![CLAROS ANALYTICS]

How You Can **Win and Keep** New Business

With Claros Analytics

Earn New Groups

✓ Target groups that can benefit most from a change in health plans

✓ Forecast financial impact of any plan change without detailed claims data for any group

✓ Assess expected performance of a self-insured plan against a fully-insured plan for any group

✓ Make potential client CFOs comfortable with self-funding risk by objectively estimating the probability of every outcome

✓ Find the best stop-loss structure given the risk tolerance of each group

Retain Your Clients

✓ Negotiate better carrier pricing by replicating their underwriting process

✓ Test impact of any tweak to plan design

✓ Find the optimal self-funded financial structure for each group (including captives & level-funded)

✓ Evaluate specific value of any cost reduction program (including RBP)

✓ Build sophisticated budgets by projecting plan enrollment and claims experiences

✓ Select the right IBNR reserve level for each group and refine it over time

Assessing   Forecasting   Testing

![CLAROS™ ANALYTICS]
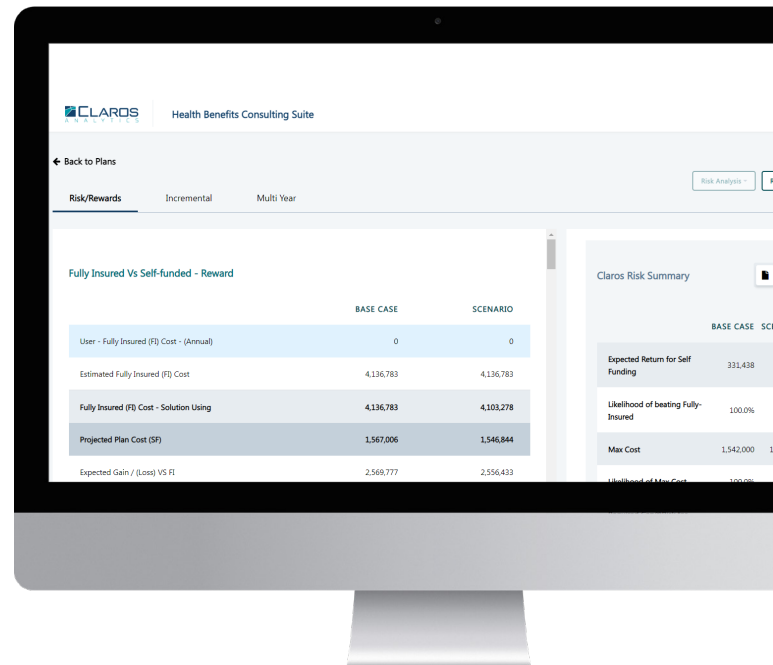
New
Web-Based Platform

- ✓ Accessible from any browser
- ✓ User-friendly interface with intuitive data input and error control
- ✓ New functionality
  - Layered deductibles
  - Additional tier copays
  - Stop loss covering multiple plans
  - Compare up to six plan designs at once
- ✓ Flexible reporting
- ✓ Easy collaboration
- ✓ Data integrations

How We Do It

Claros Analytics was founded by healthcare consulting actuaries who wanted a better way to price risk. They built a probability-driven rating manual using the nation's richest data set to replace the table-driven manuals of the past. This manual powers our suite of software applications, unlocking a new level of actuarial insight and advanced capabilities for users throughout the healthcare industry.

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