

HAMMURABI

MINIMIZE PREMIUM. MAXIMIZE BENEFITS.
IN MINUTES.

Introducing the world's first AI-driven medical stop-loss MGU focused on prevention

Smarter Pricing. Better Risk Prediction.



PREDICT total health claims above the specific deductible with precision.



PRICE risk with a target margin, enabling maximum competitiveness with disciplined loss control.



DELIVER underwriting decisions in minutes.

Proven Results.



Employers save more than **10%** on average.

Built by Scientists. Led by Insurance Experts.



Technology developed by scientists from **NASA** and the **BERKELEY SKYDECK**, bringing cutting-edge AI and advanced analytics to medical stop-loss underwriting.



Business led by **VETERAN INSURANCE EXECUTIVES**, combining deep market expertise with next-generation technology.



Fusion of insurance experience and advanced science delivers **FASTER** decisions, **BETTER** pricing, and **MORE RELIABLE** risk outcomes.



Powered by
Proprietary AI

Over One
TRILLION

DATA POINTS
ANALYZED BY
OUR MODELS

MINUTES,
Not Days

DELIVERY SPEED
OF UNDERWRITING
DECISIONS

Allows for ground-up and excess loss prediction.



Learn how Hammurabi can deliver more to your clients.

Hammurabi, a division of Xchange Benefits

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Analytics. Precision. Insight.