



Premium Audits



Our Premium Audit division provides a variety of audit services to assist in verifying risk exposures and classifications. With over 25 years in the business, we have the knowledge and expertise to handle **Workers Compensation, General Liability, Liquor Liability, Garage Liability and Fleet audits.**



Physical Premium Audit Procedures

- 45 day turnaround from policy expiration
- Excel or company specified format
- Summarized to class code and exposure basis
- Nationwide Coverage

Telephone Premium Audit Process

- 30 day turnaround from policy expiration
- Auditors available 6 days a week
- Flags provided when re-classification or unusual situations arise
- Toll free number provided for insured's convenience

Web & Voluntary Mail Audits

- Turnaround provided to client expectations
- 95% completion ratio
- Toll free number provided for questions
- Web services available

Our current automation capabilities consist of electronic receipt of orders, E-mail return of completed reports and download capability for audit requests. We subscribe to **NCCI, ISO and PAAS**, and are also members of **NSIPA**. Each of our auditors has direct access to current work comp and general liability manuals, as well as PAAS education bulletins.



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