

Auditing Services

In any claims organization, a comprehensive audit process is necessary for several reasons: to reduce expense and loss dollars; to provide insight into the quality of work being produced; to identify any workflow or processing issues; and to provide an opportunity to improve claims service and customer satisfaction. Pilgrim's audit process is the key to measuring claim handling quality and leakage in your claim operation. Our highly skilled and experienced auditors will provide insight into workflow, staffing analysis, claim quality, and dollar leakage.

Our process will:

- ▶ Provide a statistically valid audit of each line of business – Auto Physical Damage, Liability, No Fault (PIP), and Property – against your Company's Standards, Industry Best Practices, State Regulations, and Uniform Claim Standards.
- ▶ Provide targeted audits of specific areas in which you have concern, such as subrogation, SIU, appraisal, or workflow.
- ▶ Identify below average quality trends which present opportunities for improvement in claim handling, along with recommendations for needed improvements. We can also provide training in deficient areas if desired.
- ▶ Identify trends causing leakage with conservative measurement of lost dollars.
- ▶ Determine effectiveness and user understanding of all currently used systems.
- ▶ Assessment of:
 - Coverage Analysis
 - Reserve Analysis
 - Investigation Including Use and Quality of Statements
 - Liability Assessment
 - Correct Analysis
 - Application of Comparative Negligence
 - Total Loss Handling
 - Salvage Handling
 - Negotiations
 - Subrogation Recognition and Follow-up
 - Cost Containment
 - Supervisory Direction

An effective audit process is critical to evaluate your claims operation as it relates to the industry and your competition. Remember - the first opportunity your customers have to know whether they have spent their premium dollars wisely is when they have a claim.

You want to be sure you provide the best service possible while at the same time being economically efficient. We can help you achieve this goal!