THE ART AGENCY

THE ART AGENCY · MONTHLY AUDIT

Monthly Audit Checklist

Operations Handbook §13 · Due by the 10th of each month

Audit Month: _____

Completed By: _____

Date Completed: _____

Signature: _____

13.1 Licensing & Appointments

- ☐ All producer licenses active and in good standing in every operating state
- ☐ Agency entity license active in every operating state
- ☐ CE completion status checked for producers within 6 months of renewal
- ☐ Carrier appointment status reviewed via SIAA portal — no lapses
- ☐ New state license applications progressing on schedule

13.2 Financial Controls

- ☐ Premium trust account reconciled against carrier statements
- ☐ SIAA commission statements reconciled against AMS360 records
- ☐ Producer commission calculations verified against comp plan
- ☐ Timely premium remittance to carriers confirmed
- ☐ Agency operating expenses reviewed against budget ($6,597/month baseline)

13.3 Policy Administration

- ☐ All policies bound in prior month are entered in AMS360
- ☐ Carrier downloads reconciled (no outstanding unmatched downloads)
- ☐ Cancellation/non-renewal log reviewed — customer notifications sent
- ☐ 5 random files audited per Section 12 (results attached)
- ☐ Open endorsement requests older than 5 business days reviewed

13.4 E&O & Documentation

- ☐ All new business files have signed applications
- ☐ Coverage declination documentation log reviewed
- ☐ Call recordings stored and accessible
- ☐ Customer disclosure letters on file for new customers
- ☐ Potential E&O incidents reviewed (errors, complaints, missed deadlines)

13.5 Technology & Security

- ☐ User access logs reviewed — only active employees have access
- ☐ Departed employees fully deactivated across all systems
- ☐ AMS360 data backups current (verified with controller)
- ☐ RingCentral call recording retention policy followed
- ☐ InsurGrid → Agency Zoom lead flow tested and confirmed working

13.6 SIAA / SAN Group

- ☐ SIAA communications and bulletins reviewed
- ☐ SIAA documentation/reporting requirements confirmed
- ☐ Carrier loss ratio reports reviewed (if available)
- ☐ SIAA coaching session attended or scheduled

13.7 Dealership Channel

- ☐ Lead volume by dealership location reviewed — declining locations flagged
- ☐ QR code materials current and stocked at all locations
- ☐ Reports of dealership staff crossing referral/solicitation boundary reviewed
- ☐ AI agent outreach compliance verified (TCPA, opt-outs honored)

Summary Findings & Action Items