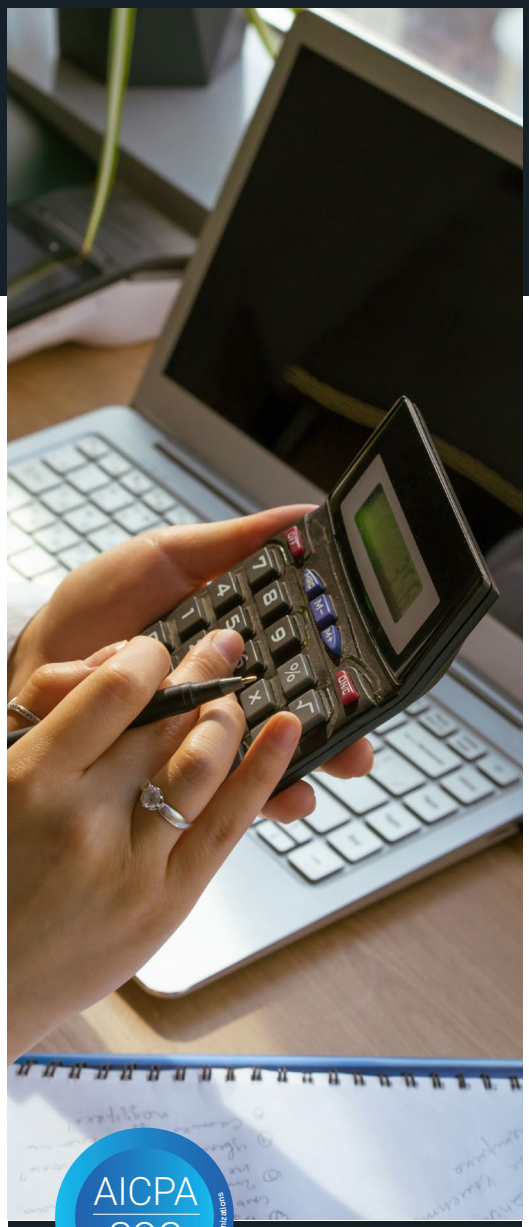
Financial Strength and Stability

Founded in 2013, Gravie has more than a decade of proven success, steady growth and financial stability.



Strong venture capital investors

- In 2026, Gravie's total capital raised reached $463 million, following a new funding round led by General Atlantic, a leading global growth equity firm managing approximately $129 billion in assets. Gravie is backed by leading growth and venture investors, including General Atlantic and FirstMark Capital, among others.
- Gravie also recently added Eric Murphy, former CEO of OptumInsight and a veteran of Optum/UnitedHealth Group, to its Board of Directors, bringing deep payer, health-services, and broker-community expertise to the company's leadership.

Why this matters for you and your clients:

This capital and caliber of backing mean Gravie has the financial strength and staying power to stand behind the plans we administer — funding the captive that pays excess claims, investing in the product and service your clients rely on, and continuing to grow as a stable, long-term partner.

Our Level-funded solutions leverage our Vermont-domiciled captive, Risk Solutions Insurance Company (RSIC), which provides excess-loss coverage to the employer's level-funded plan.

- RSIC holds its own capital and reinsures a portion of its liabilities through Hannover Re - one of the three largest reinsurers in the world - rated A+ (Superior) by A.M. Best and AA- by S&P Global.
- RSIC has operated in good standing since inception under the Vermont Department of Financial Regulation and its Commissioner. Vermont is the largest captive-insurance domicile in the U.S., and its Captive Insurance Division is accredited by the NAIC.
- RSIC and Gravie, Inc. are audited by Deloitte.

Gravie maintains a strong commitment to data security and privacy compliance across its health benefit solutions, strictly adhering to HIPAA regulations, MARS-E standards, and SOC 2 frameworks.

Quotes from Global Investors and Leaders

We are excited to partner with the seasoned management team at Gravie and focus on helping the company fulfill its vision to lower the cost of healthcare while simultaneously improving health outcomes for people across the U.S. We are firm believers in Gravie's value proposition to its members and clients, and we are thrilled to support the company during its next phase."

Jon Michael Reese
Principal at General Atlantic

Gravie is doing something genuinely different in the benefits space. I'm excited to join the board at such an important moment in the company's trajectory and to help support its continued growth."

Eric Murphy
Board Member

We are proud to partner with Gravie as they bring much-needed innovation to the health benefits industry. The team's ability to rapidly scale the business while maintaining attractive unit economics is impressive. We look forward to working with them to build an enduring company that will improve healthcare for all."

Tyson Baber
Lead Investor, Georgian

Growth & Satisfaction

Since 2023, Gravie has more than doubled its employer and member base, growing from more than 1,200 companies to roughly 3,300 employers nationwide, **now serving more than 100,000 people.**

Level-Funded renewals average just 14.5%, roughly half the industry average of 30%, and customer satisfaction runs to 75% (industry average is 52%). ICHRA retention holds above 90%, backed by **binder payment success above 99%.**

Gravie is an innovative, fast-growing partner that retains the clients it wins and earns some of the highest loyalty scores in the industry, backed by the financial strength to stand behind the plans it administers for the long term.

Have Questions? Book a meeting to learn more.
Visit: gravie.com/book-a-meeting

BOOK A MEETING

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