AISEVAK.IN · FREE GUIDE

Business Insurance Needs Assessor

Insurance

Document type: Financial model / analysis · Generated 29 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

Recommends an insurance program for a business by type and risk profile — property, liability, people and specialty covers with priority and rationale. Use it to scope what to buy. For a gap review of policies you already hold, use the Policy Coverage Gap Analysis.

Purpose of this tool & output

Find the covers your business type needs

How the output is used

Use the assessor to find the covers your business type actually needs, so you are neither over- nor under-insured.

Who should vet it

An insurance broker, to confirm the covers and limits for your business.

Important cautions

AI-generated assessment; a licensed broker should design the actual program.

Companion documents

- Policy Coverage Gap Analysis
- Underinsurance Calculator
- Cyber Insurance Gap Check
- D&O Coverage Assessor
- Product Liability Gap Check
- Marine / Transit Cover Assessor

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.

Prepared by AiSevak.in — a product of ABL Digital Technologies. AI-powered business services for India.