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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.

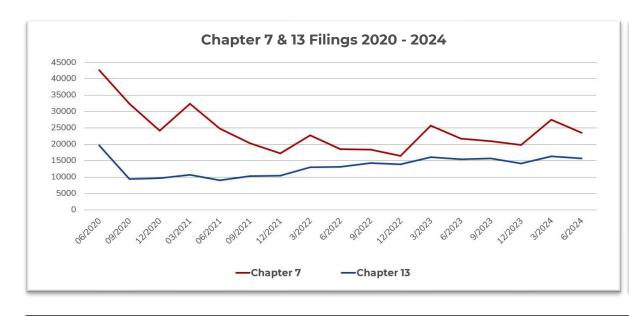
Furthermore, the Data One system has been tested and successfully implemented at some of the largest financial institutions in the country. >>**LEARN MORE**

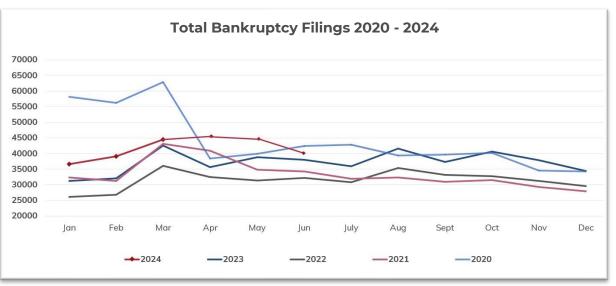
BANKRUPTCY STATISTICS SNAPSHOT



For Bankruptcies Filed Between 06/01/2024 and 06/30/2024

Total Bankruptcies Filed	40,277	Total Bankruptcies Filed last 12 months	478,792
Chapter 13	15,712	Total Bankruptcies Filed Prev. Month	45,015
Chapter 7	23,452	Total Bankruptcies Filed Prev. Year (same month)	37,784
Chapter 11	1,077	Increased Bankruptcies from Prev. Month Total	-4,738 (-10.53%)
Chapter 11, Subchapter V	311	Increased Bankruptcies from Prev. Year Total (same month)	2,493 (6.60%)

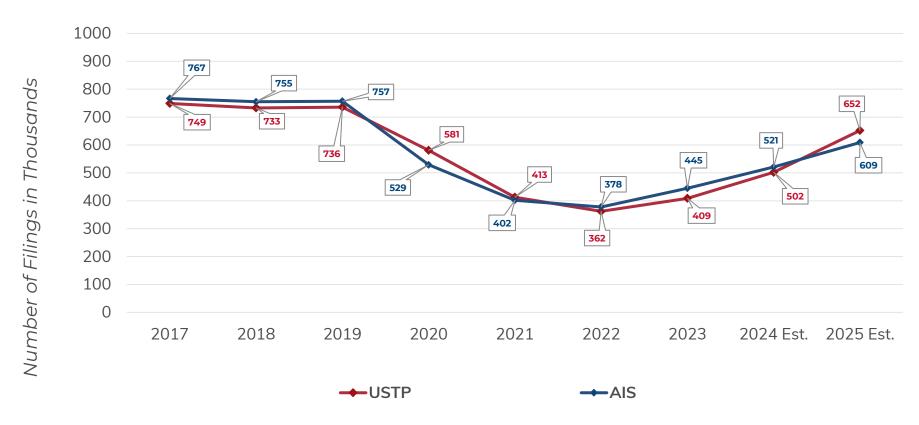




FILING PROJECTIONS



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.

Als SOURCE: Als 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

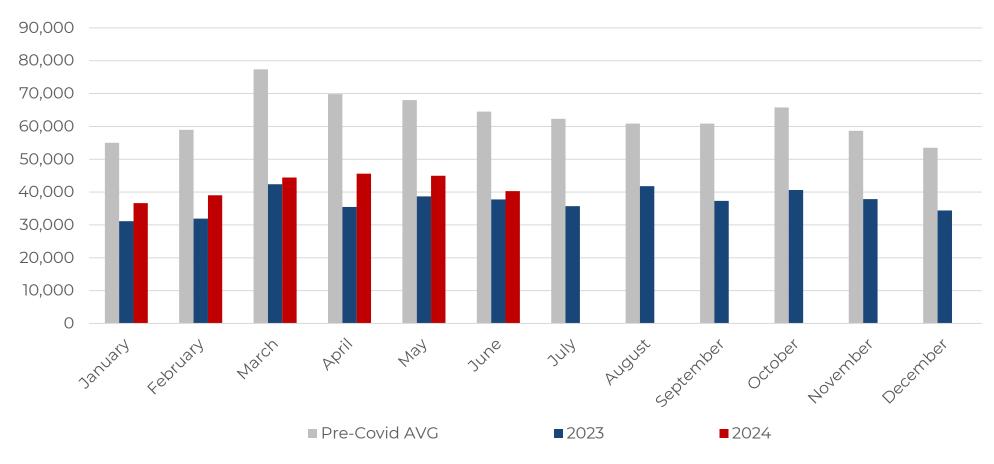


AIS	YTD Filing Totals 2024	YTD Change From 2023	YTD % Change From 2023	
All Bankruptcies	251,020	33,595	15.45%	
Chapter 7	149,732	21,672	16.92%	
Chapter 11	4,517	1,640	57.00%	
Chapter 11 SubChapter_V	1,366	515	60.52%	
Chapter 12	105	35	50.00%	
Chapter 13	96,464	10,095	11.69%	
Chapter 15	202	153	312.24%	

2024 MONTHLY FILING TOTALS



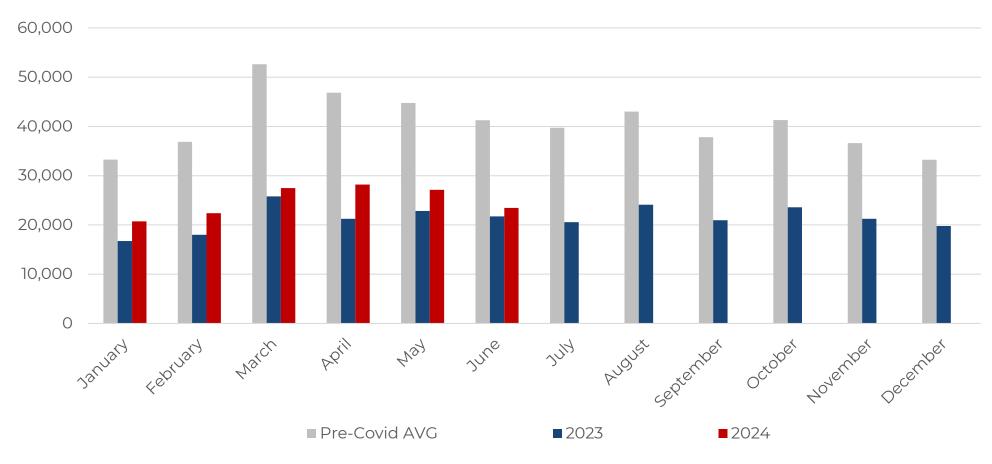
June total filings are **up 6.6%** compared to the same time period in 2023. This total is **37.54% below** the pre-Covid average* for the month of June.



2024 MONTHLY CHAPTER 7 FILINGS



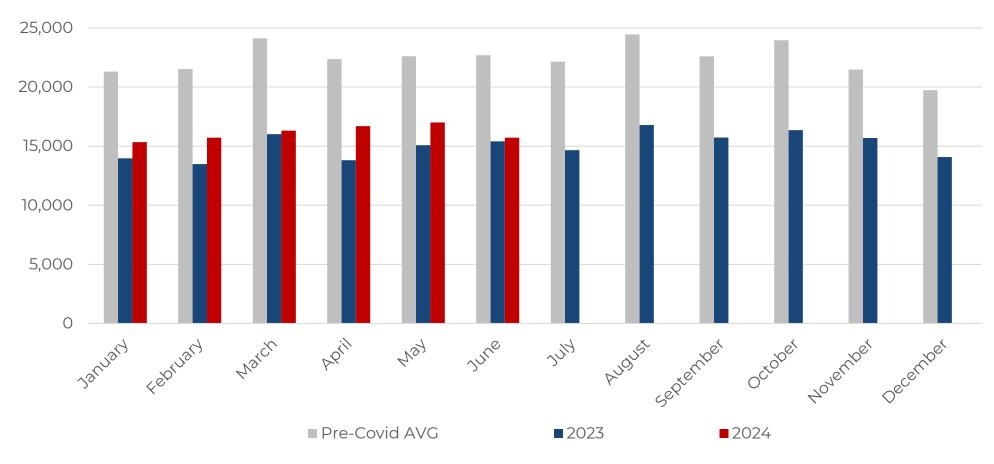
June Chapter 7s are **up 6.71%** compared to the same time period in 2023. This total is **43.17% below** the pre-Covid average* for the month of June.



2024 MONTHLY CHAPTER 13 FILINGS



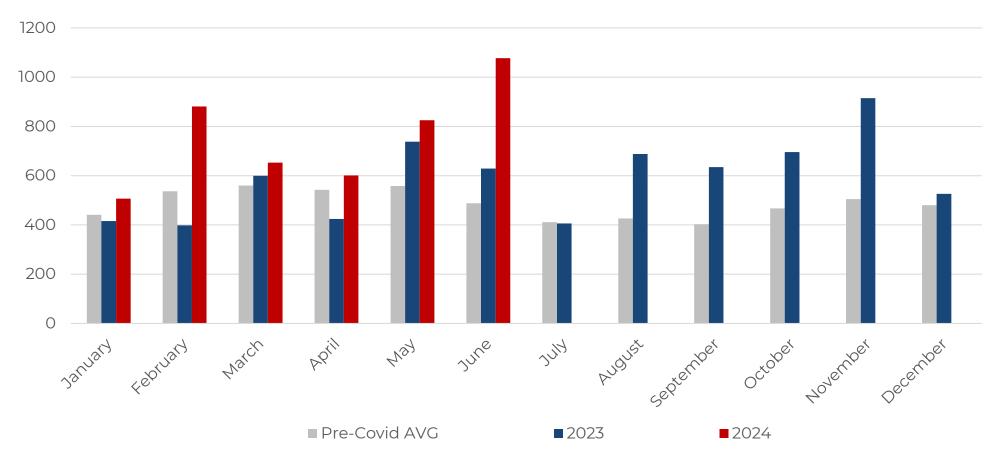
June Chapter 13s are **up 3.37**% compared to the same time period in 2023. This total is **30.75**% **below** the pre-Covid average* for the month of June.



2024 MONTHLY CHAPTER 11 FILINGS



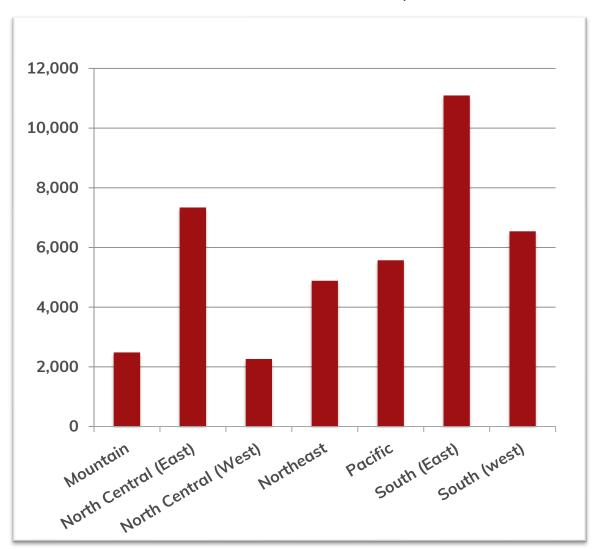
June Chapter 11s are **up 83.16%** compared to the same time period in 2023. This total is **120.58% above** the pre-Covid average* for the month of June.

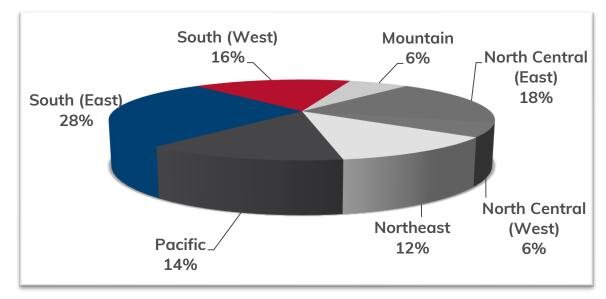


BANKRUPTCY FILINGS BY REGION



For Bankruptcies Filed Between 06/01/2024 and 06/30/2024





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 06/01/2024 and 06/30/2024

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
DISTRICT OF ALASKA	20			6	26
MIDDLE DISTRICT OF ALABAMA	71	1		447	519
NORTHERN DISTRICT OF ALABAMA	306	6		473	785
SOUTHERN DISTRICT OF ALABAMA	70			245	315
EASTERN DISTRICT OF ARKANSAS	131	1	2	207	341
WESTERN DISTRICT OF ARKANSAS	52			119	171
DISTRICT OF ARIZONA	710	15		161	886
CENTRAL DISTRICT OF CALIFORNIA	1,668	33		303	2,004
EASTERN DISTRICT OF CALIFORNIA	637	10		172	819
NORTHERN DISTRICT OF CALIFORNIA	265	8		186	459
SOUTHERN DISTRICT OF CALIFORNIA	344	8		51	403
DISTRICT OF COLORADO	498	15		138	651
DISTRICT OF CONNECTICUT	245	1		48	294
DISTRICT OF WASHINGTON, D.C.	22	1		7	30
DISTRICT OF DELAWARE	64	223		52	339
MIDDLE DISTRICT OF FLORIDA	1,014	30	1	364	1,409
NORTHERN DISTRICT OF FLORIDA	93	3		37	133
SOUTHERN DISTRICT OF FLORIDA	537	25	1	498	1,061
MIDDLE DISTRICT OF GEORGIA	120	2	1	366	489
NORTHERN DISTRICT OF GEORGIA	694	312		656	1,662



For Bankruptcies Filed Between 06/01/2024 and 06/30/2024

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
SOUTHERN DISTRICT OF GEORGIA	44	1		266	311
DISTRICT OF GUAM	1			1	2
DISTRICT OF HAWAII	55			22	77
NORTHERN DISTRICT OF IOWA	94	3		20	117
SOUTHERN DISTRICT OF IOWA	124			26	150
DISTRICT OF IDAHO	160	3		17	180
CENTRAL DISTRICT OF ILLINOIS	153			52	205
NORTHERN DISTRICT OF ILLINOIS	931	20		682	1,633
SOUTHERN DISTRICT OF ILLINOIS	67	4		61	132
NORTHERN DISTRICT OF INDIANA	331	8		225	564
SOUTHERN DISTRICT OF INDIANA	460	5		310	775
DISTRICT OF KANSAS	188	7		160	355
EASTERN DISTRICT OF KENTUCKY	250	3	1	152	406
WESTERN DISTRICT OF KENTUCKY	177	2		230	409
EASTERN DISTRICT OF LOUISIANA	44	9		167	220
MIDDLE DISTRICT OF LOUISIANA	33	3		52	88
WESTERN DISTRICT OF LOUISIANA	78	4	3	396	481
DISTRICT OF MASSACHUSETTS	231	13		133	377
DISTRICT OF MARYLAND	488	3	1	353	845
DISTRICT OF MAINE	37	2		6	45



For Bankruptcies Filed Between 06/01/2024 and 06/30/2024

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
EASTERN DISTRICT OF MICHIGAN	802	6		387	1,195
WESTERN DISTRICT OF MICHIGAN	173	2		79	254
DISTRICT OF MINNESOTA	438	5	2	188	633
EASTERN DISTRICT OF MISSOURI	270	4		152	426
WESTERN DISTRICT OF MISSOURI	148	2		142	292
NORTHERN DISTRICT OF MISSISSIPPI	120	3		216	339
SOUTHERN DISTRICT OF MISSISSIPPI	190	2		177	369
DISTRICT OF MONTANA	57	1		11	69
EASTERN DISTRICT OF NORTH CAROLINA	76	3		263	342
MIDDLE DISTRICT OF NORTH CAROLINA	68	2		82	152
WESTERN DISTRICT OF NORTH CAROLINA	73	2		130	205
DISTRICT OF NORTH DAKOTA	43			4	47
DISTRICT OF NEBRASKA	120	7		56	183
DISTRICT OF NEW HAMPSHIRE	49			22	71
DISTRICT OF NEW JERSEY	554	38		414	1,006
DISTRICT OF NEW MEXICO	90			16	106
DISTRICT OF NEVADA	522	18		100	640
EASTERN DISTRICT OF NEW YORK	476	35		370	881
NORTHERN DISTRICT OF NEW YORK	232	2	4	73	311
SOUTHERN DISTRICT OF NEW YORK	245	14		102	361



For Bankruptcies Filed Between 06/01/2024 and 06/30/2024

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF NEW YORK	111	1		53	165
NORTHERN DISTRICT OF OHIO	778	4		195	977
SOUTHERN DISTRICT OF OHIO	578	1		261	840
EASTERN DISTRICT OF OKLAHOMA	57	1		8	66
NORTHERN DISTRICT OF OKLAHOMA	129	1		10	140
WESTERN DISTRICT OF OKLAHOMA	206	3		70	279
DISTRICT OF OREGON	373	2	1	138	514
EASTERN DISTRICT OF PENNSYLVANIA	171	10		182	363
MIDDLE DISTRICT OF PENNSYLVANIA	116	1		133	250
WESTERN DISTRICT OF PENNSYLVANIA	198	5		115	318
DISTRICT OF PUERTO RICO	139	5		282	426
DISTRICT OF RHODE ISLAND	54	1		24	79
DISTRICT OF SOUTH CAROLINA	126	5		239	370
DISTRICT OF SOUTH DAKOTA	38	1		19	58
EASTERN DISTRICT OF TENNESSEE	340	5		270	615
MIDDLE DISTRICT OF TENNESSEE	210	9		211	430
WESTERN DISTRICT OF TENNESSEE	146	3		511	660
EASTERN DISTRICT OF TEXAS	228	11		194	433
NORTHERN DISTRICT OF TEXAS	458	13		350	821
SOUTHERN DISTRICT OF TEXAS	325	11		283	619



For Bankruptcies Filed Between 06/01/2024 and 06/30/2024

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF TEXAS	322	17		214	553
DISTRICT OF UTAH	354	4		189	547
EASTERN DISTRICT OF VIRGINIA	423	10		345	778
WESTERN DISTRICT OF VIRGINIA	142	2		89	233
DISTRICT OF THE VIRGIN ISLANDS		10			10
DISTRICT OF VERMONT	20			2	22
EASTERN DISTRICT OF WASHINGTON	139	1		25	165
WESTERN DISTRICT OF WASHINGTON	347	6		108	461
EASTERN DISTRICT OF WISCONSIN	318	1	1	213	533
WESTERN DISTRICT OF WISCONSIN	153			78	231
NORTHERN DISTRICT OF WEST VIRGINIA	29			16	45
SOUTHERN DISTRICT OF WEST VIRGINIA	59	1		9	69
DISTRICT OF WYOMING	37	3		5	45

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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