



CASE STUDY

TPA Audits

Independent Claims Audits to **Strengthen Oversight**
and **Financial Assurance**

Pro
GLOBAL

“Pro’s auditors provided a clear and objective view of how our TPAs were operating. The findings strengthened our confidence in financial oversight and gave us a more robust basis for governance and performance discussions.”

Large International Specialty Insurer

Client:

Large International Specialty Insurer

The Challenge

A large international specialty insurer operating across multiple commercial lines utilised a delegated claims model supported by several Third-Party Administrators. While this model enabled scale and operational efficiency, it also introduced complexity around consistency, transparency, and confidence in financial outcomes.

As the portfolio grew and regulatory expectations increased, the insurer recognized the need for greater independent assurance over how claims were being managed in practice. Limited capacity for internal audit and existing management information provided limited visibility into file-level decision making, particularly around reserving discipline, exposure management, and adherence to internal claims standards.

The insurer therefore sought an independent peer review to provide an objective, evidence-based assessment of claim handling quality, financial accuracy, and governance controls across the delegated environment; enabling issues to be identified early and addressed in a structured way.



Up to 300 claim files reviewed per TPA

Independent, file-level peer review



Multiple TPAs independently assessed

Consistent audit framework applied



Multi-line, multi-jurisdictional scope

Portfolio-wide assurance insight



Reserve adequacy and exposure tested

Strengthening financial oversight

Our Approach

Pro Global was engaged to deliver an independent, structured peer review of a representative sample of open and closed claim files across multiple jurisdictions and lines of business.

Using a consistent audit framework, we conducted detailed file-level reviews to assess reserving adequacy, exposure management, documentation quality, litigation strategy, and compliance with internal guidelines and service expectations. The methodology was designed to deliver both granular insight at an individual file level and a consolidated view of performance across administrators.

Throughout the engagement, we worked in close coordination with the insurer through regular progress and governance calls. These sessions provided transparency over emerging themes, supported informed discussion, and ensured findings were clearly understood, while preserving the independence and objectivity of the review.



The Results

The peer review program delivered improved transparency, stronger governance insight, and increased confidence in financial oversight while ensuring the administrator adhered to the clients' SLA across the delegated claims portfolio.

The reviews highlighted areas of strong performance as well as opportunities to improve consistency, reserving discipline, and documentation standards. File-level analysis enabled the early identification of potential reserving and exposure risks, supporting more accurate financial reporting and forecasting.

By benchmarking performance across administrators, the insurer was able to better understand relative strengths and weaknesses, strengthen oversight discussions and focus remediation efforts where they would deliver the greatest impact. Clear, prioritized recommendations were provided to support targeted improvement and reduce the risk of financial leakage over time.

NEXT STEPS

Following completion of the initial reviews, the insurer embedded the findings into its ongoing governance and oversight framework to include TPA action planning. Follow-up peer reviews were scheduled to track progress against agreed actions and to confirm that improvements were being implemented consistently across the delegated environment.

This approach supported continuous assurance rather than one-off review activity, helping maintain effective control as the portfolio continued to evolve.



Get in Touch

As TPA claim models become more complex and financial scrutiny continues to increase, independent peer review plays a vital role in maintaining robust governance and financial assurance.

If you would like to explore how claim peer review and TPA audits could support stronger oversight, improved reserving confidence, and enhanced governance within your organization, please get in touch.

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