CLAIMS FILING GUIDE LETTER #1: PAST DUE NOTICE

J.R. Corporation
Elmhurst, New York

Date

DEF Manufacturing Company
123 Main Street
Anytown, U.S.A.

To Whom It May Concern:

We carry a policy of credit insurance with Coface North America Insurance Company and under the terms of our contract, our delinquent accounts are turned over to them for recovery.

Your account with us shows $3,456.00 now past due. We are reluctant to notify Coface North America Insurance Company of this fact, but must do so unless we receive your payment at once.

Very truly yours,

J.R. Corporation

LETTER #2: COFACE FILING NOTICE
*To receive a version of this letter on Coface letterhead, please contact* claims@coface.us*.*

Coface North America Insurance Company

50 Millstone Road

Building 100, Suite 360

East Windsor, NJ 08520

Date

Policyholder’s name Debtor’s Name

Address City, State

City, State $ Amount

Dear Sir or Madam:

Your report shows that the above mentioned account is past due. We do not question the financial standing or paying ability of the debtor. We take into consideration only the fact that the amount has not been paid.

Please note the provision of your Policy of Credit Insurance, which sets forth the time limits on filing past due accounts with Coface North America Insurance Company for recovery.

To take advantage of that particular provision, the account must be filed for recovery within the time stipulated.

Yours very truly,

Coface North America Insurance Company

LETTER #3: PLANNED ACTION NOTICE

J.R. Corporation
Elmhurst, New York

Date

Mr. I.M. Debtor
DEF Manufacturing Company
123 Main Street
Anytown, U.S.A.

Dear Mr. Debtor:

In simple language, we are on the spot.” Unless we receive a remittance from you by return mail to put your account on a current basis, we must take some action as indicated by the attached letter from our insurance company or we must carry the risk ourselves. We feel that we cannot afford to carry the risk ourselves, having paid the premium for this coverage.

We hope that you will cooperate by sending us your check in the amount of $3,456.00 to clear our books of this past due account so we will not have to file the account as a claim with Coface North America Insurance Company.

Very truly yours,

Robin Smith