

Desktop BI & Advisory Review FAQ



Business Interruption (BI) coverage, which protects loss of income, is a critical part of risk management. Unexpected downtime from a loss event will set off ripple effects throughout a business, including lost customers, delayed contracts, supply chain disruptions, reputational harm, and ongoing expenses that don't stop.

A proper BI analysis captures the full scope of exposures and ensures businesses have the protection needed to recover. At Roper, we understand that getting the BI right goes beyond numbers. It requires evaluating operations, locations, policies, coverage structures, and financials. Traditional worksheets often reduce this complexity to simple math without context, leaving gaps that can fail insureds during a claim.

The complexity of exposures determines whether a Desktop or Advisory Review is the right fit. This guide explains the appropriate level of review recommended by Roper, so our clients understand the rationale behind our service approach.

Desktop BI Review

A Desktop BI Review is a high-level assessment for simpler cases. It replaces traditional worksheets with context-driven recommendations to set limits, determine payroll values, and highlight key risk factors.

Best for: single-location operations, moderate revenue, standard BI exposures tied to physical damage, and straightforward industries.

A typical review includes:

- Recommended BI limits (12, 18, 24, or 36 months)
- Suggested "ordinary payroll" values (30, 90, or 180 days)
- Key underwriting risks and requirements

Advisory Review

An Advisory Review is an in-depth assessment designed for complex operations or situations where more engagement is necessary. It looks past the numbers to evaluate how downtime impacts operations, finances, and recovery.

Best for: multi-location or cross-border operations, higher revenues, complex supply chains, specialized industries, or when verified data & customized guidance are required.

A typical Advisory Review includes:

- Advanced limit calculations beyond standard BI programs
- Review of specialized coverages (contingent BI, supply chain, cyber, equipment breakdown)
- Tailored policy wording recommendations
- Analysis of exposures and mitigation options

You Don't Have to DIY Your BI

Desktop BI vs. Advisory – Decision Guide

DESKTOP BI (DBI)

**SINGLE LOCATION
REVENUE UNDER \$10M
\$350* PER LOCATION**

OPERATIONS ONLY
WITHIN CANADA

SIMPLE RETAIL, OFFICE,
OR SERVICE
OPERATIONS
BASIC WAREHOUSING OR
LIGHT INDUSTRIAL

TRADITIONAL
PROPERTY + BI
COVERAGE ONLY

HIGH-LEVEL REVIEW IS
SUFFICIENT (LIMIT SETTING,
PAYROLL CALC, RISK FLAGS)

EXAMPLES OF OPERATIONS SUITABLE FOR DESKTOP BI

- LODGING AND HOSPITALITY OPERATIONS
- A SINGLE RETAIL STORE OR RESTAURANT WITH UNDER \$10M REVENUE.
- A PROFESSIONAL SERVICES OFFICE (LAW, ACCOUNTING, CONSULTING).
- LIGHT MANUFACTURING WITH STRAIGHTFORWARD FINANCIALS AND ONE FACILITY.
- SMALL DISTRIBUTION WAREHOUSE SERVING A REGIONAL MARKET.
- LOCAL AUTO DEALERSHIP OR REPAIR SHOP.

ADVISORY REVIEW

**LEVEL 1
DBI + DETAILED ANALYSIS
TAILORED FLAT FEE**

**LEVEL 2
EXPOSURE BASED ANALYSIS
CUSTOMIZED PRICING**

**LEVEL 3
LOSS MITIGATION
ASSESSMENT
BILLABLE HOURS**

HIGH LEVEL EXPOSURE AND
MITIGATION BASED ANALYSIS
DETAILED COVERAGE REVIEW

IN-DEPTH LOSS-MODELLED
APPROACH WITH FULL BI
COVERAGE ANALYSIS
COMPLEX TAILORED
INSURANCE PROGRAMS

MID-LEVEL
COVERAGE REVIEW

INTERDEPENDENT SUPPLY CHAIN
CROSS-BORDER / MULTI-COUNTRY OPERATIONS,
EXPOSURES INCLUDE CYBER, CONTINGENT BI,
EQUIPMENT BREAKDOWN AS PRIMARY, OR OTHER
NON-TRADITIONAL RISKS

CLIENT/INSURER REQUIRES AUDITED, VERIFIED, DETAILED
MODELLING OR NUANCED POLICY INTERPRETATION
MODELLING FOR SPECIALIZED COVERAGES (CONTINGENT
BI, CYBER, EXTRA EXPENSE)

EXAMPLES OF OPERATIONS REQUIRING ADVISORY SERVICES

- NATIONAL OR MULTI-LOCATION MANUFACTURING
- INDUSTRIAL OPS WITH INTEGRATED SUPPLY CHAINS
- NON-PROFIT ORGANIZATIONS
- RESORTS, HOTELS, OR CASINOS WITH MULTIPLE REVENUE STREAMS AND SEASONAL FACTORS
- OIL & GAS, MINING & ENERGY PRODUCTION
- PHARMACEUTICALS AND R&D
- CROSS-BORDER OPERATIONS WITH US OR INTERNATIONAL SALES/DISTRIBUTION
- HOSPITALS, PRIVATE HEALTHCARE FACILITIES, OR LARGE EDUCATION INSTITUTIONS