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WHO WE ARE:

Account Management Resources (AMR) is part of a larger group of recovery companies. The group consists of Claims Management Resources (CMR), Advanced Subrogation Resources (AnSR), and AMR. The companies employ over 200 associates located in Oklahoma City, OK. Throughout the company's 50 year history, it has developed programs for organizations that resolve problems with recovering money from account holders. The companies offer core-competency expertise in the area of past due/delinquent account recovery (hospitals and clinics, municipal fines, student account receivables, utility bills, etc.) and subrogation recovery.

COMPANY MODEL: AMR's approach is summarized by the following:

- Contingency fee structure eliminates customer out of pocket costs and minimizes risks. The company is not paid until money is recovered.
- Lean Six Sigma Process Engineering Methodology: The recovery process is designed to last a maximum of 24 months. On average, accounts are recovered in significantly less time. Program highlights are as follows:
 - **Reporting (examples available upon request)** - monthly reports include:
 - Open file status/Cancel reporting
 - Monthly recovered (activity based)
 - Monthly recovered (actuarially based)
 - By account type
 - Cycle-time (average days)
 - Delinquency to referral, referral to recovery, etc.
 - **Quality Assurance (QA) program**
 - QA Specialists review all unrecovered files at specified intervals
 - Account activity is reviewed for completeness
 - Recommendations and goals are set for recovery specialists to reach account resolution
 - **Compliance:** AMR's rigorous compliance management system (CMS) ensures customers are protected in today's regulatory environment.
- Dollars are typically recovered in 50% less time by AMR/CMR/AnSR than internal recovery organizations.
- The company's program enables organizations to reassign staff to other (more important) operational areas.
- The increase in recoveries provides a new funding source for customers.
- AMR's recovery philosophy is customer oriented and focuses on helping account holders resolve difficult situations.