AISEVAK.IN · FREE GUIDE

Insurance Coverage Adequacy Review

Finance & Accounting

Document type: Financial model / analysis · Generated 27 Aug 2026

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

Reviews your business insurance adequacy across property, liability, people and statutory covers, flagging gaps and over-insurance. Use it to find where you are under- or over-covered. For premium fairness, use the Group Health Premium Benchmarker; for mandatory covers, use the Statutory Insurance Compliance Checker.

Purpose of this tool & output

Scan your business for cover gaps and over-insurance

How the output is used

Use it to scan your business for cover gaps and over-insurance across your policies so you are neither exposed nor overpaying.

Who should vet it

Your insurance broker, to confirm the gaps and sums insured before you adjust cover.

Important cautions

Indicative; consult a licensed insurance advisor for sum-insured adequacy.

Companion documents

- Workers Comp Premium Audit
- Group Health Premium Benchmarker
- Claims-History Loss-Ratio Analyzer
- Premium Dispute / Refund Letter
- Statutory Insurance Compliance Checker

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.