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DCM SERVICES PRODUCTS & SERVICES

Survivor Recovery™ Services

DCM Services' unique, data-driven Survivor Recovery™ approach focuses on increasing recoveries, protecting brand relationships and developing survivor relationships – with respect and sensitivity. Survivor Recovery Services combines DCM Services' innovative estate recovery process using the Probate Finder® Solution with an empathic approach to voluntary collections.

Probate Finder® Solution from Forte

Created by Banko® founder, James Balogh, the Probate Finder Solution from Forte combines database technology and business processes to collect, consolidate and organize probate-filing information on a comprehensive, nationwide basis. Using the Probate Finder Solution, DCM Services helps credit issuers recover hundreds of millions of dollars in deceased debt every year.

Empathic Active Recovery

For estates administered outside of the probate process, DCM Services uses its Empathic Active Recovery approach to collections. Recognizing it is critical for collectors to use techniques that are sensitive and respectful of survivors' grief, DCM Services account representatives receive extensive training in compassion and sensitivity skills, ensuring respectful contact with survivors. This approach gets results, minimizes survivor complaints and protects clients' brands.

DOD Finder™ Service from Forte

Timely, accurate information is critical to an effective deceased debt recovery program. Early identification and precise verification of date of death (DOD) are a vital part of DCM Services' Survivor Recovery process. DCM Services leverages the power of Forte's DOD Finder™ database which cross-references DOD information from the Social Security Administration with data from the Probate Finder Solution and other sources. Accurate DOD verification reduces fraud and after-DOD charges, accelerates recoveries and increases the number of claims filed before estates expire.

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Insurance Claim Processing

DCM Services can also increase deceased account recoveries through its Insurance Claim Processing Service. Through this process, DCM Services isolates deceased accounts with insurance coverage, contacts the carriers, identifies the responsible party, files a claim and negotiates the maximum settlement possible. In parallel, DCM Services leverages the Probate Finder[®] Solution from Forte to identify estates on insurance claims accounts can file a separate claim for the remaining balance.

Disputed Estate Claim Resolution Service

DCM Services helps clients improve probate estate collections through the company's unrivaled Disputed Estate Claim Resolution Service. By utilizing this service and proactively challenging disputed estate claims, DCM Services helps clients increase recoveries while setting a precedent that will reduce the number of future estate disputes.

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