



NEWS RELEASE

Breckpoint Enhances Underwriting and Risk Management with Gradient AI

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Self-funded Insurance Provider Improves Accuracy, Efficiency, and Risk Projection for Employee Benefits Programs

PHOENIX--(BUSINESS WIRE)-- **Gradient AI**, a leading enterprise software provider of artificial intelligence (AI) solutions in the insurance industry, today announced at the **SIIA National Conference** that **Breckpoint**® has successfully adopted Gradient AI's **SAIL™ Solution** to enhance underwriting for its self-funded employee benefits programs. SAIL has helped Breckpoint improve risk assessment, leading to more accurate pricing and better financial outcomes.

Breckpoint, a self-funded insurance provider recognized for its advanced risk financing strategies and customized self-funding arrangements for employers and groups of all sizes, chose Gradient AI to refine its existing rating tools. Gradient AI's SAIL Solution has created a stronger, more precise data driven process in underwriting and pricing. Powered by advanced machine learning algorithms and an extensive dataset composed of medical, prescription, and lab data, SAIL has provided Breckpoint with comprehensive insights into group health risks, significantly enhancing its medical loss ratio (MLR) performance.

Breckpoint implemented SAIL to better understand specific group risks and achieve several critical goals. These included filling data gaps for new business by accessing more detailed medical and pharmacy utilization reports, improving match rates for more accurate risk projections, and streamlining processes to accelerate quote turnaround times.

“We needed a tool that could significantly enhance our risk assessment capabilities, particularly in areas where detailed group-specific data was lacking,” said Chief Revenue Officer Derek Atkinson, at Breckpoint. “SAIL has helped us to better define risk, which is critical when underwriting populations that don’t have sufficient data. These insights have been invaluable in refining our risk assessment and pricing strategies.”

By providing more accurate risk assessments, SAIL has enabled Breckpoint to price its plans more precisely, leading to better overall financial outcomes. The insurer is able to price more aggressively and win more business when the risk is low, and price commensurately with higher risk to maintain its MLR goals. Atkinson noted that recent cases involving high-cost drug utilization and pivotal treatment status were impacted by Gradient AI’s technology. “Gradient AI’s tool provided the insight we needed. Combined with our thorough analysis with brokers and customers, the information allowed us to properly assess the risk involved and price accordingly.”

“Breckpoint’s successful adoption of SAIL is a testament to the value of advanced AI in underwriting and risk management,” said Stan Smith, CEO of Gradient AI. “We support Breckpoint in its efforts to deliver more accurate and efficient insurance solutions that enhance the company’s operational performance and client outcomes.”

About Breckpoint

Breckpoint a self-funded insurance provider headquartered in Las Vegas, NV, offers bespoke, captive solutions for employers that are looking for stand-alone, group, or agency-type captive solutions. Breckpoint's programs include medical stop loss, workers compensation, risk management, and more. Its goal is to help agencies and brokers remove barriers to self-funding for their clients.

To learn more, visit <https://www.breckpoint.com/> and follow Breckpoint on **LinkedIn** .

About Gradient AI

Gradient AI is a leading provider of proven artificial intelligence (AI) solutions for the insurance industry. Its solutions improve loss ratios and profitability by predicting underwriting and claim risks with greater accuracy, as well as reducing quote turnaround times and claim expenses through intelligent automation. Unlike other solutions that use a limited claims and underwriting dataset, Gradient AI’s software-as-a-service (SaaS) platform leverages a vast industry data lake comprising tens of millions of policies and claims. It also incorporates numerous other features including economic, health, geographic, and demographic information. Customers include some of the most recognized insurance carriers, MGAs, MGUs, TPAs, risk pools, PEOs, and large self-insured employers across all major lines of insurance. By using Gradient AI’s solutions, insurers of all types achieve a better return on risk. To learn more about Gradient AI, visit: <https://www.gradientai.com> or follow on **LinkedIn** or **X** .

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Source: Gradient AI