

Collections Supplement

Use letterhead if space is insufficient to answer any questions.

Firm: _____ Policy No.: _____

1. Is the Firm applying for a new policy with ISBA Mutual? Yes No
 If **yes**, then respond to the question below for the period of the past **3 years**.
 If **no**, then respond to the question below for the period of the past **12 months**.

2. Has the Firm or any lawyer of the Firm represented debt buyers or debt buying firms? Yes No
 - a. If **yes**, has the Firm annually secured a copy of all debt buying clients' licenses with the Illinois Department of Financial and Professional Regulation ("IDFPR") and have all of the Firm's debt buying clients been licensed with the IDFPR for the past **3 years** or at least since the Firm's representation of the client began? Yes No
 If **no to 2a**, provide details. _____

3. Has the Firm, any lawyer of the Firm, or any Relative of the Firm's lawyers had an ownership or management interest in a collection agency or business separate from the Firm? ("**Relative**" is defined in this Supplement to mean a parent, sibling, spouse, civil union partner, child, or grandparent.) Yes No
 If **yes**, identify the entity. _____

4. Has the Firm, any lawyer of the Firm, or any Relative of any lawyer of the Firm purchased debt for purposes of profit? Yes No
 If **yes**, elaborate. _____

5. Has the Firm or any lawyer of the Firm entered into any indemnification agreement(s) with any collection client(s) in which the Firm or any lawyer of the Firm agrees to indemnify the client(s)? Yes No
 If **yes**, identify the party to be indemnified. _____

6. Is the Firm familiar with the holding in *Suesz v. Med-1 Solutions, LLC*, 757 F.3d 636 (7th Cir. 2014)? Yes No
 If **no**, please review.

7. Has the Firm engaged in Consumer Debt Collections? Yes No
 For purposes of this application, "**Consumer Debt**" is defined as any obligation or alleged obligation of a consumer to pay money arising out of a transaction in which the money, property, insurance, or services which are the subject of the transaction are primarily for personal, family, or household purposes, whether or not such obligation has been reduced to judgment.
If yes, proceed to question 8. If no, proceed to the signature line.

8. Does the Firm use a script and have an outgoing voicemail message which have been reviewed for compliance with the Fair Debt Collection Practices Act and applicable state laws when collecting debts? Yes No
 If **no**, explain. _____

9. Does the Firm have a written procedure for compliance with Fair Debt Collection Practices Act such that the bona fide error defense to a claim can be asserted? Yes No
 If **no**, explain. _____

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10. Does a lawyer of the Firm review and personally sign each letter that is sent to a debtor under the Firm's name? Yes No

If **no**, explain. _____

11. Does the Firm use the letter suggested by the court in *Bartlett v. Heibl*, 128 F.3d 497 (7th Cir. 1997)? Yes No

If **no**, explain. _____

I/We affirm that after an inquiry of all lawyers of the Firm, the information contained herein is true and complete to the best of my/our knowledge and that it shall be the basis of the policy of insurance and deemed incorporated therein.

Signature of Owner, Partner or Officer (Lawyer Only) _____ Date _____

Print Name _____ Title _____

Nothing contained herein nor attached constitutes the rendering of legal advice and should not be interpreted as such.