

# Premium audit solutions

From actual payroll and sales reporting to proper job classifications, accurate data is essential to ensure that the premium matches the exposure. Our nationwide team of audit professionals has the experience to handle everything from program business to carrier business including multi-state, multi-class and multi-coverage audits.

## Custom solutions to fit your needs

Sedgwick consistently delivers accurate, reliable and timely premium audit results, and we offer sophisticated services that can be customized to meet your specific needs and any state requirements. We provide various types of audits including physical, virtual, telephone and voluntary.

### Physical audits

For complex or large accounts, or businesses undergoing changes in operations or scope, a physical audit provides the most thorough and up-to-date information. We offer:

- Nationwide coverage
- Auditors with an average of 9+ years of experience
- Audit services for workers' compensation, general liability and/or commercial auto
- 45-day turnaround
- Electronic order, delivery and status reports in real time

### Virtual audits

The virtual audit offers many of the advantages of a physical audit at a substantially lower cost by eliminating travel. This service includes:

- A detailed interview with the insured
- The collection of physical records
- Physical records and government verification can be attached to the audit for further review by the client
- 45-day turnaround

### Telephone audits

For less complex accounts and accounts where there is a consistent, verified history of the nature and scope of operations, telephone audits can be an efficient, cost-effective way to collect and verify the information carriers need. These audits include:

- Dedicated telephone contractors
- Scheduling flexibility
- Electronic order, delivery and status reports
- 30-day turnaround

### Voluntary audits

Small accounts with few employees and straightforward operations are ideal candidates for voluntary audits. This service includes:

- A centralized mail center
- Dedicated mail audit contractors
- Standardized or custom letters
- Electronic order, delivery and status reports
- 30-day turnaround

### A complete picture

When we provide integrated loss control or claims management services in addition to premium audits, you receive the most complete and up-to-date picture of the operations and exposures for individual insureds or members of an insurance program.

### Rigorous quality control

Our quality control reviewers are well versed in each client's specific requirements, which are incorporated into each audit request. Our quality control reviewers oversee each audit. No file is processed and submitted to a client until the reviewer is satisfied that it meets our high standards and the client's expectations. Electronic file documentation, transparency and tracking throughout the process ensures that all audits are closely monitored, expectations are met and results are delivered in a timely fashion.

### Manage your requests and reports online

Our proprietary, web-based system allows you to manage all your premium audits with 24/7 online ordering and report delivery.

Our system offers several key features including:

- Real-time reporting
  - Gathers audit information as it develops
  - Avoids delays caused by transmittals, downloads, telephone calls and mail
- Audit tracking
  - Tracks the status of an audit from the initial entry into the system to the final delivery
  - "Diary Management" keeps a detailed log of exact dates, times and users who access the audit throughout the process
- Data mining
  - Collects and reports specific historical information
  - Allows users to identify and manage risks by code and type
- Flexibility to adapt to multiple users
  - Creates standardized management information
  - Allows flexibility and availability to insurance carriers, MGAs and other authorized users
- A wide array of business reports including:
  - Inventory reports manage the current inventory in real-time
  - Time service reports track and measure the time service provided
  - Billing reports track completed and billed audits

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To learn more about what Sedgwick can do for your program, contact:

**P.** 800.625.6588   **E.** [sedgwick@sedgwick.com](mailto:sedgwick@sedgwick.com)

*To learn more about our premium audit solutions, visit [SEDGWICK.COM](https://www.sedgwick.com)*