true subject matter partner
- Drive a growing pipeline of captives, level-funded products, and alternative arrangements — proof of a reputation four years in the making

For Taylor, it reflects something more than business growth. It's a goal that was set deliberately and reached:

> *"When I joined Evolution Risk Partners, the goal was to build our alternative risk capabilities from the ground up. Four years later, we've established ourselves as a trusted resource in the market, and Gradient AI has played a meaningful role in that success."*
>
> – Jennifer Taylor
> Evolution Risk Partners

5. Underwriting precision and workflow efficiency

Across all use cases, SAIL has delivered consistent improvement in how Evolution Risk Partners' team works. Better risk visibility means more time on the highest-value opportunities, greater pricing accuracy, and more consistent decisions across a diverse book. Underwriters can surface key risk signals faster, prioritize where deeper review is warranted, and align rates more closely with expected risk outcomes that compound over time as data history and team familiarity grow.

A Partnership, Not Just a Platform

Evolution Risk Partners' experience with Gradient AI has been defined as much by the relationship as the technology. From the earliest stages of implementation through the ongoing expansion of use cases, the Gradient AI team has functioned as a genuine partner — responsive, invested in outcomes, and willing to grow alongside the client as strategies evolve.

That distinction matters. For brokers evaluating MGU partners, the question isn't just whether an MGU has good tools, it's whether they have the support infrastructure to use them well, and the commitment to keep improving. Evolution Risk Partners' experience with Gradient AI reflects both.

About Evolution Risk Partners

Evolution Risk Partners is a managing general underwriter (MGU) specializing in alternative risk and health insurance solutions for small to mid-market employer groups. The firm has established itself as a trusted consultative partner for brokers and producers navigating complex, non-traditional risk scenarios, including self-funded, level-funded, and M&A-related underwriting situations.

About Gradient AI

Gradient AI is the decision-intelligence partner for the insurance industry, giving customers an advantage in how they make decisions by revealing risk others miss and translating it into stronger performance and real-world impact. To learn more, visit gradientai.com or follow us on LinkedIn.