





The industry's most precise rating manual built from specialized probability distribution curves.

All-in-one first dollar and excess loss rating manual.

-  **Build**
Highly credible rates for groups of any size, even without access to claims experience.
-  **Price**
Specific, aggregate and excess risk with consistent methodology.
-  **Adjust**
Rates precisely and within the application for every relevant input, including reference-based pricing.
-  **Incorporate**
Complex interaction effects between input factors.

**Built from the
Richest National
Data Set**

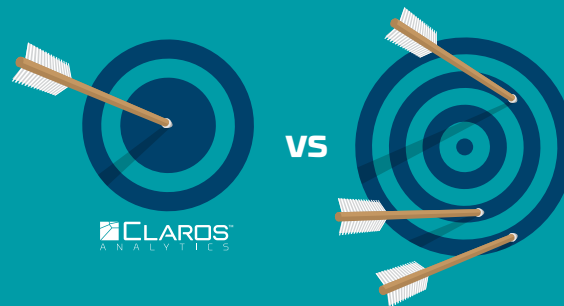
Millions
OF NATIONAL
COMMERCIAL
LIVES

Billions
IN CLAIM
CHARGES

Billed, allowed and paid charges enable precise modeling of network discounts.

Medicare rates built in allow easy modeling of reference based pricing.

**Our
Ambition is
1.0 Rate-to-
Manual**



Who is Claros Analytics?

- ✓ Formerly known as the “Windsor Model,” our next-generation rating engine has been used by underwriters, carriers and reinsurers to successfully price products since 2007.
- ✓ Integrated into the leading underwriter administration systems and available as a stand-alone application for customized analysis.
- ✓ Other applications leveraging our rating engine are used by brokers, consultants, TPAs and service providers nationwide to evaluate benefit plans and self-insurance structures.

**Learn how you can deliver more to your clients.
More insight. More intelligence. More value.**

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