

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

ILLUSTRATIVE

6.5 hrs

Producer time back, per placement

The definitional half of the cyber conversation happens before the meeting, on the client's own time. Your producers arrive to a client who already knows what they're choosing between.

ILLUSTRATIVE MODELED FIGURE

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

3×

Fewer incomplete submissions

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

ILLUSTRATIVE MODELED FIGURE

\$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

"I'll get back to you on what that endorsement takes away."

Application returned by the underwriter for the fourth time.

"Everyone your size buys \$10 million."

Cyber expertise concentrated in two people and a shared inbox.

The claim arrives and nobody remembers the notice provision.

WITH CLAIR

The client already read the answer, with the clause cited, at 9pm the night before.

Gaps flagged and closed before submission; one clean pass to market.

"Here is your modeled loss exceedance, and here is what \$10 million actually leaves on the table."

The same standard of answer available to every producer in every office.

First-72-hours sequence, notice terms and panel vendors on screen in seconds.

"We stopped losing renewals to price the moment clients could actually read what they were buying. The conversation moved from 'why is this so expensive' to 'what should we fix first.'"

Head of Cyber Practice, national retail brokerage · **[Illustrative testimonial – placeholder for concept review]**

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, no procurement conversation to start — just a working session on a real placement scenario.

TRY IT

[clair.lodestonerisk.ai](#)

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PRIVATE WALKTHROUGH

[hello@lodestonerisk.ai](#)

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Sales sheet · Interactive cyber risk companion

All names, figures, testimonials and endpoints marked [Illustrative] are placeholder content for concept review only.