

Premium Audit Management Software

We have a licensing agreement with PremiumWare®, the nation's leading enterprise software solution for the Property & Casualty Insurance industry. PremiumWare's unique system provides premium audit management, tracking and risk management, along with an array of pre-programmed premium audit reporting capabilities. For more information regarding PremiumWare®, please visit www.premiumware.com.



SCH Insurance Services

A division of Smith, Cochran & Hicks, PLLC

Get Perspective On Premiums

PREMIUM AUDIT SERVICES

PHYSICAL AUDITS »

TELEPHONE AUDITS »

MAIL AUDITS »

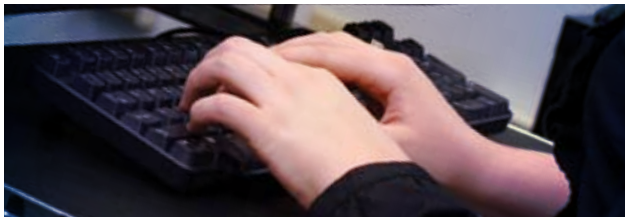
TELEPHONE SURVEYS



SCH Insurance Services is a division of Smith, Cochran & Hicks, PLLC, a regional certified public accounting firm. Our experienced and knowledgeable staff is our greatest asset and allows us to deliver superior service with proven results. Our full-time insurance services staff is comprised of approximately 30 professionals, some holding credentials such as Certified Insurance Premium Auditor (CIPA), Certified Property and Casualty Underwriter (CPCU), Associate in Premium Auditing (APA), Associate in Underwriting (AU), or Certified Public Accountant (CPA).

We have proven in a very short time that we are capable of handling a large volume of audits, while maintaining exceptional quality. We successfully completed approximately 33,000 premium audits between July 2006 and December 2006.

We have a solid core of technical wealth. In addition to the Insurance Services Division, SCH has four regional offices with 27 employees and a Technology Division with eight employees. We are happy to adapt to your processes, can seamlessly integrate computer systems and work with you to provide customized services.



Premium Audit Services

We offer a wide range of services including physical audits, verified and unverified telephone audits, voluntary mail audits and telephone surveys. Our staff members have been extensively trained to perform quality premium audits in a professional and timely manner. To ensure quality, all completed audits go through a rigorous review process prior to submission to the customer.

»» Physical Audits

We can service your premium auditing needs on workers' compensation, general liability, business auto and motor carrier policies. Our physical audit staff is currently covering the state of West Virginia with no remote charges and we are seeking opportunities in surrounding states.

»» Nationwide Telephone Audits

We have the ability to perform telephone audits nationwide, and can handle your needs whether large or small. We have recently constructed a state-of-the-art call center in our Charleston location. Our telephone auditors are full-time, salaried employees of SCH and are trained and monitored on an ongoing basis.

We offer both verified and unverified telephone audit services. A verified telephone audit provides you with added assurance that information provided by the insured is complete and accurate.

»» Nationwide Mail Audits

A voluntary mail audit is usually selected as a low cost alternative for small policies with relatively low exposure risk. We have computerized mailing and sorting capabilities and can manage and complete mail audit programs of any size. We offer mail premium audits with or without verification.

Nationwide Telephone Surveys

We offer practical, cost-effective and independent information collection for your risk assessment needs. We administer "off-the-shelf" questionnaires, or we can utilize your company-specific forms. We offer rapid turnaround and would be glad to discuss any special projects you have in mind.