



CollectionGuard[®]

Loss Control Supplement

Name of Applicant	
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1. Does Applicant furnish data to consumer reporting agencies (CRA)? Yes No

If yes:

a. Is reporting for all business, or only as required by client?

b. If client required, what percentage of business does this represent?

c. Does Applicant have written procedures specific to Automated Consumer Dispute Verifications (ACDVs) that are separate from disputes coming directly from the consumer?

Yes No

d. Has Applicant trained and assigned responsibility of responding to ACDVs to specific staff?

Yes No

If no to either 1c or 1d, please summarize procedures for handling ACDVs.

2. Does Applicant have written procedures in place to verify compliance with FDCPA, all amendments thereto and any similar state laws? Yes No

If yes, please describe.

3. Have all collection letters and correspondence been reviewed and standardized to assure compliance with all applicable federal and state statutes and regulations? Yes No

a. If notices are reviewed and approved by outside counsel

Attorney Name	
Date of Last Review	

b. If notices are reviewed internally, when were they last reviewed?



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Date of Last Review	
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4. Does Applicant accept collection cases in states without office location(s)? Yes No
5. Does Applicant use a formal script that is fully compliant with all federal and state collection laws when contacting debtors by telephone? Yes No
6. Does Applicant use any automation to dial when placing calls to consumers? Yes No

If no, please proceed to Question 10.

7. Does Applicant fully utilize software that detects (scrubs) phone numbers that have been assigned for use by wireless/cell phones? Yes No

If yes:

Name of Software Vendor	
Date Software Put into Use	

8. Does Applicant also use a service that detects numbers originally assigned to a wireline (landline) phone that have been ported (transferred) to a wireless/cell phone? Yes No

If yes, please attach a copy of the service contract indicating implementation date.

9. Describe Applicant's written procedure for handling calls to cell phones once detected.

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10. Does Applicant leave voicemail messages when attempting to collect a debt?

If yes, please describe the verbiage used when leaving a voicemail message.

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11. Does Applicant use WebRecon or similar software to review debtor information for risk of litigation?

Yes No

If yes:

Name of Software/Service	
Date Put into Use	



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11 (continued). Describe your practices for debtor screening using this software.

12. Does Applicant add fees to the amount of debt owed in any collection attempts? Yes No

If yes, please attach a summary that describes the fees, including when they are applied, and how Applicant ensures they are permissible in all applicable jurisdictions.

13a. Indicate which of the following describes Applicant's role(s) in the litigation of debt and provide corresponding percentage of debt collected through that role.

<input type="checkbox"/> Applicant doesn't participate in litigation of debt against consumers.	
<input type="checkbox"/> Applicant sues in their own name using in-house counsel.	%
<input type="checkbox"/> Applicant sues in their own name using outside counsel.	%
<input type="checkbox"/> Applicant sues in client's name using in-house counsel.	%
<input type="checkbox"/> Applicant sues in client's name using outside counsel.	%
<input type="checkbox"/> Other (describe) 	%

b. Indicate which items are included in the file review and documentation when determining if litigation can proceed:

- Statute of limitations
- Disputes
- Accuracy of responses to disputes
- Potential FDCPA or FCRA violations

Are all files reviewed by an attorney? Yes No

Is the file reviewed prior to any mention of litigation to consumer and fully documented? Yes No

c. What percentage of the debt litigated is owned by the Applicant? %



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14. Within the past five years, have you or any of your attorneys executed any hold harmless or indemnity agreements in favor of any collection clients regarding their violation or alleged violation of collection laws?

Yes No

15. Describe Applicant's approach to the following risk management activities.

a. Does the firm have a formal procedures manual?	<input type="checkbox"/> Yes <input type="checkbox"/> No
b. Are all employees trained regarding firm policies and procedures?	<input type="checkbox"/> Yes <input type="checkbox"/> No
c. Are new attorneys supervised by a more senior attorney?	<input type="checkbox"/> Yes <input type="checkbox"/> No
d. Is support personnel work reviewed by an attorney prior to release to the client?	<input type="checkbox"/> Yes <input type="checkbox"/> No
e. Are all new matters reviewed prior to acceptance by firm management?	<input type="checkbox"/> Yes <input type="checkbox"/> No
f. Does firm management regularly review all ongoing matters?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Date

Signature

Printed Name Signature

Title of Person Signing

Fraud Warning
Any person who knowingly and with intent to defraud any insurance company or another person files an application for insurance or statement of claim or loss control supplement containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which may be a crime and may subject the person to criminal penalties.