

Consumer Debt Purchasing Services



Working Capital Optimized

Take a New Look at Write-offs

In today's difficult economic environment, businesses need to take a fresh look at the potential value in monies owed to them. There is, more often than not, still some worth to be gleaned from non-performing assets! Consumer debt, or personal lines, can actually become more valuable over time due to the fact that many of the reasons the debt was incurred (e.g. the loss of a primary or secondary income) are easy to identify. Therefore once the reason for the debt has changed (e.g. a new job is obtained), it is then possible to work with the debtor on a way to have the debt reconciled.

Sell Your Debt

In the early 1990's, select credit card issuers started selling off some of their old debts/write-offs to attain some financial flexibility. By the beginning of the 21st century, almost all of the credit card issuers were now involved. Most industries today, including Insurance Carriers, are now looking to monetize their non-performing assets and investigating, if not already participating in, the debt selling process.

Of course, as more sellers appeared, so did the number and variety of markets from which buyers began to emerge. Whereas a company doesn't need any particular expertise to accumulate bad debt and write-offs, that can't be said about the debt purchasing company. Industry knowledge and experience in collecting debt are the keys to success.

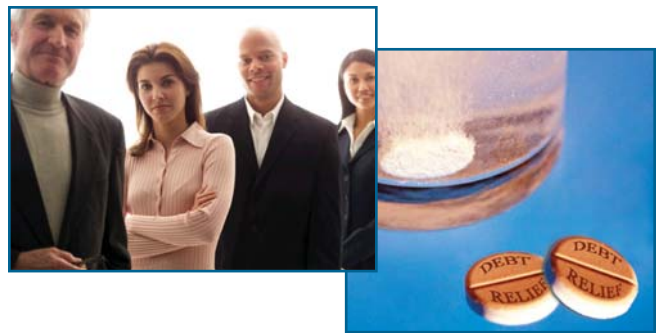
Pick the Right Partner

It is critical to your company and customer relations that you sell to a debt purchaser that will understand and be ready to protect your valued brand and business. You need a partner that knows the insurance industry, understands your business and values, and has the overall servicing capabilities to work through your debt in an efficient and effective manner. Understanding the servicing strategy and tools (i.e. credit reporting) being implemented by your debt purchaser will ensure a strong and mutually beneficial business partnership.



Benefits of Debt Purchasing Partnerships

- Turn previously written-off debt into a cash assets
 - Portfolios for consideration are historical write-offs within the statute of limitations and/or forward flow write-offs
- Seller need provide very limited resources/data
 - Identify write-off transaction(s)
 - Provide invoice/payment history
 - Note any bankruptcy filing affiliated with accounts



When Reputation Matters - Choose RMS

RMS can proudly trace its history back to 1841, as the original collections division of D&B, with over 80 years serving the Insurance industry. Today, as an independent company, RMS has a global scope with a strategic focus on the Insurance Industry. With over 3,300 associates worldwide, RMS services approximately 20,000 customers including:

- 7 of the Top 10 U.S. Property and Casualty Carriers
- 5 of the Top 10 Health Care Insurance Carriers

Contact Us

For more information on how your business can benefit from selecting RMS as your Debt Purchasing partner, please contact:

Darrel Hewson, RMS Vice President
240 Emery Street - Bethlehem PA 18015
Tel: 484-242-6685
Email: darrel.hewson@rmsna.com

www.rmsna.com