

PEO Risk Solutions from Milliman

Bring data into focus with the power of AI and predictive analytics from world-class experts in risk assessment. Simplify group health underwriting, optimize claims performance, and combat rising workers' comp insurance costs with insurtech backed by 75 years of actuarial excellence and Milliman's unrivaled quality.

Deliver same-day quotes on first-year plans with Curv[®] by Milliman IntelliScript[®]

Curv is the group health industry's most trusted and versatile predictive model for underwriting. In minutes, it transforms a simple health plan census into a highly predictive, reliably accurate risk score—so you can deliver same-day bids on first-year groups without compromising long-term pricing.

- Patented, proven insurtech since 2010
- Based on real-time prescription and medical claims data
- Calibrated to your book of business, manual rating factors, and statewide benchmarks
- 89% hit rate

Win while others wait. Outpace your competitors and outperform customer expectations with the power of superior AI.

rxhistories.com/curv/group-health

Tackle group underwriting with web-based ease using Milliman HERO

Milliman's **HERO** risk assessment platform includes both underwriting and actuarial consulting services for PEOs that have or want to retain a master health plan. Take advantage of expert help with initial underwriting, ongoing renewal underwriting, web-based data collection, and web-based reporting tools in one convenient interface.

millimanomaha.com

Reduce cost and risk by predicting high-cost claims and excessive medical spend with Milliman Nodal[®]

Nodal Claims Triage helps insurers and large employers reduce claims severity by enabling them to identify problematic claims early and apply cost-mitigation strategies when they are most effective. Using a wide variety of structured and unstructured data, our predictive models help you triage claims and monitor results post-implementation. Allocate resources efficiently, identify the likelihood of litigation, estimate how long the claim will stay open, and more.

Nodal Medical Benchmarking for Workers' Compensation helps clients proactively manage their workers' comp medical spend by leveraging Milliman's proprietary Group Health database which includes one-third of all U.S. working adults. Nodal Medical Benchmarking for Workers' Comp compares the cost of workers' comp medical services to Group Health, allowing clients to identify opportunities to better manage medical costs.

nodal.milliman.com

ABOUT MILLIMAN

Founded in 1947, we are an independent risk management, benefits, and technology firm with offices in major cities around the globe. We serve the full spectrum of business, financial, government, union, education, and nonprofit organizations.

Over the past seven decades, as the nature of risk has evolved, so has the scope of our work. Today, we help clients address some of the world's most profound social and business challenges, including a looming retirement crisis, an evolving healthcare landscape, the effects of climate change and a global pandemic, and an insurance industry burdened by low interest rates and daunting reporting requirements.

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