

# *American Financial Management*

LEADING THE  
INSURANCE  
COLLECTION  
INDUSTRY

SINCE  
**1964**

[www.afm-usa.com](http://www.afm-usa.com)

ATTORNEY  
SERVICE  
AT COLLECTION  
AGENCY  
RATES

## American Financial Management

### AFM's Attorney Intervention Collection Program

We provide attorney service at collection agency rates. From the first day we receive an account for collection, an in-house AFM Attorney or experienced insurance collector contacts your insured from an on-site law office to obtain immediate payment. Our lawyers do not litigate. Rather, our attorneys solely focus on collection and account resolution, on a contingency fee basis. If we do not collect the monies owed to you, then we do not earn a fee. Here is an overview of our program and why it generates a 25% higher net recovery rate than other providers:

- ▶ AFM Attorney directly handles your account from Day 1
- ▶ Insured contacted from a law office
- ▶ Stronger leverage. More payments. Faster resolution.
- ▶ Enhanced professionalism
- ▶ Thorough investigative efforts
- ▶ NO Collection = NO Fees
- ▶ 24/7 Online Reporting
- ▶ Comprehensive analysis when legal action must be considered
- ▶ Litigation Support through AFM's Attorney Network

### Litigation Experts

For more than 5 decades, we have formed strong partnerships with attorneys throughout the world to support your legal needs. Our local attorney partners are licensed, bonded and insured, and are members of the Commercial Law League of America.

### 24/7 Online Reporting

Our secure, online portal, which is available 24/7, allows you to review ALL notes for every account assigned to our office. We are completely transparent. At NO cost, we provide detailed analysis, recovery performance rankings, and recommendations on individual files and overall portfolios.

### Second Placement Audits

Our innovative, localized Attorney Intervention Collection Program is the optimal way for you to determine whether you recovered all possible monies from a given portfolio. Previously, your insureds were contacted by debt collectors. Now, your insureds will be contacted by experienced insurance attorneys... on a contingency fee basis!

“*American Financial has unquestionably been the most successful at collecting than any other collection agency that we have ever done business with. AFM exhibits both tenacity and professionalism and am confident knowing that they uphold our professional name.*”  
Christine, Insurance Company

## The AFM Story

AFM is one of the world's leading international debt collection firms. We are a third-generation family business that has provided nationwide and international insurance debt collection solutions since 1964. We customize our services, in the way you desire, to most effectively expand on your own collection strategies. By doing so, your personnel can focus on your core business while we increase your net income by resolving your past-due receivables.

Our Core Values, our HEART, drive all our decisions and interactions. We are a client-focused organization. Our mission is to go above and beyond to provide a 'customer-thrill' or 'wow' experience. We handle each file with the utmost care, in a professional and comprehensive manner, while keeping your most important needs central throughout our collection pursuit.

Our innovative collection strategies, cutting-edge technology, exceptional staff, and our client-focused mindset propel us as the leader within the insurance collection industry.



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# American Financial Management

We are results driven. We are a client-focused organization. Let us create a 'wow' experience for you by collecting the *uncollectible*!

## Insurance Recovery Services:

- ▶ Audit Premium – All Lines; Actual and Non-Compliant/Estimated
- ▶ Earned Premium
- ▶ Deductibles
- ▶ Overpayments
- ▶ Agents/Fiduciary Balances
- ▶ Surety Bond Premiums
- ▶ Subrogation
- ▶ MCS-90 Endorsement

- ✓ Founding Member of the Commercial Collection Agencies of America
- ✓ Sponsor of Insurance Collection Executives Benchmarking Surveys
- ✓ SOC 2 Audited; PCI DSS Compliant; Licensed; Insured; Bonded
- ✓ Database of 1.5 Million Commercial Debtors

Have a question? Want to learn more about our services or resources?

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