

Keep your audits on target

Expert-led Workers' Compensation and liability audits for carriers,
MGAs and program administrators

Pro
GLOBAL



Maximize Earned Premium and Minimize Risk

In today's competitive insurance landscape, ensuring accurate premium reflects true risk exposure is crucial for profitability. However, relying solely on policyholder data may not be enough. Inaccuracies and under-reported exposures can lead to missed revenue opportunities and inadequate coverage for your clients.

Our Premium Audits provide a comprehensive solution to bridge this gap. Our team of seasoned professionals leverages decades of experience to meticulously review policyholder data, identify any discrepancies, and ensure your premiums are accurately calculated. This not only helps you maximize earned premium but also minimizes risk by ensuring adequate coverage for your clients.



"Pro has significantly enhanced our premium audit operations by consistently delivering accurate and detailed audit reports.

This level of precision has directly contributed to stronger underwriting integrity by uncovering premium leakage and identifying previously unrecognized exposure.

PRO has been a reliable and knowledgeable partner for our premium audit needs. Their strong service delivery, industry expertise, and professional approach make them a valuable extension of our operations."

A market-leading insurance carrier

OUR PREMIUM AUDITS GO BEYOND THE GENERIC ONE-SIZE-FITS-ALL APPROACH

We understand that every client has unique needs and requirements.

That's why we work closely with you to create a customized audit plan that aligns seamlessly with your specific policies and risk profiles. Our team, comprised of experienced professionals, boasts extensive industry knowledge and a proven track record of success. We meticulously review policyholder data, ensuring all exposures are accurately captured and reported.

We prioritize providing accurate and compliant audit results in accordance with state and bureau guidelines.

You can be confident that your premiums are calculated fairly and accurately. Furthermore, we maintain open communication throughout the audit process, keeping you informed and involved every step of the way. This ensures a seamless experience for you, from start to finish.

Increase Earned Premium

Capitalize on revenue opportunities through meticulous data review

Improve Policyholder Satisfaction

Build trust with transparent and accurate premium calculations

Reduce Risk

Provide safer coverage with accurate exposure identification

Pro
G L O B A L

Long-Term Success

Empower lasting results with our ongoing support and services

BENEFITS OF OUR PREMIUM AUDITS

By working with us for your Premium Audit needs, we can unlock a multitude of benefits, offering you confidence, control, and growth.

You can gain peace of mind knowing that your premiums accurately reflect risk exposure, maximizing earned premium while minimizing potential liabilities. Our reliable audit results enable data-driven decisions, informing strategic decision-making regarding pricing, risk management, and policyholder segmentation. We focus on accuracy and compliance, helping you avoid costly penalties and maintain regulatory goodwill. Our efficient audit process minimizes disruption to your daily operations, allowing you to focus on core business activities.

“Through our Premium Audits, we have been able to help our clients recover a significant amount of missed revenue due to inaccurate policyholder data. Our expertise and commitment to accuracy have proven invaluable in ensuring that premium calculations are fair and compliant. We take pride in our ability to provide this level of service and support to our clients.”

Pro Global Audit & Advisory team

Building a Premium Audit Operation from the Ground Up

CLIENT

Leading Provider of Insurance & Reinsurance

INTRODUCTION

A leading US provider of insurance and reinsurance, faced the challenge of setting up its premium audit function from scratch. With no existing audit program or processes in place, the company needed to ensure accurate premium capture and underwriting integrity as it began writing Workers' Compensation and General Liability business.

Recognizing the strategic importance of premium audit for financial accuracy, regulatory compliance, and long-term operational success, the insurer sought a partner with the expertise to design, develop, and implement a complete premium audit operation from the ground up.

OUR APPROACH

Pro Global's specialist audit team worked closely with the client to design and build the insurer's premium audit program, integrating the function into its wider underwriting and compliance framework.

This proactive, partnership-driven approach enabled the client to launch a fully operational, compliant, and data-driven audit capability, providing immediate visibility into exposure and premium accuracy.

Building a Premium Audit Operation from the Ground Up

OUR APPROACH CONTINUED

Drawing on deep domain knowledge and extensive experience in audit process design, we:

- Developed a tailored audit strategy for Workers' Compensation and General Liability lines
- Created all supporting operational frameworks, templates, and audit methodologies
- Implemented robust data validation and classification protocols to ensure exposure accuracy
- Established a continuous feedback loop between audit, underwriting, and compliance teams
- Delivered guidance to embed audit best practices across the client's organization

THE RESULTS

Within the first phase of implementation, the new audit operation delivered:

- A complete end-to-end premium audit function built from the ground up
- Improved underwriting integrity through accurate, consistent audit reporting
- Early identification of unrecognized exposures and potential premium leakage
- Enhanced compliance confidence and data transparency across audit lines
- A scalable, responsive service model embedded within the client's growing operations

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Leading insurance carrier

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Let's talk

Pro Global's specialist-led premium audit solutions help insurers design, optimize, and deliver audit programs that enhance accuracy, compliance, and operational excellence.

We're here to help.

Contact Us:

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