AI solutions to move the insurance industry forward

GRADIENT AI

Gain a strategic edge in assessing risk and managing claims

Across group health, property & casualty and workers' compensation, Gradient AI's predictive solutions delve deeper into risk, uncovering insights others miss.

As a result, your teams can make faster, smarter, more strategic decisions, strengthening financial performance and improving real-world outcomes for the people you serve.

With our powerful AI analytics platform embedded seamlessly into your daily workflows, you can immediately elevate the way your organization decides, aligns and leads.

We call it an advantage beyond the numbers.

The leader in intelligent risk management for group health and P&C

At Gradient AI, we operate at the intersection of advanced data science and risk assessment. Leveraging the power of AI and machine learning, our end-to-end solutions expand your visibility into risk so you can act more quickly and decisively. You'll get sophisticated, data-driven guidance that offers significant advantages:

Clear, transparent logic that enhances human judgement rather than replacing it – no more relying on black box outputs or intuition

Focus on impact to real people with models that aim to enhance outcomes and experiences for members and workers

Systems built with accountability to maintain visibility and decision integrity at every stage of growth

Easy integration with your existing systems, workflows and data structures to speed activation and internal alignment of teams

Empower your teams to succeed

Legacy technology and siloed data make it harder to see risk holistically, which can lead to slower decision-making and unnecessary losses. By applying leading-edge AI models to the industry's largest set of proprietary medical, Rx and lab data, we're able to surface drivers of risk, not just scores. We convert this complex modeling into a structured decision process that feels, simple, seamless and logical to underwriters and adjusters.

14+

years serving carriers, MGAs, MGUs, PEOs and others

300+

enterprise deployments

95%

client retention rate

How we turn data into actionable insight

1 Integrate data sources for a comprehensive view of risk	2 Apply AI to identify patterns of risk	3 Convert insights into better real-world decisions	4 Continuously improve over time
Unlike other solutions, we consider factors across the entire risk lifecycle, from under-writing to claims.	Teams can quickly detect comorbidities, hidden Rx patterns, claims severity risk and claims escalation that could lead to loss.	Meaningful outputs tell you why a risk moves so you can make better underwriting, claims and portfolio-level decisions.	Our models learn from your data and adapt to changing risk patterns, further improving predictive accuracy.

Elevate your decision-making from quote to claim

Leverage our expertise to streamline underwriting, reduce claim costs and create a more profitable book of business

Underwriting	Claims	Portfolio/risk management
• **Identify higher-cost submissions** earlier to avoid losses • **Price more accurately and aggressively** to win business and maintain a healthy loss ratio • **Speed up quote turnaround time** and processing of low-risk applications	• **Detect high-severity claims sooner** for faster, more accurate settlements • **Intervene earlier** to drive better outcomes and quicker recovery times for injured workers • **Allocate the right resources** to contain costs and duration • **Ensure optimal reserve adequacy**	• **Track concentrations of high-cost members** and monitor emerging trends to limit exposure • **Optimize capital deployment** • **Confidently assess new markets** for growth

Group health solutions to underwrite with total confidence

Group health underwriting is fiercely competitive – and complex. Using models trained on data covering millions of lives, we replace guesswork with clarity, enabling group health and stop-loss insurers to identify member risk earlier, avoid hidden exposures and price to win. Our solutions deliver unmatched results in:

- **Risk scoring for underwriting**
- **Population-level risk management**
- **Portfolio risk stratification**
- **Claims severity prediction**
- **Stop-loss optimization**
- **New business sales intelligence**

Unmatched data

10M+

health data points

325M+

integrated US medical records

Property & casualty solutions to size up risk and avoid escalating claims

In the face of rising property repair costs, increased litigation and growing caseloads, P&C and workers' comp insurers need every edge they can get. Our predictive intelligence tools help you quickly separate good underwriting risks from bad, and alert you to high-risk, high-severity claims before they spiral. See how we help you optimize:

- **Underwriting and risk selection**
- **Claims management**
- **Portfolio management**
- **Loss trend visibility**
- **Reserve adequacy**

Results achieved for clients

80%

decrease in quote turnaround time

10%

reduction in average total incurred

44

days reduction in duration of lost-time claims

Ready to gain an advantage?

Contact us today to learn more about our industry-leading risk management solutions.

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