

Policy Coverage Gap Analysis

Insurance

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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

Analyses the policies your business holds against its type and assets to find coverage gaps, underinsurance and recommended additions with priority. Use it for a full portfolio gap review. For a specific cover (cyber, D&O, marine), use the dedicated gap-check tools; for underinsurance maths, use the Underinsurance Calculator.

Purpose of this tool & output

Upload your insurance policies and we identify coverage gaps and underinsurance

How the output is used

Use the analysis to identify coverage gaps and underinsurance across your policies before a loss exposes them.

Who should vet it

An insurance broker, to confirm the gaps and the covers you should add.

Important cautions

AI-generated gap analysis. Get formal quotes from a licensed insurance broker/advisor.

Companion documents

- Business Insurance Needs Assessor
- 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.