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CONSENT ORDER ADDRESSES MEANINGFUL INVOLVEMENT FOR COLLECTION ATTORNEYS

A recent Consent Order issued by the US Consumer Financial Protection Bureau (CFPB) asserted that certain law firms engaged in unfair and deceptive practices to collect delinquent medical bills. The CFPB alleged the attorneys lacked meaningful involvement in evaluating the consumer debt collection accounts, having falsely implied that lawyers had verified the debts under collection.

The Consent Order required the firms to pay a refund to harmed consumers, pay a monthly civil penalty to the CFPB Civil Penalty Fund, and implement policies and procedures in the law firms. While the Consent Order is binding only on the firms involved, it provides guidance for all law firms doing consumer debt collection, specifically as to meaningful involvement and the role lawyers play in handling collection matters. Click to read the [Consent Order](#).

This Consent Order highlights the importance of a good collection letter. OBLIC recently revised and updated its Sample Collection Letter it offers to OBLIC policyholders. Click to review and download the [2017 Sample Collection Letter](#).

If you have additional questions on this or any other loss prevention topic, please contact:

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