

Full Service	Surety Solutions	Typical Collection Agency	Added Value/Benefit to You
We never use low-paid commission only telemarketers with little or no debt collection &/or no surety recovery experience.		NO	<b><u>Our recovery experts Speak Surety!</u></b> We know what is at risk and important to the indemnitor/debtor and communicate with knowledge and understanding.
We are a First-party recovery agent replacing the need for recovery staff. We are not a third-party collection agency.		NO	We act as a representative of your Company. <b><u>We protect your reputation.</u></b> <b><u>We save you recovery/subrogation staffing cost.</u></b>
We work every phase of each account; including skip tracing & asset searches as needed. We do not "cherry pick accounts" to work only those that appear easily collectible.		NO	Hard to collect funds are <u>not</u> left on the table. Non-paying accounts are reviewed on ongoing basis. We decrease the number of accounts that go delinquent through increased and ongoing contact. <b><u>Your recovery to loss ratio continuously improves!</u></b>
With our knowledge of surety, we verify the indemnitors (corporate and personal) & ensure all responsible indemnitors are pursued.		NO	<b><u>We save you time and thereby costs!</u></b> All responsible indemnitors will be identified and pursued during the recovery process, without the need for you to fill out time-consuming referral forms.
We customize communications with debtors-confirming phone conversations & reflecting our knowledge and personalized attention to the account.		NO	Your bond principals/indemnitors are treated with respect and courtesy beginning with our understanding of the principle of indemnification. <b><u>We protect your reputation.</u></b>
With access to claim documents & with our knowledge of the claim process, we can manage all disputes that Indemnitors/bond principals present during the recovery phase.		NO	This is a <b><u>significant time and thereby cost savings</u></b> to you as your claim handlers do not need to divert their attention to closed claims.
On license bonds, we fulfill legal requirements of the state licensing boards, filing Notices of payment plans, defaults & payoff all through the recovery process. This includes taking all calls from the state licensing boards after bond payment.		NO	This is a <b><u>significant time and thereby cost savings</u></b> to you as your claim handlers do not need to divert their attention to closed claims. <b><u>AND, you remain compliant with state requirements on paid claims.</u></b>
For recovery where you secured a Judgment against the debtor, we can track and manage renewal of judgment and customize for you other first-party services as needed.		NO	This is a <b><u>significant time and thereby cost savings</u></b> to you as your claim handlers do not need to divert their attention to closed claims.
We offer recovery solutions nationally and internationally; are not <u>limited</u> by state to state requirements or federal regulations as we are not a third-party collection agency.		NO	<b><u>This protects you with less chance of your company being sued by a debtor along with your collection agency.</u></b>