

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

qewrq

qewrqr  
File # See Detail on Reverse  
Creditor: qertq  
Amount Due: qert

This is to advise you that our office represents qertq ("ewrt") with respect to collection of your qert past-due premium obligation for the policies listed on the reverse side of this letter. The qert balance remains unpaid and this matter has been escalated to our firm.

The premium for these policies 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 qert premium for these policies.

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 qert payment on or before ewrt in any of the following methods:

1. Mail – draft a check payable to ewrt with the file numbers indicated on the reverse side 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,

*wert*

**hew**  
rghb rth  
P.O. Box 31579, Chicago, IL 60631  
P: (847) 259-4700 | F: (847) 259-9434  
erthb

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

This transmittal may contain confidential information belonging to the sender which is legally privileged and/or exempt from disclosure. The information is intended only for the use of the individual or entity named above. If you are not the intended recipient, you are hereby notified that any disclosure, copying, distribution or the taking of any action in reliance on the contents is strictly prohibited. If you received this transmittal in error, please call the sender immediately to arrange for the return of this letter.

**erwth**