

JOHN SMITH (CA) - EXAMPLE CONTACT
20 BAY STREET
11TH FLOOR
TORONTO, ON M5J 2N8

JOHN SMITH (CA) - EXAMPLE CONTACT
20 BAY STREET
11TH FLOOR
TORONTO, ON M5J 2N8

Richard T Avis, Attorney & Associates, LLC

Richard T Avis

Barry Serota (1948-2009)

P.O. Box 31579
Chicago, IL 60631

Phone: (847) 259-4700
Fax: (847) 259-9434

asdfa

adfsaf

File # asdfasf

Creditor: asdfasdf

Amount Due: asdfasdf

This is to advise you that our office represents asdfasdf ("asdfasdf") with respect to collection of your asdfasdf past-due premium obligation for asdfasdf sdfasdfv Policy # dfsgeqrf with an effective policy period from qrteqrt - qwereqwr ("Policy # dfsgeqrf"). The asdfasdf balance remains unpaid and this matter has been escalated to our firm.

The premium for Policy # dfsgeqrf was determined by your risk classification and actual payroll expenditures during the policy period. Before the policy start date, you estimated your payroll for the policy period and provided an advanced premium payment. However, after the policy end date, an audit revealed your actual payroll expenditures were more than your estimated figures. Therefore, you received more coverage than the coverage proportionate to your prepayment and, thus owe the remaining asdfasdf premium for Policy # dfsgeqrf.

Failure to comply with audit requirements, such as failing to submit financials at the end of a policy term or failing to resolve the outstanding premium due on your policy, can result in non-compliant or non-payment reporting to your State's Department of Insurance. Once reported, you may not be able to obtain, or you may incur higher premiums when you obtain, future insurance coverage.

To resolve this matter, submit the asdfasdf payment on or before eqwrteqrt in any of the following methods:

1. Mail – draft a check payable to asdfasdf with file number asdfasf on the memo line and mail the check to our office at the address below
2. Online* – pay with check or credit card with our payment processor: <https://www.afm-usa.com/payment>
3. Phone* – pay with check or credit card by contacting our office at **(847) 259-4700**.

*A convenience fee will be assessed for both check or credit card payments made online or by phone.

Please note that any and all communications and payments must now be directed to our office.

Thank you,

qerteqwt

qerterwt

eqrtt ewrtewrt

P.O. Box 31579, Chicago, IL 60631

P: (847) 259-4700 | F: (847) 259-9434

erwtwet

This is an attempt to collect a debt by a debt collector. Any information obtained will be used for that purpose.