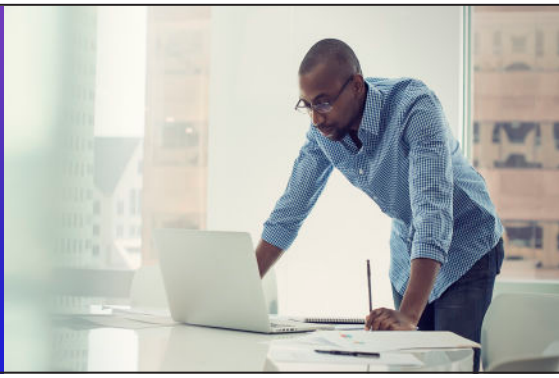
GRADIENT AI

SAIL™ Solution for group health underwriting

Makes complex risk clear, usable and aligned across stakeholders

Artificial intelligence = actionable insights



Group health underwriting is a fiercely competitive business where speed, accuracy, and pricing drive success. It's the ability to discern risk at a nuanced level that makes all the difference. This enables you to identify good risks that others miss and price them to win, while avoiding bad risks or pricing them so you can maintain a healthy loss ratio.

And what if you could do this while dramatically **reducing quote turnaround times** while at the same time **improving loss ratios**? Now you can, with the power of **Gradient AI's SAIL™ Solution** for Group Health Underwriting.

Improve your risk assessment

Gradient AI combines the power of machine learning with medical and prescription data, providing you with the decision intelligence you need to assess risk faster, more accurately and with greater confidence.

Clarity drives trust

SAIL is built to fit naturally into your existing environment. It's easy to use, straightforward to integrate with the systems you already rely on and designed so your team can focus on making decisions, not learning new tools. SAIL is transparent AI you can explain and trust.

Why Gradient AI's SAIL Solution?

- **Updated training data and improved predictive power** give underwriters a sharper edge on risk selection and pricing.
- **Streamlined workflows and AI-driven insights** dramatically reduce quote cycle times.
- **Deeper insights into group risk –** including granular condition-level data and drug flagging – help you avoid adverse selection.
- **Greater demographic insights** boost group-level analysis and client conversations.
- **Enhanced Stop loss model** delivers better ordering of risk, helping you protect against high-severity claims.

To learn more, schedule a demo!

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