ROPER
VALUATION & INSURANCE ADVISORS LTD

Relying on an insurance Business Interruption worksheet is a risk

Most insurance companies provide a Business Interruption (BI) worksheet to help estimate your coverage. At first glance, it seems straightforward... but there's a hidden risk:

BI worksheets are used to declare the basis for the limit insured. An exercise not built to capture the complexities of an operation.

They don't reflect how your business operates

Every business is different (seasonality, growth trends, supply chain delays, etc.) Generic worksheets don't capture these realities, so your coverage may not match your real exposure.

They overlook complex risks

Things like interdependencies, long production cycles, or extended recovery periods are critical in a claim, but are often missed or simplified. This is a major cause of large coverage gaps.

They rely on guesswork

The worksheet often asks for high-level numbers or projections. They don't support you in getting the numbers correct, leaving options like payroll overlooked. Most businesses don't have the time or data to calculate these precisely based on how the policy responds, allowing small errors or omissions to lead to major underinsurance and coinsurance penalties.

The responsibility falls on you

- If the numbers are wrong, the insurer relies on what was submitted
- In a claim, there is no "redo", no changing coverage to match
- That gap becomes your financial loss
- In many cases, it is how businesses close permanently

Roper is here to help

Roper helps ensure your coverage reflects the full financial exposure, not just what's captured on a worksheet. By reviewing your operations, financials, and policy in detail, we identify the gaps that could leave revenue unprotected. Our goal is to align your insurance with how your business performs, so when a loss occurs, there are no surprises.

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