

STA International Debt Collection Service

Chartis has formed a strategic relationship with STA International (STA) to provide clients with a comprehensive package of credit management services. STA is a debt collection agency with over 50 years of commercial collections experience and has dedicated employees who together speak over 20 different foreign languages. With a network of solely-owned offices across the U.S., Mexico and Europe, and affiliates across the remainder of the world, STA has the global reach to provide local debt collection services to clients of Chartis.

Partnership Overview

- Policyholders input the names of individual debts or accounts for collection into the STA secure website.
 - > Accounts must be placed with STA for collection within the policy terms and within 180 days of the debt due date to be eligible for the STA preferential rates.
- The website will provide an account overview by status (placed, collected, disputed or in progress), allowing customers to receive real-time status updates for any account.
 - > Should a claimable situation arise, key information, including collections efforts, copies of invoices, proof of delivery and validation of debt, are instantly available.
 - > Online management reports are made to be flexible and can be tailored to fit the needs of each customer.
- An one-on-one relationship is developed between the STA collectors and customers. A collector can post notes concerning a specific account on the STA website, as well as respond to instructions and comments a customer submits online to the STA team.
- A minimum fee on successful recoveries of \$100 per account applies.
- Additional charges may be made in relation to any legal fees, which will be agreed upon in advance by the policyholder.

Competitive Rates

If an account is placed for collection within 180 days of the debt due date the following rates apply:

- North America: 9.5%
- Western Europe: 9.5%
- United Kingdom and Ireland: 9.5%
- Japan: 9.5%
- Australasia: 9.5%
- Remainder of the World: 15%

Benefits

The integration of STA into a trade credit insurance policy simplifies a customer's total credit management process, making it fast and effective to ensure significant tangible benefits, including:

- Real-time, online monitoring of accounts
- Accelerated claims resolution
- Competitive collections costs
- Reduced paperwork

Additional Information

For more information or to register for this service please contact:

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Chartis is a world leading property-casualty and general insurance organization serving more than 40 million clients in over 160 countries and jurisdictions. With a 90-year history, one of the industry's most extensive ranges of products and services, deep claims expertise and excellent financial strength, Chartis enables its commercial and personal insurance clients alike to manage virtually any risk with confidence.

Chartis is the marketing name for the worldwide property-casualty and general insurance operations of Chartis Inc. For additional information, please visit our website at www.chartisinsurance.com.

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