Group Benefits

Rebuild Renewal Pricing Before Your Competitors Do

Earnix helps carriers replace spreadsheets and manual judgment with a governed optimization engine that maximizes profit, protects retention, and accelerates renewals.

The Cost of a Compressed Renewal

Manual adjustments feel safe but erode margin and retention:

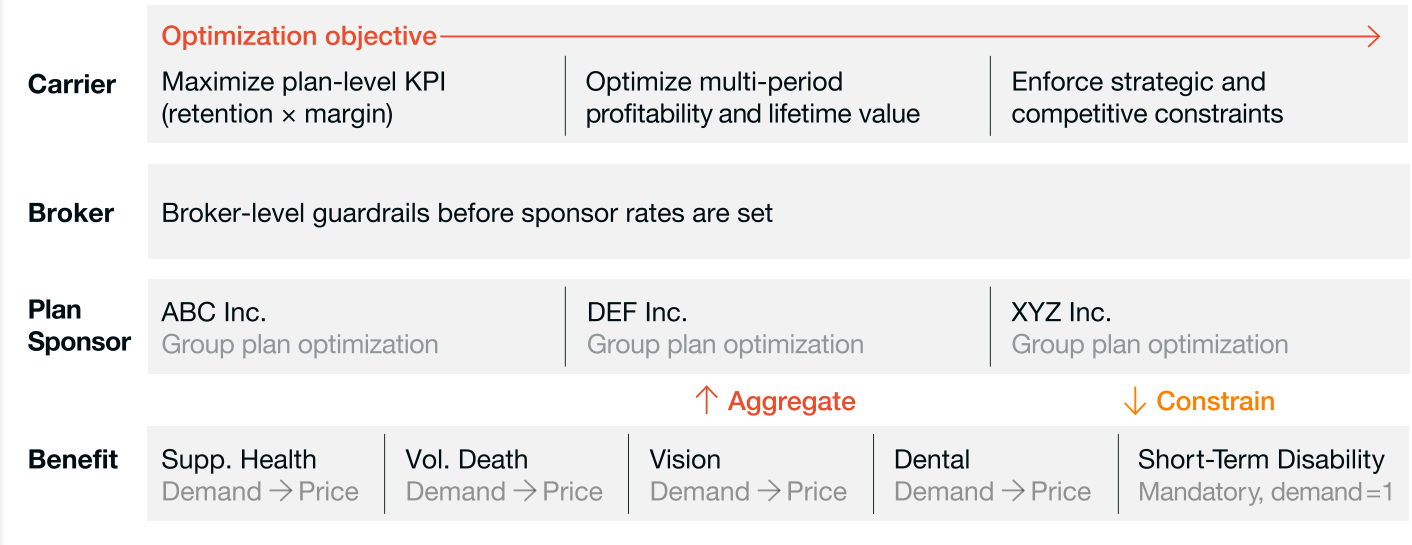
- Profitable cases stay underpriced.
- Marginal ones get overpriced and customers walk away.
- A single mispriced benefit can cost the whole account.

Smart Pricing Levers

- **Price strategically, not uniformly:** Set rates by benefit, case size, and geography, not a single flat increase.
- **Retention designed within:** Persistency modeled as a hard constraint, with caps at both coverage and case levels.
- **Long-term profit:** Optimize across cycles for lifetime value, not just a one-year premium target.

Two-Layer Demand and Price Optimization

Model demand at employee level, roll up to sponsor, then optimize the entire case together.
Example: a +5% overall target might mean +9% dental and flat% on vision, held inside every cap.



Every benefit prices independently. Aggregates into a plan-sponsor rate.
Stays inside constraints at the carrier level.

What a Renewal Optimization Engine Does, and How Earnix Delivers Higher Value

What Carriers Expect

- Transparent, explainable pricing decisions
- Optimized for long-term profitability
- Real-world pricing rules applied
- Evolved actuarial and underwriting roles
- End-to-end renewal processes

The Earnix Difference

- Every model and rate governed, tested, and auditable
- Multi-year scenarios balancing retention and earnings
- Flexible caps, preferences, business rules
- Dashboards, exception workflows, learning loop
- Integrated, API-driven pipeline

Evolve Pricing from Fragmented Processes to a Governed, Enterprise-Wide Capability

Every step builds pricing sophistication and strategic control, at your pace.

01 Foundation

Today: Spreadsheets and actuarial judgment drive renewals. Whole-case recommendations, inconsistent overrides.

Decision to Market: Weeks–months

02 Standardize

Governed process: One governed pricing engine replaces the spreadsheets. Elasticity models and rules in a single, framework, audited.

Decision to Market: Days–weeks

03 Optimize

Profitable growth: Optimization balances earnings growth against persistency. Underwriters handle true exceptions, not routine renewals.

Decision to Market: Hours–days

04 Scale

Enterprise ecosystem: All products and segments on one platform. Embedded A/B testing and a closed feedback loop.

Decision to Market: Same day

Earnix Renewal Optimization Engine Speed and Agility:

No Rip-and-Replace: Earnix integrates via API into the systems you already use.

Test Safely: Try new strategies in a governed sandbox before going live.

Bring Your Own Models and Data: Nothing proprietary is forced on your organization.

Pilot to Production: Move seamlessly, without disruption.

earnix

The Future of Renewal Pricing Starts Here

Earnix puts intelligent optimization at the center of your renewal strategy — balancing profitability, retention, and speed with transparency you can trust.

Request A Demo