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Brochure

Intelligent Pricing & Decisioning Across the Group Benefits Lifecycle

Improve profitability, accelerate quoting, increase renewal retention, and make pricing decisions confidently - across every Group Benefits product.

The Challenge

Group Benefits carriers face growing pressure to price smarter, move faster, and make more consistent decisions - across an increasingly complex portfolio of products, segments, and renewal cycles.

- ✕ **Margin Pressure.** Competition continues to erode underwriting margins and challenge profitable growth.
- ✕ **Renewal Pressure.** Balancing retention with profitability requires smarter, more informed renewal decisions.
- ✕ **Renewal Tradeoffs.** Manual preparation of census files, plan designs, and experience data consumes hours per quote, reducing competitiveness and broker satisfaction.
- ✕ **Bundled Product Complexity.** Independent product pricing leaves portfolio-level profit unrealized.
- ✕ **Inconsistent Decisions.** Siloed pricing and underwriting systems create uneven outcomes across market segments.
- ✕ **Limited Portfolio Visibility.** Narrow elasticity assumptions and lack of feedback loops limit continuous improvement.

The result: Missed earnings growth, inconsistent underwriting decisions, and a pricing process that can't keep pace with the market.

The Solution

Earnix transforms Group Benefits pricing into a continuous, data-driven decisioning process - connecting data, models, and business rules across every product and every stage of the lifecycle.

- ✓ **Model.** Import existing models or build new ones natively, fully explainable from day one, to uncover pricing opportunities, retention risks, and portfolio tradeoffs faster than manual analysis
- ✓ **Optimize.** Automate manual case balancing with dynamic, governed optimization that instantly adjusts prices to maximize profitability, retention, and competitiveness at the portfolio level.
- ✓ **Integrate & Deploy.** Connect directly to your existing systems - front ends, policy admin platforms, and downstream reporting - so pricing decisions move from calculation to production in seconds.
- ✓ **Learn.** Every renewal improves the next pricing decision by learning from historical quote outcomes, persistency, and portfolio performance.

The result: A unified pricing and decisioning platform that drives earnings growth, improves retention, accelerates execution, and scales consistently across the portfolio.

The Continuous Pricing Lifestyle



Products We Serve

- Group Life & AD&D
- Group Dental
- Vision
- Supplemental Health
- Voluntary Benefits
- Disability
- Leave of Absence
- Accident

Key Capabilities

- **Real-Time Portfolio Optimization:** Optimize pricing across every Group Benefits product at once, balancing profitability, competitiveness, and business objectives across the entire portfolio.
- **Governance & Compliance:** Embed regulatory, state, and program-specific requirements directly into every decision, with full auditability, configurable data guardrails, and AI-enabled transparency so nothing is lost to spreadsheets or manual sign-off delays.
- **Instant Deployment:** Move pricing decisions into production in seconds, not months - integrating seamlessly into your existing systems and front ends.
- **Open Analytics:** Bring existing actuarial and machine learning models in as-is or build new ones on the same platform - no rebuilding, no IT bottlenecks, no lost time.
- **Closed Feedback Loop:** Capture renewal and market outcomes to continuously refine pricing strategies and improve future decisions.
- **Real-Time Testing & Automation:** Test pricing and underwriting strategies side by side before rollout and automate routine underwriting decisions instantly - freeing underwriters to focus only on the cases that need judgment.

Benefits



Accelerate Time to Market

Deploy pricing changes and product updates in days rather than months.



Strengthened Governance

Ensure consistent, transparent, and auditable decisions across the organization - eliminating version control issues with every decision logged, locked, and traceable in one governed environment.



Faster, Smarter Renewals

Make smarter renewal decisions faster, by testing strategies against upcoming renewal cohorts in advance and processing entire books in parallel.



React in Real Time

React to market shifts instantly with scenario testing, prices that adjust automatically, continuous feedback loops, and immediate integrated price deployment.

Business Outcomes

Increase Profitability

Identify pricing opportunities across products, customer segments, and renewal portfolios - with every quote and renewal automatically optimized against portfolio targets.

Improve Retention

Balance rate actions with persistency goals and long-term customer value in real time, resolving the trade-off between rate need and retention inside every decision.

Scale Decisioning

Deploy consistent pricing and underwriting strategies across products, teams, and distribution channels - moving new rates into production in seconds and processing entire renewal books in parallel, at once.

Key Use Cases

- **Renewal Rate Optimization:** Entire renewal books processed in parallel, in a fraction of the time - governed, optimized, and dramatically faster.
- **Bundling & Cross-Sell:** Drive lifetime value beyond single product pricing.
- **Add-Issue Pricing:** Real-time rates delivered instantly to automate and scale mid-cycle pricing decisions.
- **Testing & Learning:** Strategies tested side by side, with outcomes fed back automatically to refine pricing based on real results.
- **Portfolio Segmentation:** Real-time dashboards identify and act on underperforming segments at scale.

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Transform Group Benefits Pricing Into a Competitive Advantage

Connect pricing, underwriting, and renewal decisions in one intelligent platform designed to improve profit, retention, and execution at scale. Every decision governed, auditable, and built for confidence.

Request A Demo