CLAIR™ · CYBER LIABILITY AI RISK ADVISOR

Your client just asked what a widespread event exclusion means. For the ninth time this month.

Cyber is the fastest-growing line in the book and the slowest conversation in the office. CLAIR answers the questions that eat your producers' week, instantly, accurately, and in the language of the policy, so the meeting can be about the decision instead of the definition.

The problem isn't appetite. It's translation.

- × Eight concepts explained on repeat
- × Applications returned incomplete
- × Control gaps found at bind, not at bind minus 60
- × Limits chosen by peer benchmark, not exposure
- × Coverage arguments traced to a clause nobody read aloud

Cyber buyers arrive without the vocabulary. They cannot evaluate a quote they cannot read, so they default to price, and the broker spends the placement defending a decision the client never really understood.

That knowledge gap is expensive in both directions. It burns producer hours at the front of the process and produces disputes, declinations and lapsed renewals at the back of it. Every attempt to close it with a PDF glossary has failed, because nobody reads a glossary. People ask questions.

So give them something that answers.

What changes when CLAIR is in the room

Night before

Your client arrives informed

The definitional half of the cyber conversation happens on the client's own time. Your producers walk into a meeting with someone who already knows what they are choosing between.

ANSWERS AVAILABLE ON DEMAND, WITH THE CLAUSE CITED

Bind – 60

Gaps found while they are still fixable

Control gaps surface during the conversation, not during underwriting review, so what reaches the market is complete, consistent and quotable on the first pass.

GAP FLAGGING BEFORE SUBMISSION, NOT AFTER

24/7

An expert who never leaves the desk

Every office, every producer, every time zone gets the same answer to the same question, with the clause or data source attached to it.

ALWAYS-ON AVAILABILITY

$0

Additional headcount required

CLAIR scales the knowledge of your best cyber specialist across the whole book without hiring a second one. Or a fifth.

DEPLOYS HOSTED, EMBEDDED OR WHITE-LABEL

The conversation, before and after

TODAY	WITH CLAIR
"I'll get back to you on what that endorsement takes away."	**The client already read the answer, with the clause cited, at 9pm the night before.**
Application returned by the underwriter for the fourth time.	**Gaps flagged and closed before submission; one clean pass to market.**
"Everyone your size buys $10 million."	**"Here is your modeled loss exceedance, and here is what $10 million actually leaves on the table."**
Cyber expertise concentrated in two people and a shared inbox.	**The same standard of answer available to every producer in every office.**
The claim arrives and nobody remembers the notice provision.	**First-72-hours sequence, notice terms and panel vendors on screen in seconds.**

WHAT CLAIR DOES NOT DO

- It does not **quote, bind, or issue** coverage.
- It does not give **legal advice** or render a coverage determination on a live claim.
- It does not **replace the broker**. It removes the repetitive half of the conversation so the judgment half gets more time.
- It does not **guess**. Where the corpus has no answer, it says so and routes the question to a human.

Where it earns its keep

PRE-SUBMISSION

Readiness

Walk the insured through the controls carriers price on, and fix what's fixable while there's still time to fix it.

AT THE TABLE

Placement

Explain quotes, sublimits and exclusions side by side, so the client chooses on coverage rather than on premium alone.

POST-BIND

Stewardship

Answer the mid-term questions and the first-notice questions that would otherwise land on a producer's phone at midnight.

NEXT STEP

Twenty minutes, one live session, your own book's questions.

Bring the three questions your clients ask most and put them to CLAIR directly. No integration, no data to hand over, and no procurement conversation to start.

If it holds up, a pilot is 30 days. One practice group of 10 to 20 producers and one segment. We load the forms and appetite material for that segment in week one, your producers use it live through week five, and you decide on the transcripts rather than on enthusiasm.

Producer-facing first. CLAIR answers your producer, and your producer answers the client. Same saving on service hours, same submission quality, and your professional liability review stays out of the trial.

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