

## A SMAART assistant to monitor, steer and grow your health insurance portfolio

SMAART (Sophisticated Monitoring And Analysis of Risk Tool) is a comprehensive toolset for success in health insurance that serves your need to monitor, steer and grow your health portfolio.

From reserves setting to loss ratio monitoring, to pricing and renewal, SMAART keeps you on track and always on top of your business.

### Get business SMAART

Activities such as profitability monitoring, reserving and underwriting decisions based on historical claims data can be complex, and most importantly, time consuming. Managing risk and ensuring profitability for group or individual health insurance is an ongoing, dynamic process, and SMAART can play a pivotal role in supporting your work as actuaries and underwriters.

SMAART provides:

- Advanced monitoring across the entire health insurance portfolio
- Flexible and dynamic reserving
- Superior pricing of group renewals
- Performance comparison of various product lines

### Advanced system features

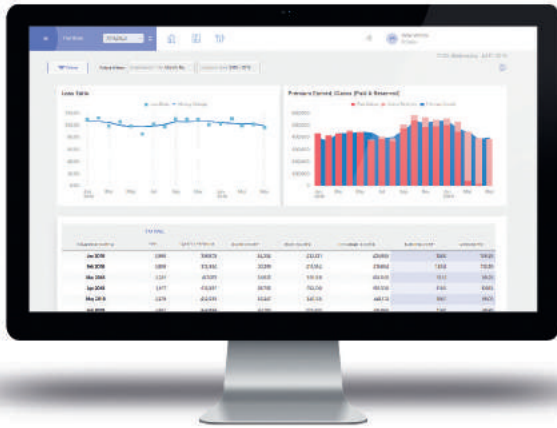
SMAART's dynamic visualization of key actuarial factors enables insurers to set reserves and anticipate trends and patterns. Underwriters can track business renewal processes, set renewal strategies for group business and monitor deviation from targets. Simulations performed at the group policy level, help you assess the impact of large claims, policy loadings and benefit adjustments on your health portfolio.

SMAART is:

- Cloud-ready
- Role-based
- Secure and compliant
- Fast to deploy and easy to use
- Equipped with data import mechanism
- Armed with dynamic KPI visualization

# SMAART - A Comprehensive Solution

SMAART is a comprehensive toolset for success in Health Insurance that consists of:



## Portfolio Tool

### Performance monitoring and reserving for the entire health insurance book of business

The Portfolio Tool enables you to monitor KPIs such as loss ratio, burning cost, utilization rate, and average cost of the entire health book of business.

Using embedded analytical algorithms and methods built and approved by experienced actuaries, the system calculates loss ratio automatically. It also simplifies reserve setting and provides you with incurred claims projection based on multiple methods within seconds!

## Group Tool

### Performance monitoring and renewal for group business

The Group Tool utilizes the reserves set on the Portfolio level, to calculate incurred claims and loss ratio for each group policy. It safeguards the profitability of your group business by supporting you to:

1. Monitor the group business performance based on monthly exposure and claims data.
2. Estimate the ultimate loss ratio of each group policy until the expiry date, regardless of the number of experience months.
3. Forecast premium increases or discounts for the upcoming renewal period, allowing you to achieve the configured target loss ratio. These premium adjustments can be calculated for a given product, a pool of policies or a specific policy.
4. Simulate renewals and run "what-if" scenarios to identify and exclude claims' outliers.



## Product Tool

### Performance monitoring and pricing on product level

The Product Tool monitors the profitability of your various products. Similar to the Group tool, it uses the reserves set on Portfolio level to calculate incurred claims and loss ratio for each product and compare the performance of different product lines.

## Cloud and on-premise deployment options

SMAART can be deployed on-premise or in the cloud (public or private) depending on your business needs, budget and the regulatory environment in which you operate.

## Flexible software licensing

We know that organizations have different preferences when it comes to software licensing. Therefore, we offer flexible and scalable licensing models, including SaaS, perpetual license and subscription.

Picture credit: Getty Images

If you have any questions feel free to contact MR HealthTech representatives at [sales@mrhealthtech.com](mailto:sales@mrhealthtech.com)

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