CLAIMS FILING GUIDE LETTER #1: PAST DUE NOTICE

J.R. Corporation  
Montreal, Quebec

Date

DEF Manufacturing Company  
123 Main Street  
Toronto, Ontario

To Whom It May Concern:

We carry a policy of credit insurance with Coface SA Canada Branch and under the terms of our contract, our delinquent accounts are turned over to them for recovery.

Your account with us shows $3,456.00 now past due. We are reluctant to notify Coface SA Canada Branch of this fact, but must do so unless we receive your payment at once.

Very truly yours,

J.R. Corporation

LETTER #2: COFACE FILING NOTICE  
*To receive a version of this letter on Coface letterhead, please contact* [*claims@coface.us*](mailto:claims@coface.us)*.*

Coface SA Canada Branch

50 Millstone Road

Building 100, Suite 360

East Windsor, NJ 08520

Date

Policyholder’s name Debtor’s Name

Address City, State

City, State $ Amount

Dear Sir or Madam:

Your report shows that the above mentioned account is past due. We do not question the financial standing or paying ability of the debtor. We take into consideration only the fact that the amount has not been paid.

Please note the provision of your Policy of Credit Insurance, which sets forth the time limits on filing past due accounts with Coface SA Canada Branch for recovery.

To take advantage of that particular provision, the account must be filed for recovery within the time stipulated.

Yours very truly,

Coface SA Canada Branch

LETTER #3: PLANNED ACTION NOTICE

J.R. Corporation  
Montreal, Quebec

Date

Mr. I.M. Debtor  
DEF Manufacturing Company  
123 Centre Street  
Toronto, Ontario

Dear Mr. Debtor:

In simple language, we are on the spot.” Unless we receive a remittance from you by return mail to put your account on a current basis, we must take some action as indicated by the attached letter from our insurance company or we must carry the risk ourselves. We feel that we cannot afford to carry the risk ourselves, having paid the premium for this coverage.

We hope that you will cooperate by sending us your check in the amount of $3,456.00 to clear our books of this past due account so we will not have to file the account as a claim with Coface SA Canada Branch.

Very truly yours,

Robin Smith