

# ChatGPT/Claude vs. SentiPol™ — The #1 Broker Objection We Hear

It's the question every broker asks us first: "Why not just use ChatGPT?" Fair question. General AI tools like ChatGPT, Claude, and Copilot are excellent at reading and summarizing documents. But document summarization is not policy analysis. The distinction matters — because what's at stake isn't convenience, it's E&O liability. **SentiPol isn't AI — it's insurance intelligence.** Purpose-built for commercial policy review, with the detection patterns, regulatory profiles, and audit-grade documentation a broker actually needs.

Capability	General AI Tools	SentiPol™
Read & summarize a policy PDF	✓	✓
Compare two policy forms side-by-side	✓	✓
Extract coverage limits from declarations via OCR	✗	✓
Benchmark limits against statutory minimums by state	✗	✓ 50 states
Benchmark against industry standards by vertical	✗	✓ 80+ verticals
Detect coverage-vs-exclusion contradictions	✗	✓ 59 exclusion alerts
Identify embedded coverages (e.g., D&O inside ELL)	✗	✓
Generate documented E&O compliance record	✗	✓
Website risk analysis against policy exclusions	✗	✓ 51 patterns
Process scanned / image PDFs (OCR engine)	✗	✓
Run without uploading data to external AI servers	✗	✓ browser-local
Complete analysis in under 30 seconds	✗ manual prompting	✓

**General AI gives you 2 of 12 capabilities. SentiPol gives you all 12.**

# Why the Distinction Matters

## E&O Liability Is Not a Summary Problem

When a client suffers an uncovered loss and sues the broker, “I asked ChatGPT to review it” is not a defensible position. SentiPol generates a systematic, auditable compliance record with citations — the same documentation standard that E&O carriers expect.

## The Knowledge Base Is the Moat

Anyone can build “AI that reads documents.” SentiPol’s value is **1,426+ insurance-specific detection patterns, 91 coverage categories, 770+ carrier patterns across 21 carrier groups, state-by-state regulatory profiles, and benchmarks across 80+ verticals in 8 industry sectors** (Education, Maritime, Energy, Transportation, Construction, Healthcare, Manufacturing, and Real Estate — analyzed via P&C and Employee Benefits report lines). A general AI tool would require the broker to manually prompt all of this — and know what to ask for — every time, for every policy.

## Data Privacy Is a Present Requirement, Not a Future Concern

General AI tools require uploading policyholder documents to external servers. SentiPol processes everything locally in the browser — no data leaves the machine. For brokerages handling HIPAA-governed employee benefits data and state-regulated policyholder information, this isn’t a preference. It’s a compliance requirement.

## The Bottom Line

Comparing SentiPol to ChatGPT is like comparing a Bloomberg Terminal to Excel. Both have spreadsheets. One is purpose-built for the job. **SentiPol isn’t AI — it’s insurance intelligence.** Purpose-built around the detection patterns, regulatory knowledge, and compliance documentation that brokers need to protect their clients, their license, and their firm.