

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
Chicago, IL 60631

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

asd

asd

File # asdads

Creditor: asdasd

Amount Due: asdads

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

The premium for Policy # asdad was determined by your risk classification and actual total gross sales figures during the policy period. Before the policy start date, you estimated your sales for the policy period and provided an advanced premium payment. However, after the policy end date, you failed to provide actual sales figures.

Therefore, asdasd was not able to perform an audit and was forced to use your estimated sales figures to calculate your actual gross sales, the coverage you received, and the total premium proportionate to that coverage. Thus, based on your estimated sales, asdasd determined that you owe the remaining asdads premium for Policy # asdad.

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 asdads payment on or before asdadszxc in any of the following methods:

1. Mail – draft a check payable to asdasd with file number asdads 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,

adsfas

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werewr

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