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

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Richard T Avis, Attorney & Associates, LLC

Richard T Avis Barry Serota (1948-2009)

P.O. Box 31579 Phone: (847) 259-4700 Chicago, IL 60631 Fax: (847) 259-9434

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iououiou File # iouiouiou Creditor: iou

Amount Due: iouiou

This is to advise you that our office represents iou ("i") with respect to collection of your iouiou past-due premium audit obligation for i General Liability Insurance Policy # iuiou.

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

Failure to comply with audit requirements, such as 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 incur higher premiums when you obtain future insurance coverage.

To resolve this matter, submit payment of the account in any of the following methods:

- 1. Mail draft a check payable to iou with file number iouiouiou 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 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.

If you dispute the charges or require documentation, then please contact me to discuss and resolve those issues. If we do not receive payment or otherwise hear from you by iou, then i will consider taking further action to recover the amount due.

Thank you,

iouiou

iouiou

iouiouiou iou P.O. Box 31579, Chicago, IL 60631 P: (847) 259-4700 | F: (847) 259-9434 iouiouiou

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