



deceased account resolution

higher education

Every company has unique needs. And, we realize that. So, we offer a robust deceased solution that can be customized to meet your organization's goals.

Customizing Our Deceased Solution to Meet Your Needs.

West Asset Management, Inc. offers an empathetic, customer-conscious, third party approach to recovering outstanding balances following the death of a borrower. We offer a variety of individual services within our Deceased Consumer Account Resolution (DCARESM) umbrella that spans from Deceased Identification to Estate Administration to our pinnacle Recovery service, which utilizes our well-known dual resolution approach. By segmenting these services, we offer more flexibility to choose services that will best meet your unique needs.

What we do.

Deceased Identification

We process all your accounts to identify the accounts with a deceased patient. Once we have completed the identification process, we can either send all the accounts back to you or file claims on the deceased accounts. We can perform this service on a continual basis to ensure accurate and timely identification of deceased borrowers.

Deceased Consumer Balance Notification

We will partner with you to develop a letter campaign that will encourage family members to call us to resolve the debt. We will handle all inbound calls generated from these letters. This approach provides you with a less intrusive approach to resolving accounts from deceased borrower's family members.

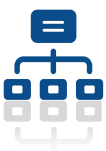
Recovery

Our deceased recovery process includes skip tracing, scoring, outbound call campaigns and notice campaigns. We use our proprietary scoring model SmartSolutionsSM to determine each account's propensity to pay. The accounts will then be segmented based on their propensity to pay. A customized treatment strategy for your portfolio will be derived from these segments and your requirements.

Estate Administration

Our probate packages include *Estate Identification and Return*; *Estate Identification and Claim Filing*; and *Estate Identification, Claim Filing and Follow-up*.

We identify deceased accounts with both open and closed estates through our proprietary database that provides systematic access to probate claim forms for all 3,193 counties in all 50 states. After identifying an estate, we file a claim and facilitate resolution of the claim by contacting attorneys, executors and the courts to obtain payment.





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Why West Asset Management.

High Level of Performance. Our performance sets us apart from our peers in the industry and is the primary reason why you should consider West Asset Management for your deceased portfolio. In 2008 alone, our deceased/probate unit recovered over \$95 million for our clients. Our clients' scorecards provide proof that we deliver strong results.

Deceased Experience and Expertise. For over 13 years, West Asset Management has helped Financial Services clients maximize returns on their deceased/probate portfolios. We currently provide this unique and valuable service to seven of the Top Ten credit issuers in the country. Based on our market knowledge, historic performance and our clients' testimonials, we can confidently state that we are the deceased recovery market leader.

Collections Experience and Expertise. West Asset Management is a leading accounts receivable, portfolio purchasing and cost containment company. We offer a range of services that encompass every aspect of voice communication - uniquely applied to each industry, each market and even each customer. For over 38 years, we've been helping our clients maximize collections and recovery money.

Brand Protection. West Asset Management understands that we serve as an extension of our clients' business. Consequently, our primary goal is to deliver professional service to our clients' borrowers in an effort to increase recoveries and protect our clients' valuable brand image.

Training Expertise. We understand the importance of training our recovery specialists about our clients' culture and processes. This knowledge enhances our recovery specialists' talk-off which increases performance and reduces complaints. We utilize both classroom and computer modules when training our recovery specialists.

performance focused