

## MEA Research Services Questions & Answers

Q. How many law firms in the US use MEA and how long has MEA been in business?

A. MEA currently provides its services on a regular basis to thousands of plaintiff lawyers in the USA, Mexico, Canada, and Europe since 1978.

Q. Are the services offered by MEA available nationwide?

A. MEA services are available nationwide in the US, including Puerto Rico, Guam, U.S. Virgin Islands, the Caribbean, Canada, Mexico, and parts of Europe. More countries are being added all the time so if your defendant resides outside of these countries, contact [laskew@mea-research.com](mailto:laskew@mea-research.com) before you decide to submit your request. An additional \$300.00 fee does apply for searches on any out of the country defendant [but is waived if no policy found in force on the date of loss]

Q. What is MEA's success rate finding insurance?

A. If the defendant is insured, our success rate finding a policy is around 98%.

Q. How accurate in the information you report?

A. MEA produces hundreds of cases every week. It is extremely rare that incorrect policy information is provided; and when it is, it is usually the result of a policy expiring only days or one day prior to the loss date, or the result of the policy not going into effect until a day or two after the loss date. We waive all fees if we report incorrect information or refund all fees in full if already paid.

Q. How do I submit a request?

A. Complete our one-page Insurance Request Form which you can download from this web site. Then simply e-mail your request to us along with any accident report and insurance letter if available. No retainer or no upfront fees are required, and no account is required to be set up.

Q. How do you bill us, how long do we have to pay any fees and how do we make payment?

A. We will email an invoice to you AFTER we have submitted our report to you. You will have 30 days to pay. Payment by company check, credit card. Checks are to be mailed only to our address in Beverly Hills, FL [address and FEIN will be displayed on the invoice]. CREDIT CARDS ARE ACCEPTED.

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

A. Complete the form as best as possible and provide any specific details on your email when you submit your request.

Q. What is the turnaround time on requests?

A. 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 10 business days. Rush order in 2 - 5 days and 24-hour orders usually completed the same day.

Q. Do you offer discounts for volume requests?

A. No.

Q. Can we cancel a request?

A. Any incomplete requests can be cancelled EXCEPT 24-hour rush orders. If you cancel a rush order WITHIN the first 3 business days of submitting your request a \$100.00 fee will apply [per defendant being searched]. If you cancel a NON rush order WITHIN the first 5 business days of submitting your request a \$100.00 fee will apply [per defendant being searched]. Cancellations submitted outside of these timeframes will NOT incur any cancel fee. NOTE: 24 HOUR RUSH ORDERS CANNOT BE CANCELLED.

Q. How does MEA find who a defendant is insured with, and what the policy limits are?

A. Over the past 35 years MEA has developed a very, very large worldwide network of select sources within the insurance industry. We utilize these sources and conducting our own in-depth research, including the need to sometimes contact the actual defendant to verify information gathered during our

research. [Please notify MEA at the time you submit any request if you do not wish for MEA to contact the defendant and we will honor accordingly].

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

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

Q. 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?

A. The exact same as any other standard insurance 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, otherwise you will be billed for each policy we locate that cover any part of the loss period dates

Q. What if you find a policy but the policy excludes coverage - for example in a dog bite case where to homeowner's policy found excludes coverage for such an injury?

A. The purpose of the service provided by MEA 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 and we do not get to review a policy in advance.

Q. What if I request MEA to ID the insurance carrier, policy number and liability limits, but you can only provide us with the insurance carrier details - how are we billed?

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

Q. How do we receive your reports?

A. At the completion of our research you will be supplied, via e-mail, with a typed [usually one-page] report outlining the information you ordered. If we were unable to find any coverage, you be supplied via e-mail with a typed [usually one-page] report to that effect.

Q. What if I request a search for homeowner's coverage AND umbrella/excess coverage, or auto coverage AND umbrella/excess, or business coverage AND umbrella/excess - how am I billed?

A. If we find both policies, you will be charged for two searches - even if the umbrella/excess is with the same insurer as the primary cover, however if the umbrella/excess policy is with the same carrier as the underlying policy the ID carrier fee is only charged one time.

Q. If we submitted an insurance request for example in a dog bite case for a specific defendant/homeowner on a specific date of loss, will I be billed if MEA uncovers a policy in force on the date of loss but the located policy does not cover the specific address where the injury occurred?

A. Yes. Our search is done strictly based on locating an insurance policy that is in existence for a named defendant on a date of loss. Unfortunately, we are not able to review any 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.

Q. 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?

A. 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.

Q. Can MEA search for any type of liability insurance?

A. Yes, we have the capability to attempt to trace any type of liability insurance. Our researchers have traced coverage from basic auto accident cases to complex mesothelioma cases dating back to the late 1960's. We know of no type of liability coverage that we are unable to attempt to trace.

Q. Can MEA trace life insurance policies?

A. No, however we have a reputable source we can refer to you.

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

A. 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 wish to search for umbrella/excess coverage on a defendant with minimum limits coverage on his/her vehicle, etc.

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

A. 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 by listed said policy details in your email when submitting your request to MEA. Please do not list these policies on the MEA request form as it will create confusion. You will not be billed for policies you are already aware of provided you have made them known to us in advance.

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

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

Q. What if you supply me with details of a policy and I later learn that the policy 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?

A. We charge a processing fee of \$25.00 if no information is located for ID Insurance Carrier/Umbrella Carrier.

If we find the information you requested, 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.

### **What is the cost of this Personal Asset Search?**

Our flat rate fee is \$250.00 per report regardless of findings (\$350.00 for husband-and-wife reports). Corporation Assets Request are \$400.00. See Asset Form that is available on this website.

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

Yes, though fees may vary, and information provided may be restricted. Please email MEA in advance for a quote. Please email [laskew@mea-research.com](mailto:laskew@mea-research.com)

### **What is included in your asset reports?**

All asset searches are conducted nationwide using a variety of well-established cross-connected fee-based databases followed by direct calls to county property appraisers to cross check values and current ownership status of real property. Additionally, the subject's name is entered into a national database of media reports to extract any additional information on the subject that otherwise is not part of the standard public records search [example would be a lottery winning, etc.]. All searches are performed nationwide to locate all types of real estate, timeshares, vehicles, boats, planes, unclaimed funds, royalties, lottery winning, businesses, etc. either solely and/or jointly owned by the subject defendant. Also, bankruptcies, tax and other type liens. Each asset found will be listed in our report and will have a current gross market value and, if found, a report of any liens, notes or mortgages against each asset, along with the current amount(s) due on each debt. The asset report will therefore reflect a final gross value along with a final net value of the defendant/subject's assets. Due to various privacy laws, some states have restricted access to many motor vehicle records, one of which may include the state that is the subject of an asset search you requested. We will of course report all information regarding motor vehicles that is available to us, however you should be advised that the asset report you are requesting may not always include any/all motor vehicle information due to these laws. It is our experience based on our 30 years of producing asset reports that an individual's net asset value in vehicle ownership is almost always very, very small and would not likely change the overall net asset amount of the defendant to any varying degree. Finally, due to current privacy laws, asset information related to cash accounts held at financial institutions, including, but not limited to banks and credit unions, are not included as part of our Asset Report.

For Financial institution assistance we have a reputable source we can refer to you.