Workers' compensation underwriting risk score solution

AI-Powered risk assessment for smarter underwriting decisions

The competitive edge in workers' comp

In today's market where speed, accuracy and pricing determine success, insurers need every advantage to:

- **Quote faster than with traditional methods**
- **Price risks more accurately**
- **Grow profitably in new markets**

Transform your underwriting with AI:

What if you could instantly identify profitable risks others miss, while avoiding bad risks before they hurt your book?

Powerful AI risk assessment

The solution provides data-driven insights to:

- **Win more profitable business —** Identify and price attractive risks competitively
- **Avoid bad risks —** Flag high-loss accounts early in the process
- **Grow confidently —** Expand into new states and class codes with reliable risk scoring
- **Ensure fairness —** Designed, trained, and tested to meet regulatory standards
- **Integrate seamlessly —** Connect with your existing systems, data structures, and pricing logic with minimal IT lift and fast activation

Demonstrated across all segments:

- Trained on a national dataset consisting of tens of billions of dollars in workers' compensation premiums
- Validated across clients of all sizes, from startup MGAs to Tier 1 carriers

What Sets Gradient AI's Risk Score Apart:

Your Current Process	With Gradient AI's Risk Score
Manual risk assessment	AI-powered risk scoring
Limited internal data	Comprehensive dataset trained on tens of billions of premiums
Compliance uncertainty	Risk-segmenting workers' compensation AI model
Existing in-house algorithm requires maintenance and updates	SaaS solution kept current with the latest policy and loss data, seamlessly incorporating breakthrough R&D

Proven Results

Early adopters of Gradient AI's Risk Score Solution have achieved:

5+
point loss ratio improvement

80%
faster quote turnaround

86%
increase in bound premium

How Does Gradient AI Compare with Other Solutions?

Competitive Products	Gradient AI
Generic actuarial models	WC-specific AI model
Limited consortium data	Combination of policy, claim, and proprietary and 3rd party risk factors
6–12-month deployments	Days to implement
Model untested for regulatory standards	Fairness benchmark for ethical AI in insurance underwriting

To learn more, Schedule a demo!

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