

CASE STUDY

EU TPA Audit

Pro
GLOBAL



Client: Leading global specialty insurer

The Challenge

Our client, a global specialty insurer, needed to complete a series of in-depth audits across their delegated claims partners in Spain and Portugal. These included both third-party administrators (TPAs) and Coverholders/MGAs holding delegated claims authority.

Historically, the client had experienced challenges with other audit providers in this region, from lack of language fluency to inconsistent delivery. As a result, their internal claims team was sceptical about the value of external audits and confidence in the process was low. What they needed was a partner who could deliver not just technical audit expertise, but also cultural sensitivity, language proficiency, and alignment with their internal frameworks.

The scope was significant, covering cyber resilience, referrals, reserving, fraud, litigation management, supplier engagement, customer outcomes and regulatory compliance. Getting it right was essential to maintaining oversight credibility and satisfying regulatory expectations.

The positive feedback we received from the client's Spanish claims team, particularly given their previous audit frustrations, really validated our approach. The combination of technical depth and cultural sensitivity made all the difference.

Our Approach

Pro Global was engaged to deliver a tailored audit programme that combined our technical knowledge of delegated claims management with local delivery and fluency in both Spanish and Portuguese. From the outset, we aligned our approach to the client's existing templates, expectations and audit methodology, ensuring that the process felt like a true extension of their internal operations.

Our auditors worked closely with both the client and the audited TPAs, managing all aspects of the process, from planning through to on-site delivery and final reporting. Audits were conducted in the local language, enabling clearer communication, better engagement and more accurate review of supporting documentation and systems.

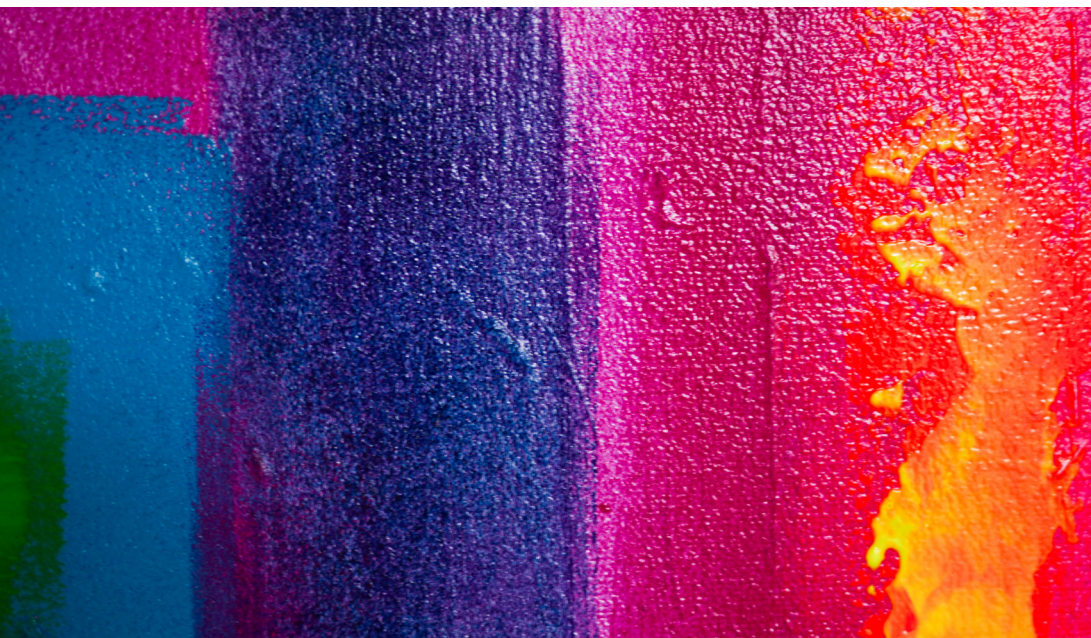
Importantly, we focused on being collaborative and constructive, recognising the legacy concerns of the client's internal teams and ensuring that our audit delivery helped rebuild confidence in the process.

The Results

The outcome was a step-change in how the client viewed and approached TPA audits:

- **Linguistic Precision:** Native language delivery ensured full understanding of documentation and systems, eliminating misinterpretation and reinforcing accuracy throughout the review.
- **Cultural Understanding:** Our on-the-ground presence allowed us to navigate regional nuances, building better rapport with auditees and delivering feedback in a way that was well received.
- **Streamlined Reporting:** By working within the client's templates and frameworks, we ensured findings could be immediately integrated into internal systems, saving time and reducing the risk of duplication.
- **Comprehensive Oversight:** The audits addressed all core technical and operational aspects, offering clear assurance that delegated claims operations were compliant, well-managed and aligned with group expectations.
- **Reinforced Trust:** Positive feedback from the client's Spanish claims team, historically cautious due to past audit experiences, was a testament to the quality and sensitivity of our delivery.

Following this engagement, the client expanded Pro Global's remit to support delegated claims audits beyond the region, recognising the value of a stable, multilingual partner able to scale delivery across territories.



Thank you for reading

Looking to strengthen your TPA oversight model across Europe? Our multilingual audit team offers deep claims expertise with local delivery across global markets.

getintouch@pro-global.com

pro-global.com

Pro
GLOBAL