PROVANT

GRADIENT AI

CASE STUDY

Boutique broker leaves the quote game behind and builds a practice around proactive intelligence

The Provant Group leveraged Gradient AI's SAIL™ predictive analytics solution to move from reactive renewal negotiations to proactive, data-driven client conversations, without adding underwriters or actuaries to their team.

The challenge

The Provant Group is a national commercial insurance brokerage with an ambitious goal: deliver the personalized service of a boutique firm while leveraging the sophisticated analytics typically reserved for larger operations. But without underwriters or actuaries on staff, Vince DiBenedetto, the firm's CEO, faced a fundamental problem: How do you have an intelligent, confident renewal conversation when the data you need doesn't exist?

Most of Provant's clients are fully insured, with 90% falling under 150 lives. In that segment, carrier data is extremely limited. Brokers are left to take the carrier's word on renewal pricing, go to market for competing quotes, or both — a reactive cycle that rarely serves the client well and burns significant time for the broker.

DiBenedetto knew there had to be a better way and spent years looking for it:

> *"I really wanted to find a way to have an idea of what a renewal will look like in advance. That became a several-year mission. I was up all hours researching. And it was at 2 or 3 AM that I came across Gradient AI — and it was exactly what I was looking for."*
>
> — Vince DiBenedetto CEO
> The Provant Group

The solution

The Provant Group began conversations with Gradient AI in the summer of 2021 and went live in 2022, making them one of the platform's early broker adopters. What DiBenedetto found wasn't just a data tool. It was a foundation for a fundamentally different way of serving clients.

SAIL™ gave Provant the ability to upload a group census and receive de-identified, member-level risk intelligence — predictive claims modeling, morbidity scoring, high-cost condition identification, and drug spend analysis — without requiring any individual member identification. For a boutique firm without in-house actuarial capacity, that capability was transformative.

What distinguished SAIL was how naturally it fit into existing practice. Provant didn't need to rebuild their workflows. They gained a high-quality data point they could layer alongside carrier data, prior renewal history, and their own market knowledge to tell a complete, credible story.

- **Fits into how teams work:** SAIL required no actuarial or underwriting staff to operate. Provant was up and running quickly, and confidence in the data grew with use over time
- **Clarity that drives trust:** The platform delivers de-identified risk scores, predictive claims ranges, and condition flags that brokers can present to clients and carry into carrier conversations with confidence.

Implementation: From beta to best practice

The implementation was collaborative from the start. Provant worked directly with the Gradient AI team to shape what the reports included, how data was presented, and which outputs would be most actionable for a broker without internal underwriting support. What started in Tableau and Excel has evolved substantially, with ongoing input from DiBenedetto and his team shaping the platform's direction.

The learning curve was real, but DiBenedetto is direct about what it produced: a team that now knows exactly what to look for in a SAIL report, what to match against carrier data, and how to communicate findings in language that resonates with clients and underwriters alike. Early adoption has translated into a meaningful competitive advantage over firms just now beginning to explore AI-driven analytics.

> *"It's not about just trying to get it to the lowest or cheapest number. It's about trying to get it to the most accurately priced renewal that you can, where the carrier and the client both feel comfortable and understand what the risk is and what they're paying for."*
>
> — Vince DiBenedetto, CEO
> The Provant Group

Outcomes & impact

1. From reactive to proactive — a complete change in how renewals work

Before SAIL, Provant's renewal process looked like most brokers': wait for the carrier to release a number, negotiate it down as far as possible, and go to market for competing quotes if needed. Today it looks fundamentally different.

With SAIL, Provant models renewals six months in advance. Clients know what's likely coming before the carrier releases its number, which changes the entire tone of the renewal conversation. When the carrier's number arrives, Provant already has a data-backed position.

2. Identifying cost drivers and acting on them

One of the most concrete outcomes from the partnership came with a 40-employee group where SAIL surfaced elevated drug spend tied to brand and specialty prescriptions being used where generics were available. Provant took that finding directly to the carrier, initiated a formulary conversation, and drove a renewal reduction of more than 2%.

The data point wasn't available from the carrier. It came entirely from the SAIL report, and it led to a proactive intervention that would never have happened in the old model.

A second example: a newly onboarded group of approximately 130 employees. SAIL identified that between 40 and 55 members fell within a Type 2 diabetes risk range. The group had a strong benefits program — wellness fairs, rich plan design — but lacked the visibility to know what was actually driving their population's health risk. SAIL gave them that visibility for the first time and opened the door to targeted condition management conversations.

3. Detecting when carriers are buying business, not quoting fairly

One of the more surprising outcomes of the partnership has been Provant's ability to identify when a carrier is underpricing a renewal to win or retain business, what the industry calls "buying the business." When a carrier's fully insured rate comes in exponentially lower than SAIL's predictive claims estimate, Provant can see exactly what's happening.

That capability protects clients from the painful Year 2 correction. The large, unexpected increase that follows when an artificially low rate normalizes. It also elevates Provant's credibility: they're not just negotiating; they're providing genuine counsel grounded in data.

4. Workflow efficiency and client retention

SAIL has significantly reduced the administrative burden of the renewal process. Fewer RFPs. Less time spent gathering competing quotes. Less paperwork associated with carrier changes. The result is a team that spends more time in strategic client conversations and less time on the transactional mechanics of the renewal cycle.

The downstream effect on client retention has been meaningful. Clients who understand what's happening with their population and who have been in proactive conversations mid-year, don't feel blindsided at renewal. And clients who aren't constantly being moved from carrier to carrier avoid the operational disruption of new ID cards, network changes, and benefits re-education.

> *"We've had higher retention rates because we're providing clarity in terms of what the renewal should look like and what is actually happening to their population. Information they otherwise wouldn't have had."*
>
> — Vince DiBenedetto, CEO
> The Provant Group

5. A new competitive position in the market

For Provant, SAIL hasn't just changed how they work, it has changed what they can offer and who they can attract. Prospects who previously assumed data like this didn't exist for their size of group are encountering it for the first time through Provant's process. The reaction is often disbelief, followed by a question: why doesn't their current broker have this?

> *"We were early adopters and being early meant educating the market from scratch. But that work paid off — customers and prospects are now realizing what's possible when they work with us. And competitors want to know how we got here."*
>
> — Vince DiBenedetto, CEO
> The Provant Group

What's next

The Provant Group has three priorities for the next phase of the partnership with Gradient AI:

- **Proactive client experience:** Deepen mid-year engagement so that every client has a forward-looking view of their renewal 6 months in advance and a clear budget framework built around it
- **Integrated modeling:** Blend SAIL's predictive outputs with reactive carrier data in a unified model, eliminating the need for separate tools when evaluating fully insured versus level-funded or self-funded options
- **Population health:** Translate condition-level risk intelligence into targeted condition management programs, meeting employees where they are and driving better long-term outcomes for the groups Provant serves.

> *"We can't expect clients to meet us where we are — we have to meet them where they are. That means understanding what's driving their pain and their cost before renewal happens, so we can bring real strategy to the table, not just a number."*
>
> — Vince DiBenedetto, CEO
> The Provant Group

A partnership, not just a platform

DiBenedetto is consistent on one point throughout the conversation: the value of the Gradient AI relationship has been defined as much by collaboration as by capability. Regular touchpoints with the account management team, ongoing input into product development, and a genuine willingness to engage with what a smaller boutique broker actually needs — these are the elements that have made the partnership durable.

> *"It's one of the most collaborative partnerships I think I've ever signed up for. They treat us as a partner in developing and getting the most out of these products, as opposed to just being a client paying for a service."*
>
> — Vince DiBenedetto, CEO
> The Provant Group

About The Provant Group

The Provant Group is a national commercial insurance brokerage committed to delivering personalized, boutique-level service backed by sophisticated analytics and data-driven strategy. The firm specializes in group health insurance for small to mid-market employers, with a focus on proactive risk management, accurate renewal pricing, and deepening client relationships through transparency and insight.

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.

Interested in learning more about how predictive analytics can transform your claims organization? Let's start the conversation.

info@gradientai.com | 888-958-5846 | gradientai.com