GRADIENT AI

Integrated Risk

Price renewals with confidence, even when claims history is thin

Blended claims and third-party risk scoring, built into Renewal Analytics



A new add-on to the Renewal Analytics platform

Claims history tells you a lot about a group, unless there isn't much of it. For newer groups and members with limited claims, a score built on history alone can miss what's coming, and that gap shows up as underpricing at renewal.

What if your risk score could see ***both*** what's in your claims and what isn't there yet? Now it can, with **Integrated Risk**, Gradient AI's blended risk score, built directly into **Renewal Analytics**.

One score, built from both signals

Integrated Risk works in four steps: it starts with your claims-only RA score, flags the claims-sparse groups and members your claims can't fully explain yet, layers in third-party signal only for those members, and returns one blended Integrated Risk score. Third-party signal only moves a score up, never down – it adds evidence and never overrides your claims data. The score surfaces in Group Summary, Performance Metrics, and the Rate Calculator.

How Integrated Risk works

No separate tool to run, no manual blending



Step 1

Start with claims-only risk

Every group starts with its RA score, built entirely from claims history



Step 2

Flag claims-sparse groups and members

The algorithm finds members your claims data can't fully explain yet



Step 3

Layer in third-party signal

Supplemental data is pulled in only for flagged members, not the whole book



Step 4

Get one blended score

Claims and third-party signal combine into a single Integrated Risk score

One rule, by design: third-party signal only ever moves a score up, never down – it adds evidence and never overrides what your claims data already shows

Applied only where it adds value

Integrated Risk works at the member level, so third-party data goes where claims history falls short:

	Claims-rich members	Newer or claims-sparse members
What happens	**CONFIRMS** Little or no change: the claims history already tells the story.	**ADDS SIGNAL** Third-party data fills in risk the claims haven't caught up to yet.
What you get	**CONFIDENCE** Added assurance in the claims-based RA score.	**ACCURACY** A more reliable score and less underpricing at renewal.

Proven on a real client book

CASE STUDY | Sample client – 1,503 groups, $153.7M in premium

6.3%
of groups targeted (95 of 1,503); 94% see no material change

+$389K
in margin protected after fee vs. claims-only pricing

+4.7%
MLR improvement for targeted groups vs. claims-only pricing

Based on Integrated Risk validation against a real client book; third-party (SAIL) data supplements roughly 8% of members. Assumes 50% persistency where Integrated Risk prices a group more than 10% above claims only.

Why the Group Termination Model?

More reliable scores on thin data.
Sharper risk scores for newer and claims-sparse groups and members, where claims history alone falls short.

Done for you.
Member selection and blending happen automatically, and Gradient AI's Advisory Services team handles setup.

Built into your workflow.
A new column at the group, portfolio, and market level, plus an input in the Rate Calculator.

Underwriting
- Price newer and claims-sparse groups with confidence and focus on the groups that need attention most.

Actuarial
- Less underprediction on claims-sparse members, lower volatility, and fewer surprise high-cost outcomes.

CFO / Finance
- Less underpricing at renewal and fewer surprise losses, with good risks priced fairly to support retention.

How to get started

1. Talk to your Client Engagement Manager or Sales Executive

Already on Renewal Analytics? Add Integrated Risk to your platform. New to Gradient AI? Get Renewal Analytics with Integrated Risk built in.

2. We calibrate to your book

Gradient AI's Advisory Services team handles setup and calibration. There's no work required from your team.

3. Price with both signals

Integrated Risk appears next to your RA score and as an input in the Rate Calculator, ready for your next renewal.

Ready to add Integrated Risk to Renewal Analytics?

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