

Comprehensive Insurance Tracking

To minimize a lender's risk, loan portfolios are tracked for valid insurance, adequate coverage limits for liability, and acceptable physical damage deductibles. We can track homeowners, auto, condominium and flood coverage.



Scope of service

- Full service insurance documentation tracking for all collateral and property types
- Automatic tracking letter and deficiency notice generation
- Proactive outbound calling programs, before and after letter cycle
- Full escrow processing
- Loss draft processing for primary insurance claim checks

Benefits

- State-of-the-art OCR and imaging
- Electronic data interchange (EDI) with hundreds of primary insurers
- Tailored electronic interfaces for individual processing platforms
- SAS 70 compliant

Customer service

- Specialized client service team for lender-related issues
- Tenured claims staff experienced with financial institution business
- Centrally located customer service operations
- Separate toll-free number established for each client
- 24/7 automated voice response access for borrowers
- Proactive referral back to financial institution for non-insurance calls
- Industry-leading call management, handling, processing and routing

American Modern Insurance Group provides lenders a complete line of insurance products and services: lender-placed hazard, collateral protection, credit life and disability, debt protection, homeowners insurance, loan tracking, and outsourcing services. Rated A+ (Superior) by A. M. Best Company, American Modern is part of Munich Re (U.S. Operations).

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Results driven. Partnership proven.



"American Modern" refers to the companies under the American Modern Insurance Group, Inc. Insurance coverage is underwritten by one or more of the companies of American Modern Insurance Group, Inc. which include: In CA: AFH Insurance Company and American Modern Insurance Company. Other states: American Modern Home Insurance Company, American Family Home Insurance Company, American Western Home Insurance Company, American Southern Home Insurance Company, American Modern Lloyds Insurance Company, American Modern Insurance Company of Florida, Inc., American Modern Surplus Lines Insurance Company, and American Modern Select Insurance Company. Credit insurance: Underwritten by American Modern Life Insurance Company in all states except NH and NJ. Amelia, Ohio.