



JOSEPH, MANN & CREED

Accounts Receivable Management

Insurance Collection Services

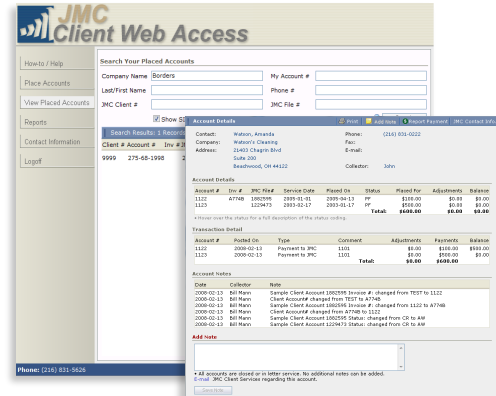
*Partnering with the Insurance Industry,
Joseph, Mann & Creed is a trusted resource you can rely on.*

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.

Advantages of being a JMC Client:

- Industry Experience
- Interactive on-line capabilities for clients and their customers
- Client defined and ad-hoc reporting
- Call recording and monitoring available
- Power and predictive dialer technology
- Credit Reporting available
- No charge for withdrawn accounts or adjustments
- No charge for asset research and skip-tracing
- Contingency, pre-collection and outsourcing Programs
- No non-contingent suit fees
- Personalized Client Services
- Bonded and licensed nationwide



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

Affiliations:

- International Association of Commercial Collectors
- American Collectors Association
- National Association of Government Contractors
- National Procurement Council
- Commercial Law League of America
- Insurance Collection Executives



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