

Deliver more to both prospects & clients.

More insight. More intelligence. More value.

This is Analytics **Evolved**.

With the Claros Analytics solution, you are empowered to more effectively:

- Evaluate the fully insured to self-funded decision
- Compare risk/reward at different stop-loss levels
- Analyze aggregate claim probability
- Model any size group with any funding option
- Calculate actuarial values for plans and potential changes
- Predict future claims and budget rate developments
- Forecast employee migration

- · Calculate COBRA rates
- Validate carrier quotes; effectively negotiate with carriers
- Illustrate Reference-Based Pricing (RBP) suitability
- Access regional benchmarks for average discounts/ utilization
- Stay up-to-date with the newest self-funded risk metrics
- Generate plan sponsor/CFO
 summary reports

As the health benefit industry's premier actuarial software firm, Claros Analytics is the partner that brokers need to deliver more insight, intelligence, and value to their clients.

With the Claros Analytics Health Benefits Consulting Suite, you can: .



Save Time

The Claros solution gives you the ability to expedite processes that would take weeks or months through a third party.



Make Yourself Invaluable

No more spreadsheeting - shopping rates without the data to back it up. Deliver insights your partners and clients need.



Elevate Partners; Enlighten Clients

Bring clarity and confidence to every recommendation with the most precise consulting application in the industry.

Health Benefits Consulting Suite



Actuarial Assistant Simulate expected changes and calculate precise claim rates.



Risk Decision Support Identify a riskappropriate selffunded structure.



Experience & Migration Predictive

Set optimal budget rates and model impact of forecasted enrollment.

sales@clarosanalytics.com | 609.275.6550 clarosanalytics.com