

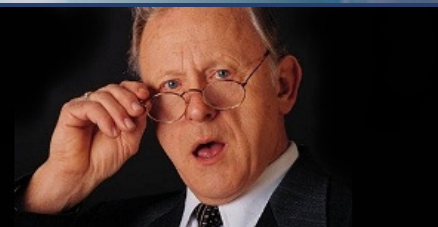


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**No matter what the collateral,
FICOR has you covered.**



WHY USE FICOR?


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When evaluating the products and service provided by a Collateral Protection Insurance (CPI) carrier, it is vital for you to evaluate their focus to the industry.

FICOR's concentration on Collateral Protection Insurance has nurtured many innovative enhancements now being used by several companies in our industry. Those enhancements have become the benchmark to superior service and protection.

Our ongoing efforts in the evaluation of our performance and our monitoring system is vital in order to assure our lenders the very best service and results in our industry. We provide attention to detail in monitoring and tracking document flow between our lenders and our insurance center, call center performance, claim settlement satisfaction, and EDI (Electronic Data Interchange) transmissions.

The extra effort afforded our clients has raised the bar when defining standards of quality performance in our industry.

Below you will find just a few of our efforts to monitor and provide superior service:

- Our Field Service and Conversion team provides ongoing training and attention, ensuring the transition to FICOR and ease of operation is trouble free.
- Our call center answers your institutions dedicated phone number personally without having to go through several phone prompts.
- Proof-of-Coverage.com provides your borrowers the ability to submit their insurance 24 hours a day utilizing a simple fill in the blanks approach.
- Our Sure-Track system which is truly Real Time helps to avoid needless notices from being sent to your borrowers and causing unnecessary frustration.
- Our Management Plus Report Program provides your institution the ability to immediately check on any notices sent or certificates pending on potential uninsured borrowers.
- FICOR's online claim management program allows you to submit and check on the status of any claim submitted. This valuable tool has helped us to establish one of the fastest claim submission to payment benchmarks in our industry.

“

I will state with absolute certainty that after six years dealing with FICOR on CPI, that I would rate the quality of their service as EXCELLENT. I would recommend FICOR to provide CPI to anyone in the financial services market.

”

United Labor Credit Union
Kansas City, MO

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