



## How was your audit?

How was your audit? Were you prepared? Were you surprised? Are you concerned about the results? Truthfully, none of these things should be your concern. The audit is never a secret. It's like Christmas or Thanksgiving. We all know it's coming and it's always sat the same time of the year. Then how come so many companies aren't ready? That's a question you may need to ask your current representation. Most of the time middle market companies aren't equipped with the information necessary to prepare for an audit in advance. Increasingly rare are the times where a company's agent represents them at the table during the audit process.

At Smith Davis Insurance, we are committed to making this process smooth and seamless. By conducting quarterly exposure reviews, we have a good idea of what you can expect at the end of the year. If your company is growing, we know that you will need to allocate funds for additional premium at the end of your policy period. If your company experiences a negative event that thwarts growth, we have the ability to petition underwriters for mid-term adjustments that may free up much needed cash. To obtain your complimentary copy of Smith Davis Insurance's "Best Practices for Audit Prep" worksheet, contact your Risk Manager today at Smith Davis Insurance.

***Patrick J. McBride***

**Principal**

Email: [patrick@themcbrideagency.com](mailto:patrick@themcbrideagency.com)

Call/Text: (815) 456-5006

