

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 a variety of business uses cases without using expert resources for training & data labeling.

Pre-trained Models

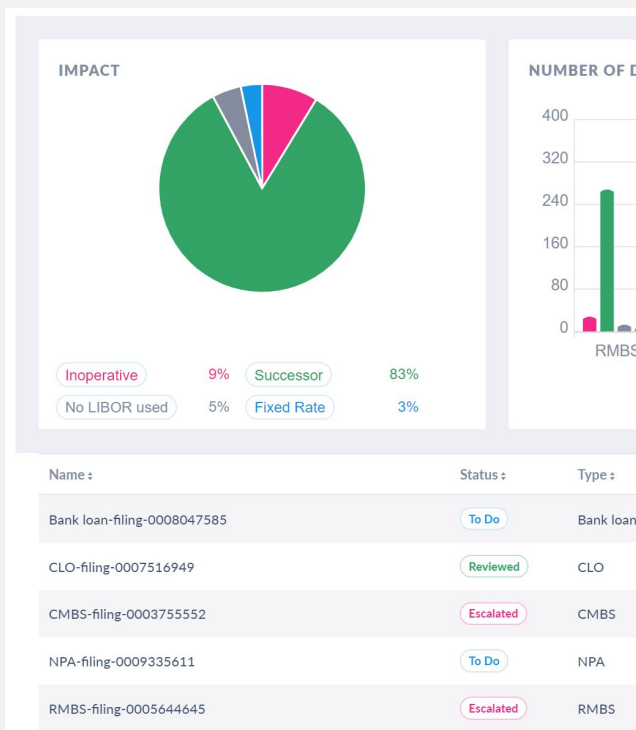
Claira's specialized AI and Natural Language Understanding is pre-trained to understand and analyze the business logic in financial contracts. No need to train, pre-label, markup or style-sheet documents. Just upload and go to focus your organization on business outcomes.

Computational Linguistics

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.

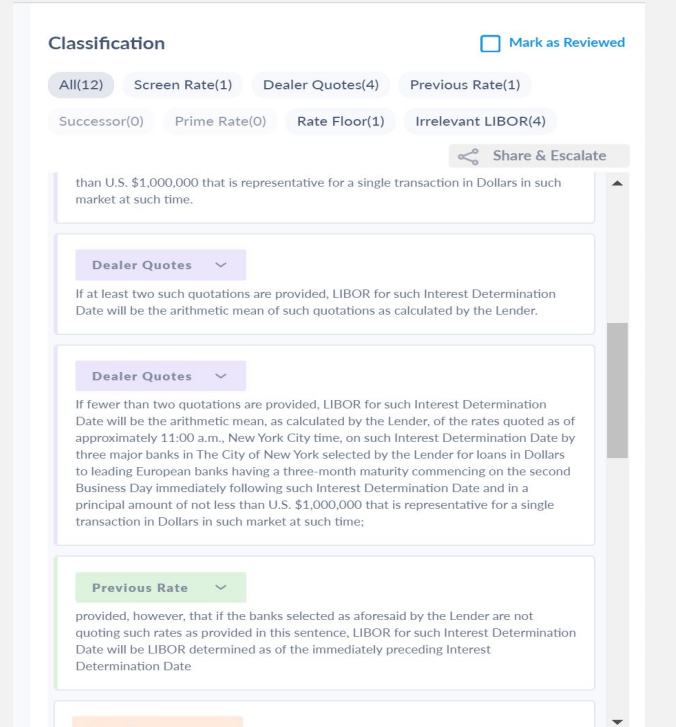
Actionable Insights

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.

LIBOR Remediation

Claira can accelerate your LIBOR transition by enabling your business to identify, negotiate, and resolve your critical documents. Claira provides customized reporting to assess impact and automatically produces draft agreements, to drive you to quick resolution.

Loan Covenant Insight

With Claira, you can quickly evaluate details of cash management clauses in Commercial Loan & CMBS. Understand the trigger events and corresponding cash flow changes. Created customized reporting or export insight data for further analysis.

Amendment Generation

Automatically create amended contracts directly from PDF versions of signed & executed agreements. Insert preferred amendment language directly with track changes or as a clean copy to accelerate any remediation activity required.

Alpha Capture

Use Claira to track & understand key events from public filings. Automatically monitor EDGAR filings to get timely details of key impactful information for better portfolio & trading decisions.

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.

Custom Insights

- Collateral/Margin Optimization
- Enhance Trading Strategies
- CCAR Analysis
- Stress Testing and Risk Scenarios
- Operational & Legal Risk Management
- Credit Downgrade & Default Risk

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