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Policy Comparison Helper

Banking, Finance & Fintech

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This guide explains what the tool produces, how to use the output, and what to watch for. The actual output (draft/report) is generated on the tool page.

Background

Builds an insurance policy comparison framework — the parameters that matter (premium, sum insured, coverage and exclusions, waiting periods, claim settlement ratio, network, sub-limits) and what to check on each — with a caution that the cheapest is not always best. Use this to compare shortlisted plans for a client on what actually matters.

Purpose of this tool & output

Compare insurance plans on what matters

How the output is used

Use the helper to compare insurance plans on cover, exclusions and claim record, not just premium.

Who should vet it

An insurance advisor, to confirm the comparison and suitability.

Important cautions

AI-generated framework; read policy wordings and confirm with the insurer.

Companion documents

- Insurance Advisory Framework
- Claim Assistance Guide
- IRDAI Distribution Compliance
- Policy Renewal Management
- POSP / Agent Setup Guide
- Insurance Proposal Writer

This is AI-assisted guidance. Verify with a qualified professional before any binding decision. Fees, authorities and processes vary by state and change over time — confirm with your state authority.