

Claims Advocacy & Recovery Services

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CARS boosts your bottom line by mitigating your auto portfolio losses, reducing your internal expenses, and giving you more time to spend servicing your borrowers. CARS is offered in connection with State National's portfolio protection programs at a reasonable cost — with the quality of our services guaranteed. All CARS Services are fully integrated with InsurTrak Online and are designed to complement your existing processes.



CARS leverages State National's resources and expertise to make all aspects of collections easier. Other CARS benefits include:

- Industry-leading skip results
- Preferred rates
- Best-in-class system automation and integration
- Preferred lane assignments
- Reduced expenses (storage, closing, and repossession)
- FTE savings



Maximizing Outside Insurance Claims

We negotiate claims with outside insurance carriers and secure larger, faster settlements on damaged collateral. Our 45+ years of insurance experience means we know how to work efficiently with outside insurance companies to maximize your recoveries.



Remarketing Profitably at Auction

State National provides profitable auto remarketing options backed by years of experience and trusted partners. We manage the entire process – remarketing the collateral quickly and getting you the best price possible.



Recovering Suspected Skips

With unmatched experience and proprietary databases, our 'locate rate' is outstanding. We send all repossession letters, offer an indemnification program, and use our negotiating skills to limit your repossession, storage, and close fees.



Repossessing Collateral

Our asset recovery partner, Roquemore, has consistently located millions of borrowers across the country and has recovered tens of millions of dollars in collateral for our clients.

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For over 45 years, State National has offered proven portfolio protection solutions. As the nation's premier collateral protection specialist, we are the provider of choice for lenders nationwide. To learn more: info@statenational.com

1900 L. Don Dodson Drive, Bedford, TX 76021 | 800.877.4567 | statenational.com