

For third-party collection agencies, debt buyers, first-party collection operations, and collection law firms. Complete with CWCO-SUP-CORE and ACORD 125; also CWCO-SUP-CYBER. Attach sample validation notices and client contracts.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME	DBA	FEIN	YEARS IN BUSINESS
BUSINESS ADDRESS	CITY / STATE / ZIP	WEBSITE	

Entity type:
☐ Sole proprietor ☐ Partnership ☐ LLC ☐ Corporation

PRIMARY CONTACT / TITLE	PHONE	EMAIL
STATES LICENSED / BONDED	ACCOUNTS PLACED PER YEAR	COLLECTORS

2 OPERATIONS

Business (check all that apply):
☐ Third-party agency ☐ Debt buyer ☐ First-party collection ☐ Collection law firm ☐ Medical debt ☐ Student loans
☐ Commercial debt ☐ Credit reporting to bureaus

CONSUMER ACCOUNTS (%)	COMMERCIAL ACCOUNTS (%)	ANNUAL COLLECTIONS (\$)	TRUST ACCOUNT BALANCE (\$)

2-1 Does the agency report accounts to credit bureaus? ☐ Yes ☐ No
IF YES, EXPLAIN

2-2 Does the agency use autodialers, prerecorded messages, or text messaging? ☐ Yes ☐ No
IF YES, EXPLAIN

2-3 Does the agency collect medical debt? ☐ Yes ☐ No
IF YES, EXPLAIN

2-4 Does the agency file lawsuits to collect debts? ☐ Yes ☐ No
IF YES, EXPLAIN

2-5 Are any collection or letter functions outsourced, including offshore? ☐ Yes ☐ No
IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — CONSUMER-LAW COMPLIANCE

Consumer lawsuits against collectors rose again in early 2026 — FDCPA suits up 12% and credit-reporting suits up 40% over 2025 — with about 800 collection firms and creditors sued in a single month and most telemarketing suits filed as class actions. Documented compliance decides whether a claim is defensible.

3-1 Is there a written compliance management system with a designated compliance officer? ☐ Yes ☐ No
IF NO, EXPLAIN

3-2 Do validation notices follow the Regulation F model or required content? ☐ Yes ☐ No
IF NO, EXPLAIN

3-3 Does the dialer system enforce call-frequency limits (no more than 7 calls in 7 days per debt)? ☐ Yes ☐ No
IF NO, EXPLAIN

3-4 Is consent for calls and texts to cell phones documented? ☐ Yes ☐ No
IF NO, EXPLAIN

3-5 Are consent revocations honored promptly across all systems? ☐ Yes ☐ No
IF NO, EXPLAIN

3-6	Are collection calls recorded?	☐ Yes ☐ No
	IF NO, EXPLAIN	
3-7	Is a sample of calls reviewed regularly for compliance?	☐ Yes ☐ No
	IF NO, EXPLAIN	
3-8	Are credit-reporting disputes investigated and resolved within 30 days?	☐ Yes ☐ No
	IF NO, EXPLAIN	
3-9	Are time-barred debts identified, with required disclosures given?	☐ Yes ☐ No
	IF NO, EXPLAIN	
3-10	Are consumer complaints logged and reviewed for root causes?	☐ Yes ☐ No
	IF NO, EXPLAIN	
3-11	Are letter vendors and other service providers audited for compliance?	☐ Yes ☐ No
	IF NO, EXPLAIN	
3-12	Is consumer data encrypted?	☐ Yes ☐ No
	IF NO, EXPLAIN	
3-13	Is multi-factor authentication required for system access?	☐ Yes ☐ No
	IF NO, EXPLAIN	

4 LICENSING, CLIENTS & TRUST FUNDS

4-1	Is the agency licensed and bonded in every state where it collects?	☐ Yes ☐ No
	IF NO, EXPLAIN	
4-2	Do client contracts require the agency to indemnify clients for its own violations?	☐ Yes ☐ No
	IF YES, EXPLAIN	
4-3	Are collected funds held in a separate trust account?	☐ Yes ☐ No
	IF NO, EXPLAIN	
4-4	Is the trust account reconciled monthly?	☐ Yes ☐ No
	IF NO, EXPLAIN	
4-5	Do two people approve remittances to clients?	☐ Yes ☐ No
	IF NO, EXPLAIN	

5 COVERAGE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

E&O LIMIT (\$)	CYBER LIMIT (\$)	CRIME LIMIT (\$)	CURRENT CARRIER / PREMIUM
FDCPA / FCRA / TCPA SUITS — PAST 3 YEARS (COUNT)		CLASS ACTIONS — PAST 5 YEARS (COUNT)	
5-1	Has a class action been filed against the agency in the past 5 years?	☐ Yes ☐ No	
	IF YES, EXPLAIN		
5-2	Has a regulator or attorney general opened an investigation or taken action?	☐ Yes ☐ No	
	IF YES, EXPLAIN		
5-3	Has coverage been declined, cancelled, or non-renewed in the past 3 years?	☐ Yes ☐ No	
	IF YES, EXPLAIN		

6 SIGNATURE & FRAUD WARNING

The undersigned declares that the statements and answers given in this supplemental are true, complete and correct to the best of their knowledge, and that no material fact has been withheld or misstated. The applicant agrees that this supplemental, together with all ACORD applications and attachments, forms the basis of any submission to insurers and may be relied upon by them. Signing this supplemental does not bind coverage. This supplemental is an intake document prepared by Cory Washington & Co. LLC to support carrier submission; it does not itself provide coverage.

FRAUD NOTICE: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information, or conceals for the purpose of misleading information concerning any fact material thereto, may be committing a fraudulent insurance act, which is a crime and may subject such person to criminal and civil penalties. State-specific fraud warnings appear on the insurer's application.

APPLICANT / AUTHORIZED SIGNATURE (TYPE FULL NAME)	TITLE	DATE
PRODUCER — CORY WASHINGTON & CO. LLC	PRODUCER SIGNATURE (TYPE FULL NAME)	DATE