Optum

Commercial Actuarial Advanced Solutions

Group Risk Analytics for Stop Loss

Predictive stop loss intelligence for more confident underwriting

Prioritize the groups that matter most

Optum® Group Risk Analytics (GRA) for Stop Loss delivers early insight into loss exposure above key attachment points so payers can price and structure with confidence.

The opportunity

Preliminary risk assessment

Initial red, yellow, green assessments are tailored to your business's unique risk appetite and quickly returned to your underwriters.

This enables them to **focus their time on the groups that matter most.**

Robust claims information

Our solution leverages a robust, nationwide claims data syndicate, designed to deliver a clearer, more complete view of group risk.

By going **beyond the typical 2-year incumbent snapshot,** we aim to build a more comprehensive and reliable risk assessment for each group.

Insights at every attachment point

Powered by a basic member-level census, we generate predictive insights across multiple attachment points for ISL and ASL.

These predictions are accompanied by benchmarks to **provide context and confidence in your decisions.**

Clients trust GRA for Stop Loss to help:

1. Strengthen pricing confidence across attachment points
2. Supplement incomplete or inconsistent incumbent data
3. Support faster decision-making

Get started today

Contact our team of specialists today at advanced_solutions@optum.com.

optum.com