

COMPREHENSIVE INSURANCE COMPARISON REPORT

AI-Enhanced Analysis of 2 Insurance Quotes

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AI-Enhanced Report Features:

- LLM-powered intelligent data extraction from PDFs
- Comprehensive premium comparison across all policy sections
- AI-driven coverage gap analysis and recommendations
- Automated risk assessment and policy evaluation
- Professional insights based on industry best practices
- Real data extracted directly from policy documents

IMPORTANT DISCLAIMER: This AI-enhanced report provides comprehensive analysis of insurance quotes using advanced LLM technology combined with LLMWhisperer text extraction. All premium amounts, coverage details, and policy terms are extracted and analyzed using artificial intelligence. While our AI system provides sophisticated analysis, please verify all details with your insurance provider or broker before making final decisions. This report is for comparison and advisory purposes only.

EXECUTIVE SUMMARY

AI-Powered Premium Analysis:

- Most Competitive: R 414.98
- Highest Premium: R 2,963.68
- Average Premium: R 1,689.33
- Savings Potential: R 2,548.70

| Details | Quote 1 | Quote 2 |
|-----------------|-----------------|-----------------|
| Company | Hollard Insuran | Bryte Insurance |
| Quote Reference | N/A | N/A |
| Insured Name | N/A | N/A |
| Total Premium | R 414.98 | R 2,963.68 |
| Policy Sections | 16 | 16 |
| Quote Date | N/A | N/A |
| Broker | N/A | N/A |

AI-Generated Key Insights:

- AI recommends Hollard Insurance Company for best value at R 414.98
- AI analysis completed using advanced pattern recognition and industry knowledge

INSURANCE COMPANY PROFILES

Hollard Insurance

Policy Number: PTA/HSTM
FSP Number: 17698
Broker Commission: 82.37
VAT Number: 4450117405

Bryte Insurance


Policy Number: number
Quote Date: 04/02/2024
FSP Number: 40265
Broker Commission: 12.5
VAT Number: 4530103581

INSURANCE QUOTES COMPARISON - REAL DATA

| Company | Total Premium | Policy Sections | Coverage Details |
|----------------------|---------------|-------------------------|-------------------|
| Hollard Insurance Co | R 414.98 | 14 sections included | See details below |
| | R 244.95 | Buildings Combined | N/A |
| | R 112.50 | All Risks | N/A |
| | R 20.00 | Public Liability | N/A |
| | R 25.00 | Employers Liability | N/A |
| | R 0.00 | Office Contents | N/A |
| | R 0.00 | Business Interruption | N/A |
| | R 0.00 | Money | N/A |
| | R 0.00 | Accidental Damage | N/A |
| | R 0.00 | Commercial Crime | N/A |
| | R 0.00 | Electronic Equipment | N/A |
| | R 0.00 | Motor Specified | N/A |
| | R 0.00 | Machinery Breakdown | N/A |
| | R 12.53 | SASRIA | N/A |
| | R 1 | Construction | R 1155000 |
| Bryte Insurance Comp | R 2,963.68 | 12 sections included | See details below |
| | R 7,771,809 | Buildings Combined | N/A |
| | R 80,990 | Office Contents | N/A |
| | R 5,000,000 | Public Liability | N/A |
| | R 20,000 | Money | N/A |
| | R 83.19 | Glass | R 19,965 |
| | R 25,000,000, | Business Interruption | N/A |
| | R 10,000 | All Risks | N/A |
| | R 325,000 | Accidental Damage | N/A |
| | R 50,000 | Fidelity Guarantee | N/A |
| | R 10,000 | Business All Risks | N/A |
| | R 234.07 | SASRIA | N/A |
| | R 77,000 | Group Personal Accident | N/A |

PREMIUM COMPARISON - SIDE BY SIDE

| Policy Section | Q1 Hollard | Q2 Bryte In |
|-------------------------|-----------------|---------------------|
| Accidental Damage | R 0.00 | R 325,000 |
| All Risks | R 112.50 | R 10,000 |
| Buildings Combined | R 244.95 | R 7,771,809 |
| Business All Risks | N/A | R 10,000 |
| Business Interruption | R 0.00 | R 25,000,000 |
| Commercial Crime | R 0.00 | N/A |
| Construction | R 1 | N/A |
| Credit Shortfall | N/A | N/A |
| Electronic Equipment | R 0.00 | N/A |
| Employers Liability | R 25.00 | N/A |
| Fidelity Guarantee | N/A | R 50,000 |
| Glass | N/A | R 83.19 |
| Goods in Transit | N/A | N/A |
| Group Personal Accident | N/A | R 77,000 |
| Machinery Breakdown | R 0.00 | N/A |
| Money | R 0.00 | R 20,000 |
| Motor Specified | R 0.00 | N/A |
| Office Contents | R 0.00 | R 80,990 |
| Professional Indemnity | N/A | N/A |
| Public Liability | R 20.00 | R 5,000,000 |
| SASRIA | R 12.53 | R 234.07 |
| TOTAL PREMIUM | R 414.98 | R 2,963.68 |

 = Best Value (Lowest Premium)

COVERAGE COMPARISON MATRIX

| Coverage Feature | Hollard | Bryte In |
|---------------------------|---------|----------|
| Additional Claims Prepara | Yes | N/A |
| Debris Removal | N/A | Mentione |
| Garden Tools | Yes | N/A |
| Locks and Keys | Yes | R10,000 |
| Professional Fees | N/A | Mentione |
| Security Services | Yes | N/A |
| Temporary Repairs | N/A | Mentione |

DETAILED SECTIONS ANALYSIS - COMPARATIVE TABLE

| Policy Section | Coverage Details | Q1 | Q2 |
|-------------------------|----------------------|-----------------|-----------------|
| Accidental Damage | Additional Claims Pr | R 0.00 | R 325,00 |
| All Risks | Additional Claims Pr | R 112.50 | R 10,000 |
| Buildings Combined | Additional Claims Pr | R 244.95 | R 7,771, |
| Business All Risks | Additional Claims Pr | N/A | R 10,000 |
| Business Interruption | Additional Claims Pr | R 0.00 | R 25,000 |
| Commercial Crime | Additional Claims Pr | R 0.00 | N/A |
| Construction | Additional Claims Pr | R 1 | N/A |
| Credit Shortfall | Locks And Keys: R 10 | N/A | N/A |
| Electronic Equipment | Additional Claims Pr | R 0.00 | N/A |
| Employers Liability | Additional Claims Pr | R 25.00 | N/A |
| Fidelity Guarantee | Locks And Keys: R 10 | N/A | R 50,000 |
| Glass | Standard | N/A | R 83.19 |
| Goods in Transit | Locks And Keys: R 10 | N/A | N/A |
| Group Personal Accident | Locks And Keys: R 10 | N/A | R 77,000 |
| Machinery Breakdown | Additional Claims Pr | R 0.00 | N/A |
| Money | Additional Claims Pr | R 0.00 | R 20,000 |
| Motor Specified | Additional Claims Pr | R 0.00 | N/A |
| Office Contents | Additional Claims Pr | R 0.00 | R 80,990 |
| Professional Indemnity | Additional Claims Pr | N/A | N/A |
| Public Liability | Additional Claims Pr | R 20.00 | R 5,000, |
| SASRIA | Additional Claims Pr | R 12.53 | R 234.07 |



= Best Value



= Not Included

DEDUCTIBLES & EXCESSES COMPARISON

Hollard Insurance - Deductibles Analysis

| Claim Type / Coverage | Deductible Amount |
|-----------------------|-------------------|
| Fire Only | R 0.00 |
| Storm/Wind/Water/Hail | R 1 |
| All Other Claims | R 1 |
| Theft | R 1 |
| Malicious Damage | R 1 |
| Impact by Vehicles | R 1 |
| Lightning | R 2 |

Bryte Insurance - Deductibles Analysis

| Claim Type / Coverage | Deductible Amount |
|-----------------------|-------------------|
| Storm/Wind/Water/Hail | R 5,000 |
| Theft | R 20,247 |
| Lightning | R 1,500 |

TERMS & CONDITIONS HIGHLIGHTS

Hollard Insurance - Key Terms

- Excess/deductible terms specified
- Policy exclusions detailed in document
- Claims procedures outlined

Bryte Insurance - Key Terms

- Excess/deductible terms specified
- Claims procedures outlined

COMPREHENSIVE POLICY BREAKDOWN

DETAILED ANALYSIS: Hollard Insurance Company

Buildings Combined

| | |
|-------------------|---|
| Premium: | R 244.95 |
| Coverage Details: | • Additional Claims Preparation Costs: R 50 |
| | • Security Services: R 15 |
| | • Garden Tools: R 10 |
| | • Locks And Keys: R 5 |
| | • Home Modifications: R 10 |
| | • Intercom Camera: R 24 |
| | • Gate Motors: R 20 |
| | • Garden Equipment: R 1 |
| | • Computer Screen: R 24 |
| | • Machinery Breakdown: R 0 |
| | • Consequential Loss: R 0 |

All Risks

| | |
|-------------------|---|
| Premium: | R 112.50 |
| Coverage Details: | • Additional Claims Preparation Costs: R 50 |
| | • Security Services: R 15 |
| | • Garden Tools: R 10 |
| | • Locks And Keys: R 5 |
| | • Home Modifications: R 10 |
| | • Intercom Camera: R 24 |
| | • Gate Motors: R 20 |
| | • Garden Equipment: R 1 |
| | • Computer Screen: R 24 |
| | • Machinery Breakdown: R 0 |
| | • Consequential Loss: R 0 |

Public Liability

| | |
|-------------------|---|
| Premium: | R 20.00 |
| Coverage Details: | • Additional Claims Preparation Costs: R 50 |
| | • Security Services: R 15 |
| | • Garden Tools: R 10 |
| | • Locks And Keys: R 5 |
| | • Home Modifications: R 10 |
| | • Intercom Camera: R 24 |
| | • Gate Motors: R 20 |
| | • Garden Equipment: R 1 |
| | • Computer Screen: R 24 |
| | • Machinery Breakdown: R 0 |

| | |
|--|---------------------------|
| | • Consequential Loss: R 0 |
|--|---------------------------|

Employers Liability

| | |
|-------------------|---|
| Premium: | R 25.00 |
| Coverage Details: | • Additional Claims Preparation Costs: R 50 |
| | • Security Services: R 15 |
| | • Garden Tools: R 10 |
| | • Locks And Keys: R 5 |
| | • Home Modifications: R 10 |
| | • Intercom Camera: R 24 |
| | • Gate Motors: R 20 |
| | • Garden Equipment: R 1 |
| | • Computer Screen: R 24 |
| | • Machinery Breakdown: R 0 |
| | • Consequential Loss: R 0 |

Office Contents

| | |
|-------------------|---|
| Premium: | R 0.00 |
| Coverage Details: | • Additional Claims Preparation Costs: R 50 |
| | • Security Services: R 15 |
| | • Garden Tools: R 10 |
| | • Locks And Keys: R 5 |
| | • Home Modifications: R 10 |
| | • Intercom Camera: R 24 |
| | • Gate Motors: R 20 |
| | • Garden Equipment: R 1 |
| | • Computer Screen: R 24 |
| | • Machinery Breakdown: R 0 |
| | • Consequential Loss: R 0 |

Business Interruption

| | |
|-------------------|---|
| Premium: | R 0.00 |
| Coverage Details: | • Additional Claims Preparation Costs: R 50 |
| | • Security Services: R 15 |
| | • Garden Tools: R 10 |
| | • Locks And Keys: R 5 |
| | • Home Modifications: R 10 |
| | • Intercom Camera: R 24 |
| | • Gate Motors: R 20 |
| | • Garden Equipment: R 1 |
| | • Computer Screen: R 24 |
| | • Machinery Breakdown: R 0 |
| | • Consequential Loss: R 0 |

Money

| | |
|----------|--------|
| Premium: | R 0.00 |
|----------|--------|

| | |
|-------------------|---|
| Coverage Details: | • Additional Claims Preparation Costs: R 50 |
| | • Security Services: R 15 |
| | • Garden Tools: R 10 |
| | • Locks And Keys: R 5 |
| | • Home Modifications: R 10 |
| | • Intercom Camera: R 24 |
| | • Gate Motors: R 20 |
| | • Garden Equipment: R 1 |
| | • Computer Screen: R 24 |
| | • Machinery Breakdown: R 0 |
| | • Consequential Loss: R 0 |

Accidental Damage

| | |
|-------------------|---|
| Premium: | R 0.00 |
| Coverage Details: | • Additional Claims Preparation Costs: R 50 |
| | • Security Services: R 15 |
| | • Garden Tools: R 10 |
| | • Locks And Keys: R 5 |
| | • Home Modifications: R 10 |
| | • Intercom Camera: R 24 |
| | • Gate Motors: R 20 |
| | • Garden Equipment: R 1 |
| | • Computer Screen: R 24 |
| | • Machinery Breakdown: R 0 |
| | • Consequential Loss: R 0 |

Commercial Crime

| | |
|-------------------|---|
| Premium: | R 0.00 |
| Coverage Details: | • Additional Claims Preparation Costs: R 50 |
| | • Security Services: R 15 |
| | • Garden Tools: R 10 |
| | • Locks And Keys: R 5 |
| | • Home Modifications: R 10 |
| | • Intercom Camera: R 24 |
| | • Gate Motors: R 20 |
| | • Garden Equipment: R 1 |
| | • Computer Screen: R 24 |
| | • Machinery Breakdown: R 0 |
| | • Consequential Loss: R 0 |

Electronic Equipment

| | |
|-------------------|---|
| Premium: | R 0.00 |
| Coverage Details: | • Additional Claims Preparation Costs: R 50 |
| | • Security Services: R 15 |
| | • Garden Tools: R 10 |
| | • Locks And Keys: R 5 |

| | |
|--|----------------------------|
| | • Home Modifications: R 10 |
| | • Intercom Camera: R 24 |
| | • Gate Motors: R 20 |
| | • Garden Equipment: R 1 |
| | • Computer Screen: R 24 |
| | • Machinery Breakdown: R 0 |
| | • Consequential Loss: R 0 |

| Motor Specified | |
|-------------------|---|
| Premium: | R 0.00 |
| Coverage Details: | • Additional Claims Preparation Costs: R 50 |
| | • Security Services: R 15 |
| | • Garden Tools: R 10 |
| | • Locks And Keys: R 5 |
| | • Home Modifications: R 10 |
| | • Intercom Camera: R 24 |
| | • Gate Motors: R 20 |
| | • Garden Equipment: R 1 |
| | • Computer Screen: R 24 |
| | • Machinery Breakdown: R 0 |
| | • Consequential Loss: R 0 |

| Machinery Breakdown | |
|---------------------|---|
| Premium: | R 0.00 |
| Coverage Details: | • Additional Claims Preparation Costs: R 50 |
| | • Security Services: R 15 |
| | • Garden Tools: R 10 |
| | • Locks And Keys: R 5 |
| | • Home Modifications: R 10 |
| | • Intercom Camera: R 24 |
| | • Gate Motors: R 20 |
| | • Garden Equipment: R 1 |
| | • Computer Screen: R 24 |
| | • Machinery Breakdown: R 0 |
| | • Consequential Loss: R 0 |

| SASRIA | |
|-------------------|---|
| Premium: | R 12.53 |
| Coverage Details: | • Additional Claims Preparation Costs: R 50 |
| | • Security Services: R 15 |
| | • Garden Tools: R 10 |
| | • Locks And Keys: R 5 |
| | • Home Modifications: R 10 |
| | • Intercom Camera: R 24 |
| | • Gate Motors: R 20 |
| | • Garden Equipment: R 1 |

| | |
|--|----------------------------|
| | • Computer Screen: R 24 |
| | • Machinery Breakdown: R 0 |
| | • Consequential Loss: R 0 |

| Construction | |
|-------------------|---|
| Premium: | R 1 |
| Sum Insured: | R 1155000 |
| Coverage Details: | • Additional Claims Preparation Costs: R 50 |
| | • Security Services: R 15 |
| | • Garden Tools: R 10 |
| | • Locks And Keys: R 5 |
| | • Home Modifications: R 10 |
| | • Intercom Camera: R 24 |
| | • Gate Motors: R 20 |
| | • Garden Equipment: R 1 |
| | • Computer Screen: R 24 |
| | • Machinery Breakdown: R 0 |
| | • Consequential Loss: R 0 |

| DETAILED ANALYSIS: Bryte Insurance Company | |
|--|--------------------------------|
| Buildings Combined | |
| Premium: | R 7,771,809 |
| Coverage Details: | • Locks And Keys: R 10,000 |
| | • Cleaning Equipment: R 10,000 |
| | • Debris Removal: Mentioned |
| | • Professional Fees: Mentioned |
| | • Temporary Repairs: Mentioned |
| Office Contents | |
| Premium: | R 80,990 |
| Coverage Details: | • Locks And Keys: R 10,000 |
| | • Cleaning Equipment: R 10,000 |
| | • Debris Removal: Mentioned |
| | • Professional Fees: Mentioned |
| | • Temporary Repairs: Mentioned |
| Public Liability | |
| Premium: | R 5,000,000 |
| Coverage Details: | • Locks And Keys: R 10,000 |
| | • Cleaning Equipment: R 10,000 |
| | • Debris Removal: Mentioned |
| | • Professional Fees: Mentioned |
| | • Temporary Repairs: Mentioned |
| Money | |

| | |
|-------------------|--------------------------------|
| Premium: | R 20,000 |
| Coverage Details: | • Locks And Keys: R 10,000 |
| | • Cleaning Equipment: R 10,000 |
| | • Debris Removal: Mentioned |
| | • Professional Fees: Mentioned |
| | • Temporary Repairs: Mentioned |

Glass

| | |
|-------------------|---------------------------|
| Premium: | R 83.19 |
| Sum Insured: | R 19,965 |
| Coverage Details: | Standard coverage applies |

Business Interruption

| | |
|-------------------|--------------------------------|
| Premium: | R 25,000,000, |
| Coverage Details: | • Locks And Keys: R 10,000 |
| | • Cleaning Equipment: R 10,000 |
| | • Debris Removal: Mentioned |
| | • Professional Fees: Mentioned |
| | • Temporary Repairs: Mentioned |

All Risks

| | |
|-------------------|--------------------------------|
| Premium: | R 10,000 |
| Coverage Details: | • Locks And Keys: R 10,000 |
| | • Cleaning Equipment: R 10,000 |
| | • Debris Removal: Mentioned |
| | • Professional Fees: Mentioned |
| | • Temporary Repairs: Mentioned |

Accidental Damage

| | |
|-------------------|--------------------------------|
| Premium: | R 325,000 |
| Coverage Details: | • Locks And Keys: R 10,000 |
| | • Cleaning Equipment: R 10,000 |
| | • Debris Removal: Mentioned |
| | • Professional Fees: Mentioned |
| | • Temporary Repairs: Mentioned |

Fidelity Guarantee

| | |
|-------------------|--------------------------------|
| Premium: | R 50,000 |
| Coverage Details: | • Locks And Keys: R 10,000 |
| | • Cleaning Equipment: R 10,000 |
| | • Debris Removal: Mentioned |
| | • Professional Fees: Mentioned |
| | • Temporary Repairs: Mentioned |

Business All Risks

| | |
|-------------------|----------------------------|
| Premium: | R 10,000 |
| Coverage Details: | • Locks And Keys: R 10,000 |

| | |
|--|--------------------------------|
| | • Cleaning Equipment: R 10,000 |
| | • Debris Removal: Mentioned |
| | • Professional Fees: Mentioned |
| | • Temporary Repairs: Mentioned |

| |
|---------------|
| SASRIA |
|---------------|

| | |
|-------------------|--------------------------------|
| Premium: | R 234.07 |
| Coverage Details: | • Locks And Keys: R 10,000 |
| | • Cleaning Equipment: R 10,000 |
| | • Debris Removal: Mentioned |
| | • Professional Fees: Mentioned |
| | • Temporary Repairs: Mentioned |

| |
|--------------------------------|
| Group Personal Accident |
|--------------------------------|

| | |
|-------------------|--------------------------------|
| Premium: | R 77,000 |
| Coverage Details: | • Locks And Keys: R 10,000 |
| | • Cleaning Equipment: R 10,000 |
| | • Debris Removal: Mentioned |
| | • Professional Fees: Mentioned |
| | • Temporary Repairs: Mentioned |

COMPREHENSIVE RISK ANALYSIS

Hollard Insurance Company - Risk Profile Analysis

Coverage Adequacy Score: 10/10

Risk Factors:

- ⚠ Multiple deductibles apply - review impact on out-of-pocket costs
- ⚠ Theft coverage has specific restrictions and conditions
- ⚠ Policy contains specific exclusions - review carefully

Deductible Impact Analysis:

- Fire Only: R 0.00
- Storm/Wind/Water/Hail: R 1
- All Other Claims: R 1
- Theft: R 1
- Malicious Damage: R 1
- Impact by Vehicles: R 1
- Lightning: R 2

Bryte Insurance Company - Risk Profile Analysis

Coverage Adequacy Score: 8/10

Risk Factors:

- ⚠ Multiple deductibles apply - review impact on out-of-pocket costs

Deductible Impact Analysis:

- Storm/Wind/Water/Hail: R 5,000
- Theft: R 20,247
- Lightning: R 1,500

COVERAGE GAPS & RECOMMENDATIONS

| Standard Business Requirement | Hollard Insu | Bryte Insura |
|-------------------------------|--------------|--------------|
| Buildings Combined | COVERED | COVERED |
| Office Contents | COVERED | COVERED |
| Public Liability | COVERED | COVERED |
| Employers Liability | COVERED | GAP |
| Business Interruption | COVERED | COVERED |
| Cyber Liability | GAP | GAP |
| Professional Indemnity | GAP | GAP |
| Product Liability | GAP | GAP |
| Motor Insurance | GAP | GAP |
| Crime & Fidelity | GAP | GAP |
| Electronic Equipment | COVERED | GAP |
| Money Coverage | GAP | GAP |

Coverage Gap Recommendations:

- Consider cyber liability coverage for digital asset protection
- Business interruption insurance is crucial for operational continuity
- Professional indemnity may be required depending on business type
- Key person insurance protects against loss of critical employees
- Equipment breakdown coverage for specialized machinery
- Credit shortfall insurance for outstanding debtors

FINANCIAL ANALYSIS & VALUE ASSESSMENT

| Insurance Company | Total Premium | Sections | Cost/Section | Value Score |
|----------------------|---------------|----------|--------------|-------------|
| Hollard Insurance Co | R 414.98 | 14 | R 29.64 | 10.0/10 |
| Bryte Insurance Comp | R 2,963.68 | 12 | R 246.97 | 5.2/10 |

Financial Insights:

- Best overall value: Hollard Insurance Company (Score: 10.0/10)
- Potential annual savings: R 2,548.70 by choosing the best value option
- Coverage efficiency: Hollard Insurance Company offers 14 sections
- Cost per section ranges from R 29.64 to R 246.97

AI-POWERED RECOMMENDATIONS

Executive Recommendation:

- Best Value: Hollard Insurance - Optimal balance of coverage and premium
- Best Coverage: Bryte Insurance - Most comprehensive protection

Key Decision Factors:

- Compare total annual premiums including all sections
- Review coverage limits for your business needs
- Consider deductibles and their impact on claims
- Evaluate additional benefits and value-added services
- Review policy terms and conditions carefully
- Consider the insurer's claims handling reputation
- Assess the adequacy of coverage for your risk profile

Risk Assessment Insights:

Next Steps:

1. Review this comparison report with your insurance broker
2. Request clarification on any unclear coverage terms
3. Consider your business growth plans and future needs
4. Verify all information with the insurance providers
5. Make your decision based on total value, not just price

APPENDIX - TECHNICAL INFORMATION

Data Extraction Summary:

Quote 1 (Hollard Insurance): 22,004 characters extracted

Quote 2 (Bryte Insurance): 30,947 characters extracted

Extraction Methodology:

- Advanced text extraction using OCR and PDF parsing
- Pattern recognition for insurance-specific terminology
- Multi-format support for various insurance company layouts
- Automated data validation and cross-referencing
- Comprehensive coverage of all major policy sections