

What to do... *Settle or Sue?*

Dear Friend of DAL,

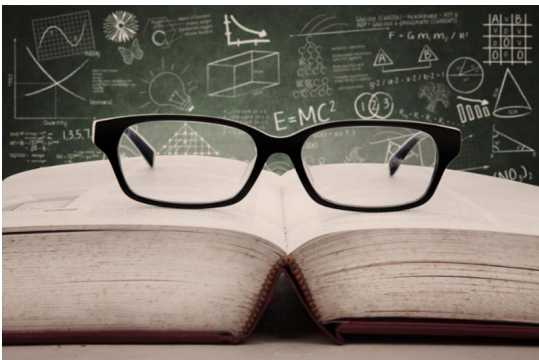
As your third-party commercial collection agency, we always strive for payment in full. However, if the debtor puts an offer on the table, we have a fiduciary responsibility to present that to our client to decline, accept or counteroffer the settlement.

As much as we would like all claims to be paid in full, the reality is that some claims also end up with a lump-sum settlement or a settlement with monthly installments. To what extent a settlement should be accepted is as wide and variable as the unique circumstances surrounding a particular claim.

Here is a quick list of considerations by Thomas Hamilton, Executive Vice President of American Lawyers Quarterly, on whether to settle or continue for full payment and litigate:

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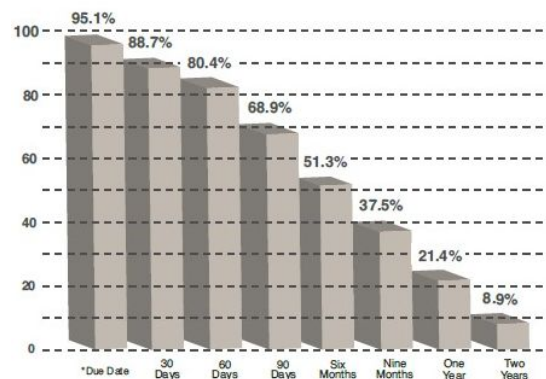
More to Ponder...



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The Age of Your Delinquent Account Matters.

According to the Commercial Collection Agencies of America, your chances of having an account successfully collected drops after 6 months to 51% and after one year to 21.4%. [Read More](#)

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Place Your Claim With DAL Today.](#)**

DAL Top 10 Debtor Excuses

"Customer was unable to pick-up a repaired backhoe as he spent over \$35,000 for his recent wedding, which included having the bride-to-be arrive in a rented helicopter."

Submitted by Charles Rushanan of Stephenson Equipment

[Send us your best excuse, and if we add it to the list, we'll send you \\$25!](#)

For customized solutions for your collection needs,
please contact your DAL Account Manager:

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