

Renewal analytics for existing business

A key element of an integrated Risk Management Full Cycle Solution

Built as an analytics solution for your existing portfolio, 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 four steps into one integrated solution**: 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 enables insurers to act with greater clarity, efficiency, and confidence across the full renewal cycle.

See what's driving results

- ✓ **Track MLR, claims, premium, and risk across the portfolio** — slice by state, industry, group size, age, condition, drug, or any segment
- ✓ **Pinpoint segments driving losses** or improving with Flagged Categories
- ✓ **Highlight cost trends** at a glance with new performance charts.
- ✓ **Apply Incurred but Not Reported (IBNR)** adjustments directly within Renewal Analytics,
- ✓ **Compare any group against Full Book** or segment-matched peers across cost drivers, conditions, and drug utilization with **peer benchmarking**.

Catch risk before it reaches claims

- ✓ **Flag rising-risk groups and members** up to a year before predicted risk exceeds current cost
- ✓ **Separate demographic risk** from morbidity risk to sharpen population assessment
- ✓ **Reveal treatment changes**, disease progression, and gaps in care over time with member drilldowns
- ✓ **Capture blended score results**, combining claims data with third-party data sources, applied automatically for newer or claims-sparse members through **Integrated Risk Scoring**
- ✓ **Score every group on retention risk** before rate action and prioritize discounts where they matter with our **Group Termination Model**

Act at the level that matters

- ✓ **Drill from portfolio to group to member condition** and drug history — informing case management, network strategy, and renewal decisions
- ✓ **Set renewal rates grounded in predicted risk** with the built-in Rate Calculator
- ✓ **Export standardized data and saved filter sets** for fast, repeatable renewal reviews
- ✓ **Generate branded, client-ready shareable reports** in a few clicks, detailing performance overview, cost drivers, risk distribution, conditions and drugs with **Group Summary PDF**

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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