



- Evanston Insurance Company
- Markel American Insurance Company
- Markel Insurance Company

Collection Agency Supplement

Business Name: _____

Section 1 – Applicant

a. Please provide the most recent fiscal year revenue (gross revenues and collection fees less remittance) and the projected revenue for the upcoming year:

(1) Most Recent Year: \$ _____

(2) 12 Month Projection: \$ _____

b. Please provide the percentage of revenue derived from collections in each of the states below:

CA: ____% FL: ____% IL ____% NY ____% TX ____%

c. Please list all states in which the applicant has locations:

d. Please list all states in which the applicant is licensed:

e. Is the applicant a member of ACA International or any other industry group? _____

f. Please indicate revenue for all professional services offered by the applicant:

Professional Services	Revenue – Most Recent Fiscal Year
Debt Collection Services (Collecting In Own Name)	\$
Debt Collection Services (Collecting In Creditor Name)	\$
Early Out/Pre Collect	\$
Commercial Collections/Business To Business	\$
Collection Of Owned Debt	\$
Reporting Services (Credit, Mortgage, Resident/Employment/Criminal Background Screening)	\$
Check Verification/Recovery Services	\$
Other – Please Describe	\$

g. Are there any projected changes in professional services provided for the upcoming year? Yes No
If yes, please describe:

h. Please indicate the number of employees by classification:

Classification	Number Of Employees
Owners/Managers/Officers	

Collectors	
Clerical/Administrative	
Independent Contractors	
In-House Attorneys	
Other	
Total Number Of Employees	

- i. Have 25% or more of the employees left the applicant in the past 12 months? Yes No
- j. Does the applicant perform as a subcontractor for any other agencies? Yes No
- k. What percentage of the applicant's work involves subcontracting work to others? _____%
- l. Are subcontractors hired to collect debts in the applicant's name? Yes No

If yes, please explain the circumstances involved: _____

- m. List the 3 largest client relationships and their corresponding revenue:

Client Name	Revenue
	\$
	\$
	\$

Section 2 – Collection Operations

- a. How many collection matters are handled annually on average? _____
 - b. What is the average debt value for each collection account handled by the applicant? \$ _____
 - c. What is the largest value of any debt collected in the past 12 months? \$ _____
 - d. Does the applicant add fees to the amount of debt owed in collection attempts? Yes No
- If yes, describe the fees structure and how they are applied:

- e. Are the applicant's fees contingent upon successful collection? Yes No
- f. Does the applicant have procedures in place to ensure it is not pursuing debts that have expired under the applicable statutes of limitations? Yes No

- g. Please indicate below the percentage of debt types that the applicant is engaged in:

Type Of Debt	% Of Revenue	Type Of Debt	% Of Revenue
Bad Check Debt	%	Credit Counseling	%
Debt Consolidation	%	Bankruptcy, Auto Loan, Judgment	%
Child Or Spousal Support Debt	%	Student Loan Debt	%
Foreclosures	%	Consumer Debt	%
International Debt	%	Medical Debt	%
Repossession	%	Credit Reporting	%

- h. If collecting on owned debt, please complete the questions below:

(1) What percentage of total collections is owned debt? _____%

(2) Who are the sources of the debt?

(3) What is the amount of the debt outstanding? \$_____

(4) What portion of litigated debt is owned by the applicant? \$_____

i. Please indicate the percentage for each form of communication used when collecting a debt:

Communication	Percentage
Letters	%
Telephone Calls	%
Personal Contact	%
Institution Of Legal Proceedings	%
Other (Please Describe Below)	%

Description:

j. Are controls in place to ensure communications, including but not limited to formal scripts used in telephone communications, are in compliance with the provisions of the Fair Debt Collection Practices Act (FDCPA), Telephone Consumer Protection Act (TCPA), Fair Credit Reporting Act (FCRA) and any similar state statutes? Yes No

k. Are procedures in place to ensure compliance with FDCPA & state laws regarding all types of communication (including text messaging & social media contact) with consumers or third parties when collecting a debt? Yes No

l. Are collection letters reviewed and standardized to ensure compliance with applicable federal and state statutes and regulations? Yes No

m. If notices are reviewed and approved by outside counsel, please provide the attorney name and date of last review:

Attorney Name	Date Of Last Review

If reviewed internally, how often are they reviewed? _____

n. Does the applicant use any automated dialing when contacting consumers and is a predictive dialer used? Yes No

o. Are messages left for consumers Foti or Zortman compliant, i.e. stating the applicant name, that the applicant is a debt collector and that the communication is seeking to collect on a debt? Yes No

p. Does the applicant call cell phones? Yes No

(1) If yes, does the applicant use vendors to identify cell phone numbers? Yes No

(2) How often are the numbers scrubbed to determine if they are cell phone numbers? _____

(3) Is a dialer used to call cell phones? Yes No

(4) Are efforts made to include human intervention to calls made by an automated dialer? Yes No

q. Does the applicant obtain consent to call a consumer? Yes No

If yes, how is this consent obtained and documented?

r. Does the applicant send text messages? Yes No

If yes, what are the guidelines in place regarding the use of text messages?

s. Do internal procedures exist when a debtor claims they have:

(1) Retained an attorney? Yes No

(2) Previously resolved the debt? Yes No

(3) Received the call in error? Yes No

(4) Requested that the debt be verified? Yes No

t. Does the applicant collect debts past the statute of limitations (time-barred/out of statute debt)? Yes No

u. What procedures are in place to handle verbal and non-verbal complaints and disputes?

v. How often are staff trained and procedures updated regarding compliance with statutory laws and regulations?

w. What percentage of calls is obtained by skip tracing? _____%

x. What are the procedures for providing data to consumer reporting agencies?

y. Are any in-house attorneys pursuing litigation? Yes No

z. Please indicate the percentage below as it relates to the applicant's role in the litigation of debt:

(1) The applicant does not participate in the litigation of debt against consumers: _____%

(2) The applicant sues in their own name using in-house counsel: _____%

(3) The applicant sues in their own name using outside counsel: _____%

(4) The applicant sues in their client's name using in-house counsel: _____%

(5) The applicant sues in their client's name using outside counsel: _____%

(6) Other (provide details):

aa. Please explain what is required to determine if litigation against a consumer can proceed:

NOTE: This Supplement becomes part of your primary application and must be signed and dated. Coverage cannot be bound until the Company approves your completed application. The Company's receipt of premium does not bind coverage until a written quote has been issued. Before electronically signing this document, verify your information is correct. Electronically signing will disable further editing of your application.

Applicant's signature: _____ Date: _____