

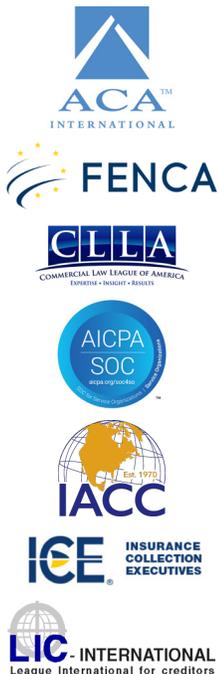
Insurance Collection Services



A Trusted Resource, Partnering with the Insurance Industry

At **JMC**, we pride ourselves on our reputation of providing excellent client service and reliable, consistent results. Unlike many collection agencies, our accounts receivable management approach stresses problem solving, negotiating and mediating with our clients' customers to resolve the debt. This approach maintains customer good will and produces higher recovery percentages. For our clients, that means more dollars collected at an overall lower cost.

Affiliations:



Client Advantages:

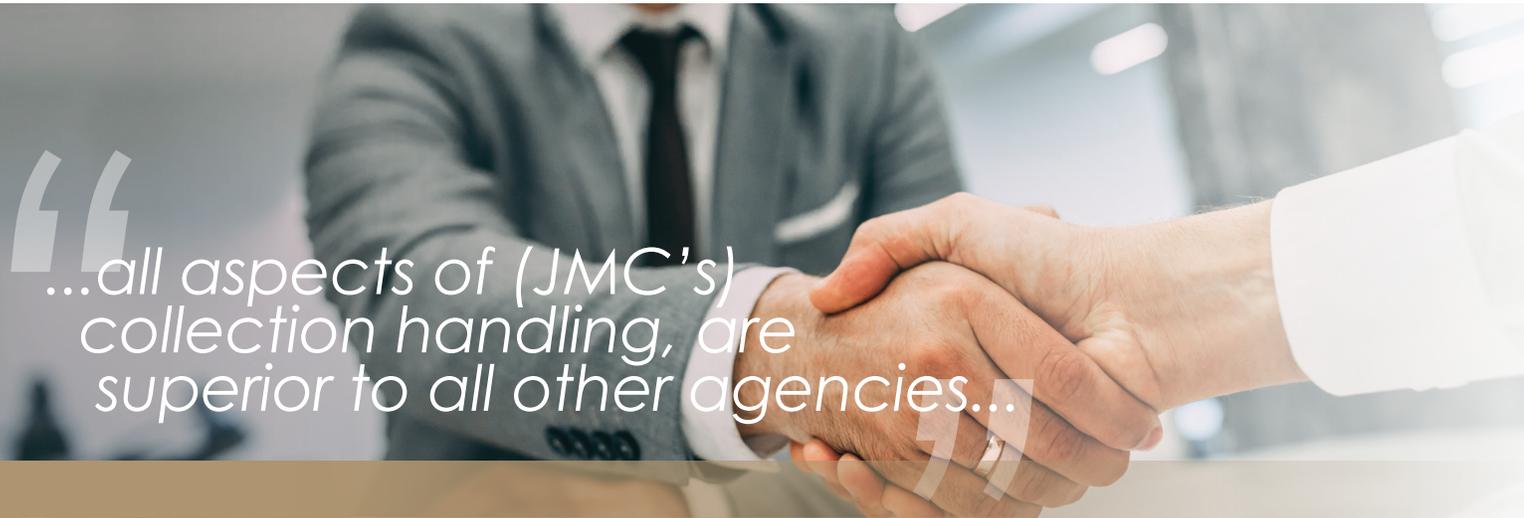
- Manage both Commercial (B2B) and Consumer (B2C) Accounts.
- Pre Charge and Post Charge off Collection Programs for B2B and B2C
- Multi-Channel Collection Strategies
- Interactive On-line Capabilities for Clients and their Customers
- Client Defined and Ad-hoc Reporting
- Call Recording and Monitoring
- Credit Reporting
- Asset research, Address and Phone Verification
- Certified Letter Process for Theft and Fraud Support
- Personalized Client Services
- Bonded and Licensed Nationwide
- Best in Class Data Security and Privacy Standards

Industry Experience:

- Commercial & Personal Lines Insurance Premium Collections
- Workers Compensation Audits (Estimated and Actual)
- Life, Disability and Prescription Overpayments
- Agent and Broker Commissions
- Property and Casualty
- Deductibles, Surety Bonds, Reinsurance
- General and Professional Liability

The Joseph, Mann & Creed Experience

See what some of our **Insurance clients** have to say about their experience in working with our Insurance Collection Department.



“...all aspects of (JMC's) collection handling, are superior to all other agencies...”

“It is with pleasure that I offer my recommendations of Joseph, Mann & Creed collection expertise. There are many collection agencies, however in the insurance industry, it is imperative to assign your collections to an agency that understands the ever-changing industry, and applies that knowledge in their efforts to collect outstanding premiums. Joseph, Mann & Creed experience in collecting insurance premiums, is extensive and ranges from issues of audit premiums, and endorsement premiums, to the more difficult collections. Joseph, Mann & Creed has been handling collections for our company since 2003. During this time, we have developed a prosperous relationship due to Joseph, Mann & Creed's vast knowledge and friendly staff, who offer superior service. In conclusion, let me say that all aspects of Joseph, Mann & Creed's collection handling, are superior to all other agencies I have encountered and I have been in this industry for 28 years of my 32 years here at “XYZ Insurance Company.”

Premium Audit Manager

Midwest Workers Compensation Insurance Company

“Joseph, Mann & Creeds professional approach to collections and methods used to collect our account's unpaid premiums have resulted in a better than industry average return. Their collector's experience and understanding of commercial insurance enables them to successfully collect premiums due. I highly recommend JMC's Insurance Collection Services.”

Premium Audit Manager

Regional Workers Comp Insurance Company

“JMC's staff is world class in customer service and my interaction with them are professional, yet down to earth. I have never felt the need to micromanage the accounts I place with them. Their knowledgeable, proactive staff makes JMC a joy to work with and their solid understanding of the insurance industry is clearly demonstrated by their consistent, positive results. Overall, JMC meets and exceeds my expectations at every turn.”

Assistant VP of Operations

A national workers comp Insurance Company

“JMC's knowledge of the personal lines insurance industry has contributed to collection results that have exceeded our initial expectations. Their management and collectors are very professional and responsive, requiring minimal involvement from our accounting and customer service staff. During the past 4 years of premium collection efforts by JMC, we have received zero documented debtor complaints, which was the number one criterion when selecting our exclusive outside resource. We have been extremely satisfied with our relationship with JMC's premium collection results.”

Account Manager

California based Insurance Company