

Desktop BI Reviews and Advisory Scope

Review Type	What It's For	What's Included	Add On (Additional fees will apply)
Desktop BI Review (DBI) FLAT FEE \$350 per Loc.	Replaces BI worksheets. Focused on limit calculations. Straightforward operations	• BI limit calculations (Standard approach) • Incorporation of ordinary payroll • Indemnity period options of 12, 24, or 36 months • PD only	• Unique or non-standard financial structures • Policy interpretation or coverage opinions • Contract or franchise reviews • Extended consulting, client or broker discussions & negotiations
Advisory Review – Level 1 (AR1) FLAT FEE \$1000+	Similar to the Desktop BI Review but for larger groups or more complicated operations	• BI limit calculations (Standard approach) • Incorporation of ordinary payroll and indemnity period options • Highlighting of coverage elements • Programs with multiple locations or large groups • PD only	• Detailed review of BI coverage extensions • Contract or franchise reviews • Extended consulting, client or broker discussions & negotiations
Advisory Review – Level 2 (AR2) Per Quote	For more complex risks where BI exposure is driven by interdependencies, coverage structure, or complex / non-traditional risks.	• Enhanced BI analysis (Standard approach) • Operational interdependencies • Detailed review of additional BI coverages such as Contingent BI, cyber, or equipment breakdown exposures or other	• High level exposure-based calculations as needed • Detailed policy interpretation across multiple policies or layers, including Cross border • Extended consulting, client or broker discussions & negotiations
Advisory Review – Level 3 (AR1) Per Quote	In-depth analysis of highly complex operations or programs requiring defensible, loss-modelled outcomes on manuscript programs.	• Loss-modelled BI analysis (Detailed exposure-based approach) • Comprehensive BI coverage analysis across relevant policies and layers • Nuanced policy interpretation for specialized or non-standard coverages • Support for complex program design or stakeholder requirements	• The full scope to be quoted case-by-case