



ML RESEARCH GROUP

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FREQUENTLY ASKED QUESTIONS

GENERAL

How many attorneys do you provide this service to?

Currently, we supply this service to thousands of plaintiff lawyers in the USA, Canada and Europe.

Is this service available on any defendant nationwide?

Yes, including Puerto Rico, Guam, U.S. Virgin Islands, The Caribbean and Canada. More countries are being added all the time so if your defendant resides outside of these countries, contact us before you decide not to submit your request.

How accurate is the information you supply?

MLRG produces hundreds of reports every week. It is extremely rare that incorrect information is provided; and when it is, it is usually the result of a policy expiring only days prior to the loss date, or the result of the policy not going into effect until a day or two after the loss date.

What is your success rate?

If the defendant is insured, our success rate is around 90%.

How do I submit a request?

Complete our standard Request Form, which you can download from this web site [or e-mail us, or call us at 1-800-253-9022 and we will fax you a copy]. Then simply fax your request to us 480-237-1179.

My case is somewhat complicated and your standard Request Form will not suffice. What do you suggest?

You may simply provide a memorandum to accompany the request, along with any other useful material to help explain specifically what you require, or simply call us ahead of time at 1-800-253-9022.

Your request form indicates that additional fees may apply in some cases - why is this?

The basic fee is intended for the straightforward accident case having occurred within the past year (from the date your trace request). Approximately 75% of our cases are billed out at the basic fee. However, as we handle all types of cases including very complex cases - some dating back to the 1950's it is impractical to think that we could conduct such voluminous research for our basis fee. Additional fees are also demanded in cases going back more than a year simply because the research time is lengthier and our success rate diminishes. Requests that have incomplete and/or inaccurate information also call for additional research which must be considered - especially when offering this service on a "no find - no fee" basis.

The idea that this service is available on a "no find - no fee" basis makes it very attractive. However, do you see a time when this will change and you will begin charging a "no hit" fee as well?

We see no conceivable reason why this service cannot remain under the current fee structure as long as plaintiff attorneys are accepting cases on a "no win - no fee" basis.

What extra does the Rush Fee get me? If I offer to pay the Rush Fee can you promise to complete your research within a specific timeframe?

We promise to put your case ahead of all other non-rush cases and work on it as expeditiously as possible. However, it is no more feasible for us to promise a specific date to complete our research than

it is for you to advise your client the exact date his/her claim will be settled. If, however, we have not completed our inquiry in a reasonably fast time, the Rush Fee is waived.

What is your average turnaround time?

Using the criteria of a recent accident date and having been supplied with current and correct details of the defendant, the average turnaround time is 15 business days.

Do you offer discounts for volume requests?

No. Volume requests do not necessarily equate to a higher profit to MLRG - especially if a percentage of them have uninsured defendants. Our researchers work on a "no find - no fee" basis and we see it unfair to discount their pay with this arrangement.

Do you accept early Policy Trace cancellations?

No. If you decide to terminate a search, a cancellation fee applies (see Terms & Conditions).

Insurance Policy Traces (existence, limits, number)

How does The ML Research Group (MLRG) find who a defendant is insured with, and what the policy limits are?

Over the past 12 years, MLRG has developed a very large worldwide network of select sources within the insurance industry. By utilizing these sources and conducting our own in-depth research, we are able to offer this service.

What if I want you to search on more than one defendant in the same case? Do I need to submit a separate Request Form for each defendant?

While there are no hard and set rules, we suggest that you submit one request form per case, per defendant.

What if I have a case where the injury is not one specific date, but rather a "period of time" say for 6 months or 2 years, etc. How does that work?

The exact same as a standard search. However, as more than one policy may have been written covering the time frame in question, you may wish to place a cap in advance on the number of policies you wish for us to report to you. You will be billed for each policy we trace.

What if you find a policy but the policy excludes coverage - for example in an auto policy where there is no Bodily Injury?

The purpose of the service provided by MLRG is simply to provide you with the insurance carrier and/or agent the defendant is insured with for the type of coverage requested. We have no control of the wording or exclusions of the policy reported.

Does that mean that if I request auto insurance on a Defendant and you are unable to find an auto policy but you supply details of the Defendant's homeowner's policy, you will charge me on the basis that you have "no control of the wording or exclusions of the policy"?

No, we must supply you with the insurance details for the "specific" type coverage you requested before we can charge you.

What if I request insurance details, policy limits and policy number, but you can only provide us with the insurance details - how are we billed?

While this rarely occurs, there would be no charge for the policy number search or the policy limits search, however the fee for the insurance details would be payable.

What do I actually receive when requesting an insurance search and how do I receive it?

At the completion of our research you will be supplied, via facsimile, with a typed [usually one-page] report outlining the full name, address and phone number of the insurance carrier and/or agent the coverage was placed through. If we were unable to find any coverage, you be supplied via facsimile with a typed [usually one-page] report to that effect.

What if I request a search for homeowners coverage AND umbrella/excess coverage, or auto coverage AND umbrella/excess, or business coverage AND umbrella/excess - how am I billed?

If we find two policies, you will be charged for two searches - even if the umbrella/excess is with the same insurer as the primary cover.

I submitted a Policy Existence Trace request for a specific defendant/homeowner on a specific date of loss. Will I be billed if MLRG uncovers a policy for the defendant in a dog bite case, but the located policy does not cover the specific address where the injury occurred?

Yes. Our search is done strictly on the basis of locating an insurance policy that is in existence for a named defendant on a particular date of loss. Unfortunately, we are not able to “dig into” specific policy language to determine the policy’s inclusions or exclusions. As a result, you will be invoiced in accordance with our fee schedule for each policy found for that defendant, unless we are unable to find any policy in effect on the specific date of loss for the named defendant.

What if I send you a case - for example to find homeowners insurance and the home is possibly listed in two or more names. Do you charge a fee for each name searched?

No, while we will search under all names, we only charge on a per policy basis. So, if we only find one policy under one or more of the names provided, it will be charged as one search.

Can MLRG search for any type of insurance?

Yes, we have the capability to attempt to trace any type of liability insurance. Our investigators have traced coverage from basic auto accident cases to complex mesothelioma cases dating back to the late 1950's. We know of no type of liability coverage that we are unable to attempt to trace.

Can MLRG trace life insurance policies?

Currently, this is not an area we have expanded into. We are considering offering this in the future.

Can you search for umbrella/excess coverage only in a case?

Yes, indeed we can. However we ask that you supply us with the primary coverage details when making the request. This is for two reasons: (1) These details may provide “telltale” information that would assist us in tracing additional coverage; and (2) we want to be somewhat satisfied that the potential exists that the defendant might carry such coverage. The majority of insurance carriers will not write an umbrella policy unless the primary policy limits are at a minimum of \$100,000 / \$300,000. In other words we would not search for umbrella/excess coverage on a defendant with minimum limits coverage on his/her vehicle, etc.

I am already aware of some policies on a defendant but there possibly may be more. Can you help? How do I avoid being billed for policy information I already have?

Yes, we can help. However, in order to avoid a conflict of who found what policies, we would simply ask that you supply these details at the time of your request. You will not be billed for policies you are already aware of provided you have made them known to us in advance.

Do you actually obtain a copy of the policy itself or the declaration sheet?

No, we have neither the capability nor authority to provide a copy of either of these documents.

What if you supply me with details of a policy and I later learn that the policy actually expired prior to the date of loss? What if it did not commence until after the date of loss - do I still have to pay your fee? No, we only charge if we locate a policy in effect on the date of loss. If you received an invoice we will void it. If you have already paid the invoice you will receive a full refund or a credit - whichever you prefer. We would only ask that your office supply us with a copy of the document from the insurance carrier evidencing your position about the reported policy.

Asset Searches

Other than tracing liability coverage, does MLRG offer any other service that can assist me in finding additional funds to assist in settling my client's case?

Yes, we can produce detailed Commercial/Personal Asset [Means] Reports on defendants. Our investigators go far beyond the searching of national databases. Our investigators use databases only as an "initial" vehicle for uncovering assets. Most asset tracing agencies simply stop there and produce their Asset Report on those findings! But at MLRG we go well beyond those levels of research. Using the information and leads gathered from our numerous database searches, MLRG uses well defined pretexts and INDIVIDUALLY search asset based records to secure CURRENT information on assets owned, current values AND current liabilities against those assets. Using all the information gathered, and with the assistance of our investigator's in-house financial consultant, MLRG produces a well-presented Asset Report that is clear, understandable and reveals an accurate overview of the defendant's ability to contribute to a settlement.

What is the cost of this Commercial/Personal Asset Search?

Our flat rate fee is \$298.00 in 99% of all cases. Occasionally there is a need to charge a higher fee due to an increased volume of research, or if the defendant is located outside of the United States mainland, or if a large corporation is involved. If an asset search is expected to be charged at a higher rate, we will seek your approval in advance of our undertaking any inquiries (see Terms & Conditions).

Can you conduct an Asset Search on any defendant anywhere in the world?

Yes, though fees may vary and information provided may be restricted.

What if I need to know what other types of assets a Defendant has, such as bank accounts, stocks and bonds? Does MLRG have the resources to provide such information?

Yes. Our services now include the ability to conduct thorough bank account/liquid asset searches. Included in our fee would be details of up to 10 accounts located at each bank. See our Tracing Bank Account/Liquid Assets request form and Terms and Conditions for more detailed information.

Do you handle any type of asset search on a "no find - no fee" basis?

No, as it is not practical to do so.

Person Locate/Searches

I am having difficulty locating a defendant with the information that was provided by the law enforcement agency's police report. Can MLRG assist in locating this individual?

Yes, we can provide you with a current address where the defendant can be located, or if the subject is found to be deceased. MLRG will guarantee the contact information to be current on the day that we report it.

Adult Resident Relatives

I have an auto case and am already aware of the defendant's insurance. However, in an effort to find additional coverage can you search for policies on the ADULT RESIDENT RELATIVES of the defendant's household on a "no find - no fee basis"?

Yes, we can, however we do not have the capability to quantify the relationship factor between the adult resident(s) and the defendant. What we can do is to identify all known "adult residents" of the defendant's household and provide you details of who they were insured with for auto coverage on the date of loss. If none are found to have coverage there would be no charge, except, that if we are required to first identify the names of these individuals we charge a \$68 fee per person identified regardless of the final outcome of the insurance search: you can however request a cap on the number you wish to be identified in advance. To avoid this \$68 per person fee, your office can simply elect to supply us with these names. In the event we provide you with insurance details on an adult resident and you later learn that either 1) the adult resident is not a relative and/or 2) the policy fails to list the defendant as a named-insured, we reduce to insurance search fee by \$100.