

SMA/ART

Features' List

Start-to-finish features & capabilities to manage your business

SMAART ensures that you have access to the data you need, when you need it, so you can make intelligent decisions about your entire health portfolio.

Features



Reserving Tool

- / Sophisticated reserving with the ability to setup and monitor multiple reserve levels
- / IBNR based on Claims Triangle
- / Forecasting using IBNR and configurable attributes like seasonality and medical trends
- / Support for multiple actuarial methods (CL, BF, eLpH, ELR)
- / Support for multiple completion ratio methodologies
- / Automated mapping of reserves to policy and product levels

Portfolio Tool

- / Performance monitoring based on monthly exposure and claims data
- / Performance per calendar and underwriting year
- / Performance KPIs including burning cost, earned premium, loss ratio, incurred claims
- / Split by group or individual business
- / Split by inpatient or outpatient

Features



Group Tool

- / Performance monitoring based on monthly exposure and claims data
- / Performance per calendar and underwriting year
- / Burning cost and loss ratio per policy
- / Pooling for steering multiple policies together
- / Ultimate claims and ultimate loss ratio projection and premium adjustment suggestions
- / Detailed claims analysis, demographics, top claimants
- / Simulation tool for renewals (ability to adjust outlier claims, seasonality, medical trends, benefits, taxes and loadings)
- / COVID-19 normalization

Individual Tool

- / Performance monitoring based on monthly exposure and claims data
- / Performance per calendar and underwriting year
- / Burning cost and loss ratio per policy and product
- / Ultimate claims and ultimate loss ratio forecast for upcoming underwriting year re-pricing purposes
- / Ability to setup multiple factors (i.e. lapse ratio, age bands, etc.) for product forecast

Features



Product Tool

- / Performance monitoring based on monthly exposure and claims data
- / Performance per calendar and underwriting year
- / Burning cost and loss ratio per product
- / Product performance comparison for inpatient and outpatient coverages.
- / HealthCare Provider Network analysis
- / Split monitoring per group or individual policies

General Features

- / Role-based user access
- / Easy navigation through tabs
- / Multiple out-of-the-box dashboards and tables
- / Filtering capability in all tools
- / Export to Excel and save as picture for tables and dashboards
- / Import mechanism for data import

Get business **SMAART**

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