

Premium Audit Dispute Letter

Insurance

Document type: Letter / notice · Generated 27 Aug 2026

This guide explains what the tool produces, how to use the output, and what to watch for. The actual output (draft/report) is generated on the tool page.

Background

Drafts a formal letter disputing an insurer premium-audit finding — with your arguments, evidence checklist and escalation path. Use it when an audit wrongly inflates your premium. To first check the auditor's maths, use the Audit Worksheet Reviewer.

Purpose of this tool & output

Describe the audit findings you disagree with and we draft a formal dispute letter

How the output is used

Send the drafted letter to dispute an audit finding that wrongly inflates your premium, with the corrected figures.

Who receives it

The insurer premium-audit/underwriting team.

How to submit / file it

Send in writing with the corrected exposure and supporting records; keep an acknowledged copy.

Who should vet it

An insurance broker/consultant, to review the figures before you send.

Important cautions

AI-generated letter. Have an insurance broker review before sending.

Companion documents

- Audit Worksheet Reviewer
- Payroll / Exposure Reconciliation
- Class-Code Dispute Builder

This is AI-assisted guidance. Verify with a qualified professional before any binding decision. Fees, authorities and processes vary by state and change over time — confirm with your state authority.