

CASE STUDY

Multi-Territory MGA Due Diligence

Pro
GLOBAL

Client: Leading international specialist insurer

The challenge

As part of a strategic ambition to scale its European footprint, our client (a globally recognised specialty insurer) was assessing new opportunities to work with MGAs across the continent. One such opportunity centred on a rapidly growing, digitally enabled MGA specialising in professional indemnity lines, operating via subsidiaries in Italy, Spain, Germany, and other EU territories.

With multiple local entities, regulatory environments and reporting practices involved, the client needed robust, independent assurance that their potential delegated authority partner met the required standards across several critical areas — financial resilience, regulatory compliance, governance and operational maturity.

The challenge was compounded by tight timescales and the need for local insight and cultural sensitivity. The client was aware that missteps in due diligence could expose them to risks such as credit default, operational inefficiency, regulatory breaches, or reputational harm, all of which could undermine the success of their European expansion.

Our Approach

Pro Global was engaged to perform a comprehensive due diligence review across the MGA's operations in multiple EU territories. With our longstanding expertise in delegated authority oversight and a team fluent in the relevant languages and cultural contexts, we were well positioned to meet the client's expectations and deliver actionable insights at pace.

We took a structured, collaborative approach, working closely with the client to understand their specific concerns, define the scope of work and calibrate our methodology to the auditee's organisational size and level of sophistication. Our planning also accounted for operational constraints and availability across jurisdictions, ensuring the process was efficient and minimally disruptive.

The due diligence encompassed detailed reviews of financial and operational frameworks, compliance protocols, governance arrangements and the MGA's public and regulatory footprint. Our teams engaged directly with the MGA's local leadership to assess the consistency of processes and the maturity of internal controls, while maintaining an objective and constructive tone throughout.

The results

Through this engagement, we delivered clear, strategic value across several dimensions:

- **Clarity on Risk Exposure:** Our reviews helped the client identify and understand the nature and scale of potential risks across their prospective partnership. From financial stability indicators to compliance gaps, the insights we provided were essential in shaping risk appetite and mitigation strategies.
- **Assurance on Regulatory Readiness:** With Pro's familiarity with EU regulatory frameworks, we were able to assess how well each entity within the MGA group aligned with both local and group-level compliance expectations — giving the client confidence in their ability to meet ongoing oversight obligations.
- **Improved Efficiency:** By conducting a centralised, coordinated review across multiple countries, we significantly reduced the time and effort typically associated with multi-jurisdictional due diligence. The client benefited from a streamlined process and faster path to informed decision-making.

- **Enhanced Cultural Understanding:** Our local language capabilities and on-the-ground engagement enabled a more nuanced assessment of the MGA's operating culture and communication style — helping the client determine whether the working relationship would be aligned, not just compliant.
- **Strategic Decision Enablement:** The due diligence report, delivered in a concise, structured format, provided stakeholders with a clear line of sight to the MGA's strengths, limitations, and suitability as a long-term delegated partner.

This work ultimately equipped the client with the assurance they needed to move forward with their European MGA strategy — armed with the insight to make confident, risk-aware choices that support sustainable growth.



“Due diligence is about more than just ticking boxes – it’s about understanding who you’re partnering with. Our work gave the client a clear line of sight into operational capability, regulatory alignments and business practices across multiple territories.”

Get in touch

Looking to expand your MGA partnerships across Europe?

Our multilingual due diligence team combines local insight, regulatory knowledge, and operational rigour to help you move forward with clarity and control.



“This project really demonstrated the value of our local market insight and cultural understanding. By tailoring our approach to match the MGA’s maturity and structure, we were able to deliver assurance across multiple jurisdictions while making the process as smooth as possible for both client and auditee.”

Thank you for reading

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