

WORKING
WITH



 AFIRM

PREMIUM AUDIT

Afirm delivers the highest quality Premium Audit in the industry. We tailor each audit to meet the specific needs of your organization, all while exceeding industry standards of quality, reporting and time service.

We utilize the top software in the industry in order to address the needs of our clients while adhering to important industry standards and best practices. You receive an easy to navigate audit with robust tools that allow you to quickly mine each audit for detailed data.

Our Total Quality Management (TQM) approach to auditing is now the industry benchmark. Web-based ordering and automated retrieval of completed audits offer you flexibility, ease of ordering and on-time delivery, all suited to your needs.

Physical (On-site) Audit

Conducted when an on-site visit is required. The on-site audit remains the most thorough process in premium audit. Trusted by insurance carriers to be their eyes and ears, on-site field auditors are equally trusted by the policyholder to be professional and create a positive audit experience.

Physical (Remote) Audit

Conducted by the territory field auditor when an on-site visit is not possible or practical but requires the same level of expertise and detail. Provides continuity and preserves the familiarity of the on-site experience.

Virtual Audit

Performed only by our most experienced auditors in the Phone Audit Center, the Virtual audit offers the most detail of any product offered in the Phone Center. Reach more of your policyholders regardless of location with this top of the line virtual product. All records are reviewed and collected electronically through a secure portal.

Phone Audit Plus

Phone Audit Plus takes the process a step further by allowing for some document collection and attachment. A great value when you need just a little bit more from your phone audit.

Phone Audit

Phone audits are a great way for our clients to extend their budgets. Our phone audits provide you with the essential audit information for your smaller and less complex audits.

Mail Audit

This product is a simple and secure way to collect the basic data required for your smaller policies. Access to a secure portal for data entry is provided to your policyholder.

Online Training

Afirm offers a robust curriculum of online training courses, presentations and continuing educational classes designed for today's premium auditor. This training is provided at no additional cost to our client partners and association members.

Client Special Services

Afirm can perform a number of special services including premium extensions, billing, and management of the audit process.



LOSS CONTROL

Afirm utilizes the most advanced loss control reports in the business. You can be confident that you are getting reports with customization and automation options that cannot be found anywhere else, period.

You can utilize our Smart Form technology to uniquely mine data and pinpoint patterns or trends to identify segments of your business to reduce losses and improve your profits.

Physical Survey

Our on-site surveys with the insured provide specific underwriting information, hazard identification and hazard control measure recommendations. Reports can be tailored to the unique needs of each commercial client.

Telephone Survey

Telephone Surveys are a great way for our clients to extend their budgets. Our telephone surveys provide you with essential underwriting information, allowing you to make informed decisions for each policy.

Virtual Survey

Often referred to as "desktop" surveys in the industry; our team of experts mine through an array of valuable resources and then performs a telephone interview with the insured.

Residential Inspection

In order to ensure you receive the service best suited to your needs, Afirm offers three types of Physical Inspections: Drive-By Inspection, Exterior Inspection and Interior/Exterior Inspection.

High Value Dwelling

High Value residential inspections determine accurate replacement cost for those residences with significantly upgraded architectural and building features.

Self-inspection app fully customizable by risk, coverage type and underwriting requirements



Residential Virtual Inspection

Our virtual inspections tap into a deep resource of data that is compiled in a logical format, and can be a powerful underwriting tool eliminating the need to physically visit an insured.

Consulting

Afirm has risk control consultants throughout North America who can provide services to improve safety and health, productivity and bottom line results.

Online Services

Afirm offers a robust library of online tools, presentations and technical bulletins geared toward loss control and safety.

OSHA Compliance

Our countrywide risk control consultants are well versed in OSHA regulations for the U.S. and can provide workplace specific guidance to meet compliance standard needs.





Established in 1988, Afirm has grown from a small regional company to a nationwide provider of services within the industry. Our expertise and precision place us strongly at the forefront of commercial insurance.

Serving insurance institutions throughout North America, Afirm continually introduces and offers innovative solutions.

We work with you to understand your needs and identify opportunities within the industry for which we can offer new options.

At Afirm, you will always find "More than you expected." We are a multifunctional resource for all your needs when evaluating and managing risks. Our success is made possible by the thousands of people who support this organization.

We invite you to learn more about how we can provide you with the tools needed to be more competitive in this ever-changing world.

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