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PRODUCT SPOTLIGHT

DATA ONE is a cloud-ready system that allows clients to acquire bankruptcy and deceased information for a particular customer without sending the customer's data outside of their IT environment.

Data One allows organizations to minimize financial, regulatory, and reputational exposure by enabling clients to control their own portfolio file processing.

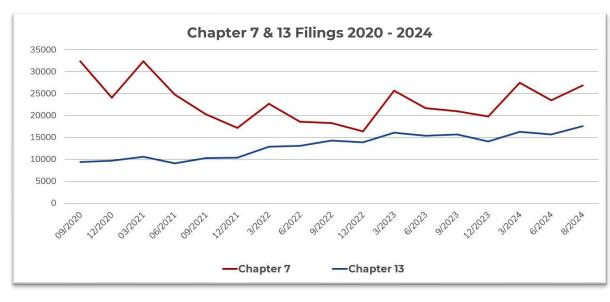
Furthermore, the Data One system has been tested and successfully implemented at some of the largest financial institutions in the country. >>**LEARN MORE**

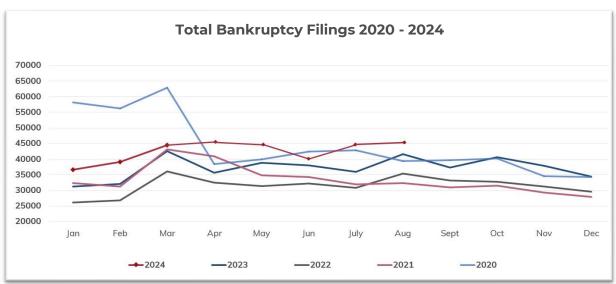
BANKRUPTCY STATISTICS SNAPSHOT



For Bankruptcies Filed Between 08/01/2024 and 08/31/2024

Total Bankruptcies Filed	45,150	Total Bankruptcies Filed last 12 months	491,048
Chapter 13	17,529	Total Bankruptcies Filed Prev. Month	44,452
Chapter 7	26,896	Total Bankruptcies Filed Prev. Year (same month)	41,623
Chapter 11	689	Increased Bankruptcies from Prev. Month Total	698 (1.57%)
Chapter 11, Subchapter V	182	Increased Bankruptcies from Prev. Year Total (same month)	3,527 (8.47%)

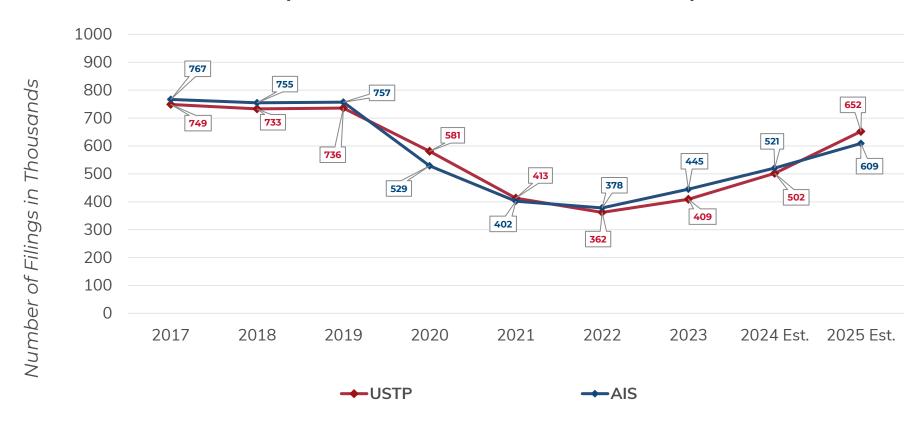




FILING PROJECTIONS



Historical and Projected Bankruptcy Case Filings (Includes DOJ/USTP and AIS data sources)



DOJ/USTP SOURCE: U.S. Department of Justice - United States Trustee Program, FY 2024 Performance Budget, Congressional Submission. Data includes USTP districts for fiscal year. AIS SOURCE: AIS proprietary bankruptcy database. Data includes all districts for calendar year. Applied year-over-year growth trend from Q1 2023 through Q1 2024 for estimates.

YEAR-TO-DATE BANKRUPTCY SUMMARY

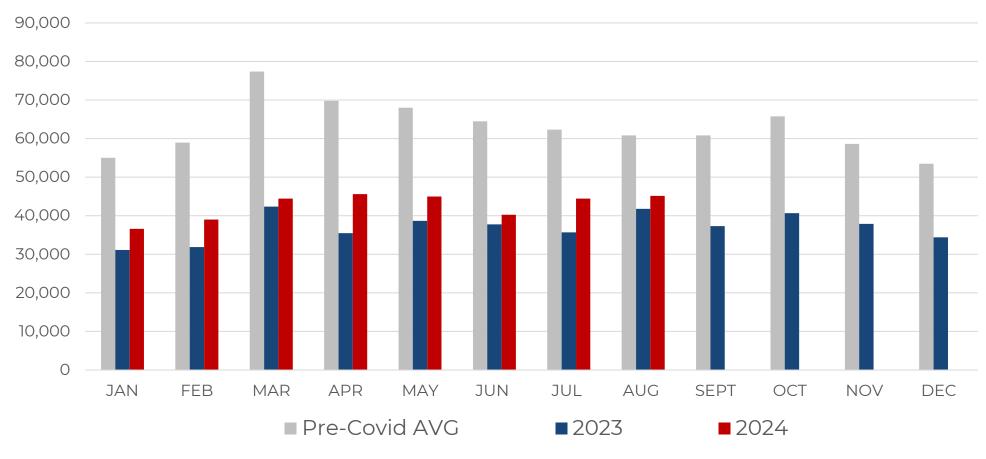


AIS	YTD Filing Totals 2024	YTD Change From 2023	YTD % Change From 2023
All Bankruptcies	340,637	45,861	15.56%
Chapter 7	204,026	30,392	17.50%
Chapter 11	5,708	1,805	46.25%
Chapter 11 Sub Chapter V	1,704	563	49.34%
Chapter 12	143	59	70.24%
Chapter 13	130,523	13,483	11.52%
Chapter 15	237	122	106.09%

2024 MONTHLY FILING TOTALS



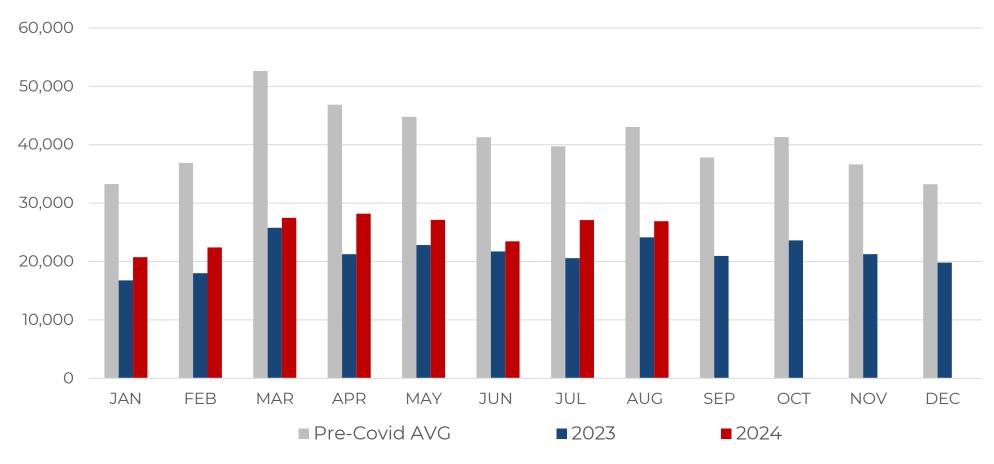
August total filings are **up 8.47**% compared to the same time period in 2023. This total is **25.79**% **below** the pre-Covid average* for the month of August.



2024 MONTHLY CHAPTER 7 FILINGS



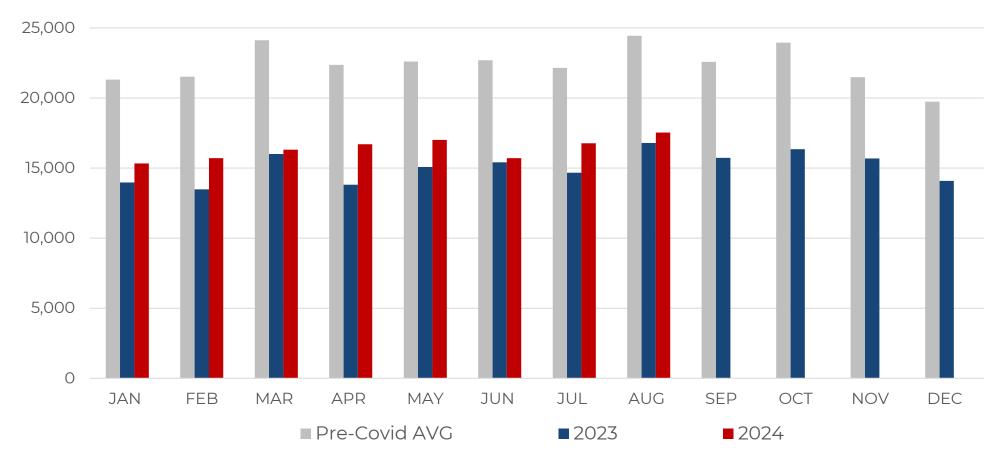
August Chapter 7s are **up 10.04%** compared to the same time period in 2023. This total is **37.49% below** the Pre-Covid average* for the month of August.



2024 MONTHLY CHAPTER 13 FILINGS



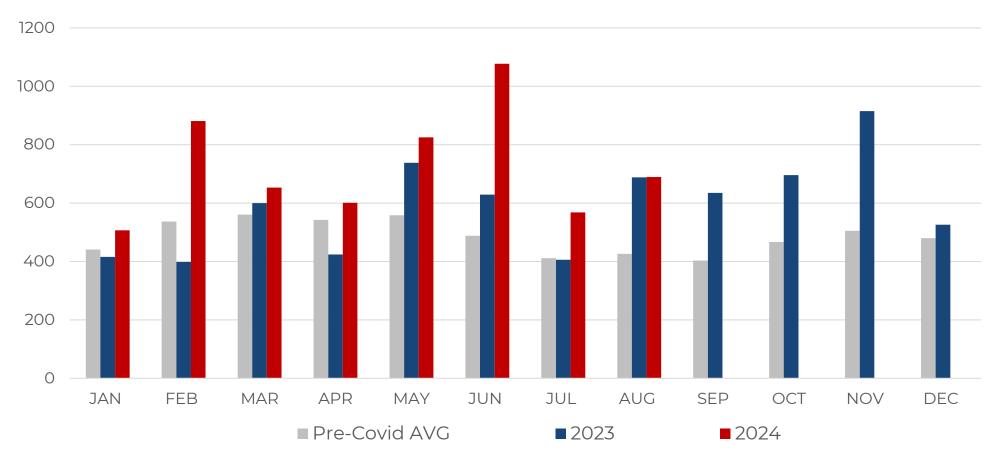
August Chapter 13s are **up 6.19%** compared to the same time period in 2023. This total is **28.28% below** the pre-Covid average* for the month of August.



2024 MONTHLY CHAPTER 11 FILINGS



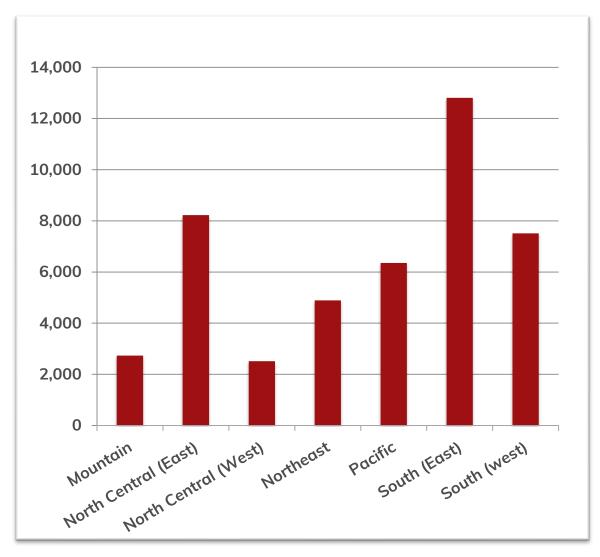
August Chapter 11s are **up 4.24%** compared to the same time period in 2023. This total is **61.73% above** the pre-Covid average* for the month of August.

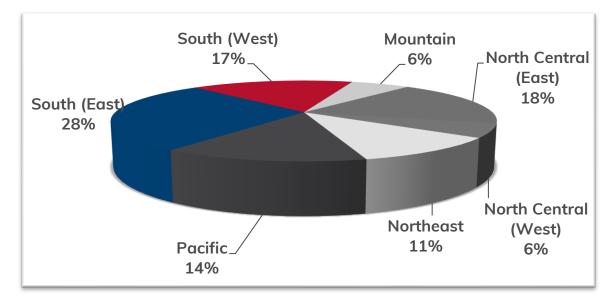


BANKRUPTCY FILINGS BY REGION



For Bankruptcies Filed Between 08/01/2024 and 08/31/2024





REGION	STATES
Mountain	Arizona, Colorado, Idaho, Montana, New Mexico, Utah, Wyoming
North Central (East)	Illinois, Indiana, Michigan, Ohio, Wisconsin
North Central (West)	Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, South Dakota
Northeast	Connecticut, Delaware, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont
Pacific	Alaska, California, Hawaii, Guam, Nevada, Oregon, Washington
South (East)	District of Columbia, Florida, Georgia, Kentucky, Maryland, North Carolina, Puerto Rico, South Carolina, Tennessee, Virgin Islands, Virginia, West Virginia
South (West)	Alabama, Arkansas, Louisiana, Mississippi, Oklahoma, Texas



For Bankruptcies Filed Between 08/01/2024 and 08/31/2024

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
DISTRICT OF ALASKA	10	8		3	21
MIDDLE DISTRICT OF ALABAMA	95	1		431	527
NORTHERN DISTRICT OF ALABAMA	362	4	1	533	900
SOUTHERN DISTRICT OF ALABAMA	85	1		256	342
EASTERN DISTRICT OF ARKANSAS	118	2		227	347
WESTERN DISTRICT OF ARKANSAS	76	1	2	124	203
DISTRICT OF ARIZONA	824	14		160	998
CENTRAL DISTRICT OF CALIFORNIA	1,941	39		330	2,310
EASTERN DISTRICT OF CALIFORNIA	746	9	5	186	946
NORTHERN DISTRICT OF CALIFORNIA	315	13		191	519
SOUTHERN DISTRICT OF CALIFORNIA	333	3		53	389
DISTRICT OF COLORADO	558	18		132	708
DISTRICT OF CONNECTICUT	190	1		50	241
DISTRICT OF WASHINGTON, D.C.	28	2		7	37
DISTRICT OF DELAWARE	60	173		44	277
MIDDLE DISTRICT OF FLORIDA	1,447	40		454	1,941
NORTHERN DISTRICT OF FLORIDA	137	3		49	189
SOUTHERN DISTRICT OF FLORIDA	613	14		514	1,141
MIDDLE DISTRICT OF GEORGIA	153	5	1	432	591
NORTHERN DISTRICT OF GEORGIA	856	34		904	1,794



For Bankruptcies Filed Between 08/01/2024 and 08/31/2024

SOUTHERN DISTRICT OF GEORGIA	53				
				349	402
DISTRICT OF GUAM	1			2	3
DISTRICT OF HAWAII	72			46	118
NORTHERN DISTRICT OF IOWA	88	3	1	15	107
SOUTHERN DISTRICT OF IOWA	136			25	161
DISTRICT OF IDAHO	179	2		26	207
CENTRAL DISTRICT OF ILLINOIS	155		1	72	228
NORTHERN DISTRICT OF ILLINOIS	1,005	17		848	1,870
SOUTHERN DISTRICT OF ILLINOIS	75	2		83	160
NORTHERN DISTRICT OF INDIANA	294			266	560
SOUTHERN DISTRICT OF INDIANA	520	4		392	916
DISTRICT OF KANSAS	183	4	1	181	369
EASTERN DISTRICT OF KENTUCKY	283			159	442
WESTERN DISTRICT OF KENTUCKY	200	2		240	442
EASTERN DISTRICT OF LOUISIANA	48	9		181	238
MIDDLE DISTRICT OF LOUISIANA	58			67	125
WESTERN DISTRICT OF LOUISIANA	79	1	2	429	511
DISTRICT OF MASSACHUSETTS	241	7	1	147	396
DISTRICT OF MARYLAND	562	5		319	886
DISTRICT OF MAINE	41	2		8	51



For Bankruptcies Filed Between 08/01/2024 and 08/31/2024

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
EASTERN DISTRICT OF MICHIGAN	890	6	1	439	1,336
WESTERN DISTRICT OF MICHIGAN	183	1	1	85	270
DISTRICT OF MINNESOTA	548	2		213	763
EASTERN DISTRICT OF MISSOURI	270	1		228	499
WESTERN DISTRICT OF MISSOURI	145			159	304
NORTHERN DISTRICT OF MISSISSIPPI	135	1	1	270	407
SOUTHERN DISTRICT OF MISSISSIPPI	219	1		193	413
DISTRICT OF MONTANA	47	1	1	12	61
EASTERN DISTRICT OF NORTH CAROLINA	119	8		308	435
MIDDLE DISTRICT OF NORTH CAROLINA	87			90	177
WESTERN DISTRICT OF NORTH CAROLINA	87	2	2	108	199
DISTRICT OF NORTH DAKOTA	48			4	52
DISTRICT OF NEBRASKA	134			70	204
DISTRICT OF NEW HAMPSHIRE	62			17	79
DISTRICT OF NEW JERSEY	646	14		387	1,047
DISTRICT OF NEW MEXICO	103			12	115
DISTRICT OF NEVADA	664	5		117	786
EASTERN DISTRICT OF NEW YORK	481	22		276	779
NORTHERN DISTRICT OF NEW YORK	229	1		60	290
SOUTHERN DISTRICT OF NEW YORK	263	15		80	358



For Bankruptcies Filed Between 08/01/2024 and 08/31/2024

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF NEW YORK	117	2		55	174
NORTHERN DISTRICT OF OHIO	903	3	2	211	1,119
SOUTHERN DISTRICT OF OHIO	636	1		302	939
EASTERN DISTRICT OF OKLAHOMA	64	1		12	77
NORTHERN DISTRICT OF OKLAHOMA	148			16	164
WESTERN DISTRICT OF OKLAHOMA	254	1		72	327
DISTRICT OF OREGON	419	4		123	546
EASTERN DISTRICT OF PENNSYLVANIA	182	7		216	405
MIDDLE DISTRICT OF PENNSYLVANIA	127	5		124	256
WESTERN DISTRICT OF PENNSYLVANIA	269	8		141	418
DISTRICT OF PUERTO RICO	153	4		315	472
DISTRICT OF RHODE ISLAND	68	2		25	95
DISTRICT OF SOUTH CAROLINA	120	5		289	414
DISTRICT OF SOUTH DAKOTA	43			10	53
EASTERN DISTRICT OF TENNESSEE	324			290	614
MIDDLE DISTRICT OF TENNESSEE	242	5		245	492
WESTERN DISTRICT OF TENNESSEE	175	2		572	749
EASTERN DISTRICT OF TEXAS	268	8		227	503
NORTHERN DISTRICT OF TEXAS	574	21	3	410	1,008
SOUTHERN DISTRICT OF TEXAS	383	58		298	739



For Bankruptcies Filed Between 08/01/2024 and 08/31/2024

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF TEXAS	405	13		263	681
DISTRICT OF UTAH	416			189	605
EASTERN DISTRICT OF VIRGINIA	525	4	1	414	944
WESTERN DISTRICT OF VIRGINIA	188	2		112	302
DISTRICT OF THE VIRGIN ISLANDS					
DISTRICT OF VERMONT	21			7	28
EASTERN DISTRICT OF WASHINGTON	145			30	175
WESTERN DISTRICT OF WASHINGTON	417	7		116	540
EASTERN DISTRICT OF WISCONSIN	349			241	590
WESTERN DISTRICT OF WISCONSIN	148	2		87	237
NORTHERN DISTRICT OF WEST VIRGINIA	47			14	61
SOUTHERN DISTRICT OF WEST VIRGINIA	72	1		14	87
DISTRICT OF WYOMING	33			5	38

ABOUT US



AIS is a professional services and technology company that reduces operating costs, improves compliance and mitigates risk through automation and highly skilled labor. Our clients see us as a "strategic partner" that manages the day-to-day work so our clients can focus on growing their business. We review processes, eliminate non-value adds, and help your teams work smarter and faster.

We build and deploy technology to automate and increase controls in your back-office. We recruit, train, and manage specialized human resources to meet your immediate staffing needs and increase your organizational bandwidth.

We equip decision makers with deep data sets and forward-thinking analytics so they can make smarter business decisions and create better customer experiences. We serve a variety of industries including banking, automotive finance, credit card, mortgage, insurance and telecommunications.

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