



Let us do it for you, saving you time & getting it done right!



We consistently see BI limits that are too low by 40 - 60%

NO MORE BI WORKSHEETS!

Desktop BI Reviews ensure that limits are correct, exposures are understood, common mistakes are avoided and policy requirements are met.

In our opinion, traditional BI worksheets are fraught with issues. Our Desktop BI review are **The Better Way!**

REQUIRED INFORMATION & DOCUMENTATION

In order for us to complete a Desktop BI Review we require the following information for EACH location:

- All applicable insurance policy wording & declarations pages.
- Location Listing / Statement of Values identifying each location to be reviewed and current insurance values.
- Detailed internal income statements for the last full financial year for each location (or a consolidated statement if applicable).
**Audited statements, or similar, do not provide adequate detail to ensure that our calculations are accurate.*
- Forecasted revenues that project out 2 to 3 years.
Please provide any internal revenue forecasts or an expected growth rate. If not provided, we will apply a reasonable annual increase.
- Details of Ordinary Payroll costs, if applicable & available.
We will review the financials to see what can be easily identified. Additional analysis may be required.
- Additional information may be required.



Don't worry. All information is kept **Strictly Confidential.**

As Certified Professional Accountants we take this very seriously!

Desktop BI Reviews are to be submitted via our website - ropervaluation.com

Reviews are intended to be high-level and efficient. They are not intended to be a fully in-depth analysis or auditing of a client's financials, operations or applicable insurance coverage. Please contact us should you require a more detailed review.

Desktop BI Reviews are limited to policyholders that fall within the intended scope outlined on our website. Larger or more complex policyholders may require a more comprehensive analysis. We can provide this too - just not as a Desktop Review!

A single desktop review and report is produced for EACH individual location. Contact us to discuss options for more complex programs with blanket coverage.

Reviews are associated with traditional BI coverage tied to a Physical Damage policy. Reviews are not intended to address additional business interruption / loss of income risks such as Cyber or other. We can provide this too - just not as a Desktop Review!

In submitting a Desktop BI Review, you are acknowledging and agreeing to the Service Agreement and Website Terms and Conditions as per our website.

Business Interruption Insurance protects your income!

PROTECT WHAT MATTERS!

desktopbi@ropervaluation.com | 403.842.0061