

# Better Understanding. Better Decisions.

Claira uses **artificial intelligence** to understand and analyze business logic trapped in financial contracts. Use Claira to provide actionable insights on IBOR transition and many other business uses cases.

## Drag, Drop, and Go

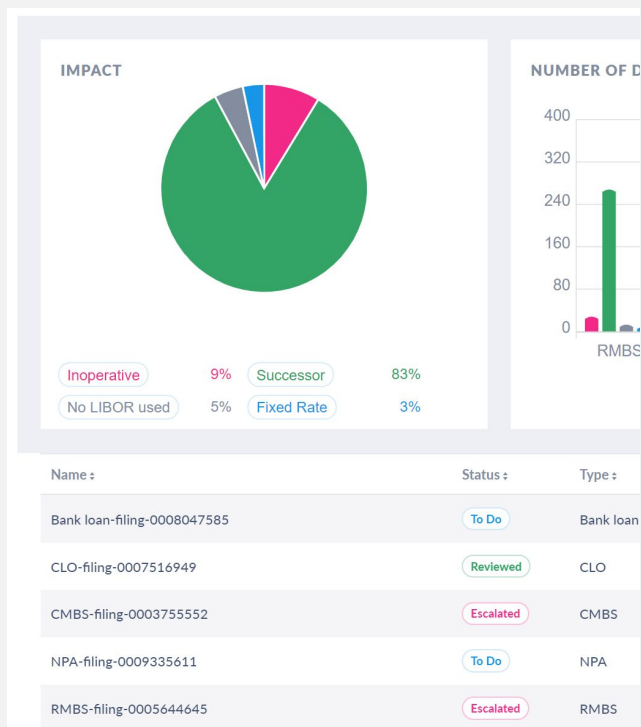
Auto-classify relevant documents and identify versions and duplicates. Save time without the need to sort, pre-label, analyze or pre-process contract files. Just upload and go to analyze and understand business logic trapped in financial contracts.

## Pre-trained Models

Claira's specialized AI and Natural Language Understanding is pre-trained to understand and analyze the business logic in financial contracts. No need to train, markup or style-sheet documents so you can focus your organization on business outcomes.

## Actionable Insights

Customized reporting to drive your organization to quick resolution.



## Full Transparency

Sentence-level classification & driver details to look back at the what/how/why of conclusions.

**Classification**  Mark as Reviewed

All(12)
Screen Rate(1)
Dealer Quotes(4)
Previous Rate(1)

Successor(0)
Prime Rate(0)
Rate Floor(1)
Irrelevant LIBOR(4)

[Share & Escalate](#)

than U.S. \$1,000,000 that is representative for a single transaction in Dollars in such market at such time.

**Dealer Quotes**

If at least two such quotations are provided, LIBOR for such Interest Determination Date will be the arithmetic mean of such quotations as calculated by the Lender.

**Dealer Quotes**

If fewer than two quotations are provided, LIBOR for such Interest Determination Date will be the arithmetic mean, as calculated by the Lender, of the rates quoted as of approximately 11:00 a.m., New York City time, on such Interest Determination Date by three major banks in The City of New York selected by the Lender for loans in Dollars to leading European banks having a three-month maturity commencing on the second Business Day immediately following such Interest Determination Date and in a principal amount of not less than U.S. \$1,000,000 that is representative for a single transaction in Dollars in such market at such time;

**Previous Rate**

provided, however, that if the banks selected as aforesaid by the Lender are not quoting such rates as provided in this sentence, LIBOR for such Interest Determination Date will be LIBOR determined as of the immediately preceding Interest Determination Date

## Insights for Immediate Action.

Claira structures and transforms financial agreements into **analyzable data**. Each application is built on an AI foundation of legese understanding enabling actionable insights for many critical areas of your business.

### Unique Approach

Claira's unique approach uses computational linguistics and sentence-level, deep-semantic parsing to provide higher level understanding and greater accuracy. Claira provides you greater insights to take immediate action.

### Cloud SaaS Solution

Claira's modern technology is private, secure and fully compliant via SaaS-based cloud or in your data center. We understand regulated firms and can scale from just a few dozen to millions of documents in most every format.

### LIBOR Remediation

Claira can accelerate your LIBOR transition by enabling your business to identify, negotiate, and resolve your critical documents. Claira also has customized reporting to drive you to quick resolution.

### Rate Floor Discovery

Let Claira assess the rate floors embedded across agreements and provide a more accurate representation of rate risk. Claira provides sentence-level detail on classification drivers with a complete audit trail.

### Deeper Insights

- Collateral/Margin Optimization
- Enhance Trading Strategies
- Stress Testing and Risk Scenarios
- Operational & Legal Risk Management
- Deep Credit Risk, Default
- Covenant Trigger Analysis

### Custom Analysis

- Alpha Capture
- Reps & Warranties; Roles & Responsibilities
- Liquidation Preferences
- Enhanced Valuation & Risk Modeling, e.g. Identify bespoke CMBS terms & nuanced trigger events impacting cashflow projections

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