

Renewal analytics for existing business

A key element of an integrated Risk Management Full Cycle Solution

Built for the renewal cycle, used by executives, underwriters, actuaries, consultants, and case managers.



Renewal analytics turns your own claims experience into a forward-looking view of risk, so your teams can see where results are heading, understand what's driving them, and price renewals with conviction instead of hindsight.

Most reporting tells you what has already happened. Renewal Analytics **connects three steps in one workflow**: it shows **performance across your portfolio**, segments, groups, and members; it **isolates the conditions, drugs, and segments driving cost and risk**; and it projects each group's and member's future risk for the next 12 months, then **turns that risk into a renewal price** with the built-in Rate Calculator.

Why Gradient AI's renewal analytics?

By extracting previously hidden AI predictive insights from health claims records belonging to existing groups, Gradient AI's renewal analytics solution enables insurers to:

See what's driving results

- ✓ Track MLR, claims, premium, and risk across the portfolio and slice by state, industry, group size, age, condition, drug, or any period or segment.
- ✓ Use Flagged Categories to pinpoint which segments are driving losses — or improving — so you know where to look first.

Catch risk before it hits the claims.

- ✓ Use Gradient's forward-looking AI predictions to flag rising-risk groups and members early
- ✓ Separate demographic risk from morbidity risk to differentiate population makeup.
- ✓ Recognize signal up to a year ahead when predicted risk climbs faster than current cost

Act at the level that matters

- ✓ Drill from portfolio to group to a single member's condition and drug history to understand disease stage, treatment pathways, and gaps in care, informing case management, network strategy, and renewal decisions.
- ✓ Use the Rate Calculator to set renewal rates grounded in predicted risk.
- ✓ Export standardized data and filter sets, to make renewal reviews fast and repeatable.

Combining renewal analytics with Gradient AI's SAIL™ for new business in a unified platform enables insurers to build the most efficient and effective AI-powered underwriting operations.

To find out how you can leverage Gradient AI's expertise to help you better maintain group health risk and control costs, contact us.

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