

Situational **A**wareness **C**onfrontational **A**voidance & **D**e- **E**scalation **T**echniques

Presented by:

EAGLE GROUP XX, Inc.

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ABOUT THE AUTHOR:

Ron L. Brown

Director, President and CEO of CSI Group

Facilitator for Eagle Group XX

Oklahoma City, Oklahoma

Ron Brown is a state licensed Private Investigator and member of the National Association of Fraud Investigators. He has over 30 years' experience in the field of locating lost and missing people and assets and has assisted many law enforcement agencies including the U.S. Marshall's Service, Federal Bureau of Investigation, and the Texas Rangers.

He has served on the Board of Directors of Time Finance Adjusters, National Association of Fraud Investigators, Comp Source Insurance Fund, Oklahoma Collectors Association, and the ACA International Education Council.

Having authored numerous articles, books, and training modules on the subjects of tracing, the use of Neuro-Linguistic Programming Techniques in interrogation and the psychology of motivation in the collection of debt. He is the co-author the best seller, "MANHUNT: The Book" and is currently in high demand as an instructor and keynote speaker.

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In today's turbulent and ever-changing credit and collection industry there is a person challenged with the task of locating and recovering mortgaged property covered by a defaulted security agreement. This thankless task is without any doubt the most invasive action in the lending process and to perform this task without injuring themselves or consumers, without violating the statutes of the numerous and onerous personal privacy laws takes a very special breed of men and women. Known by many titles including Asset Recovery Specialist, Recovery Agent and as the "Repo Man". This group of men and women, in their daily course of business, will be confronted by numerous irate and angry consumers as well as third parties and with each contact there is the possibility and high probability of injury or violence.

The Situational Awareness and Confrontational Avoidance Techniques (SACAT) training module is the collaborative effort of the men and women who are members of Eagle Group XX to create a uniform training program dedicated to making the repossession process a little safer for both the recovery agent and the involved consumers.

OVERVIEW

- Keys to De-Escalation**
- Safety of Body Space**
- After Incident Reports**

SITUATIONAL AWARENESS

Situational Awareness is one of the most important traits that a professional asset recovery specialist must develop to perform their tasks in an environment safe from hazards and violence.

WHAT IF

You could predict violent encounters seconds before they occurred... and had the skills and knowledge to avoid any issues through neuro linguistic management and control techniques?

SURPRISE KILLS

What if...You could avoid being surprised by the actions of consumers or bystanders?

What if...You could recognize and understand “pre-incident indicators” and react to them accordingly, avoiding confrontations?

Obtaining and utilizing this vital information and skill set will provide a safer environment for both you and the consumers and third parties you encounter.

SEE...

Search: with your eyes and ears to obtain a full recognition of your environment

Evaluate: the risk level at that given point in time in relation to “another time/another place”

Execute: the decision you make in relation to proceed or not proceed

By utilizing the **SEE** skill set on each assignment you will have a better understanding of your environment and increase your safety factor as well as the consumer’s safety factor. Remember **SEE** is not a now and then thing... use the **SEE** skill on every assignment.

KEYS TO SITUATIONAL AWARENESS

FOCUS attention on the current situation

FOCUS on what does and does not belong

SEE...don't just look

Develop a **“SA ATTITUDE”** which is proactive in identifying danger signs

AVOID DISTRACTORS such as cell phones, other people, loud noises, etc.

SA ENVIRONMENT

Attention must be paid to your immediate and surrounding environment as this environment is the critical factor which controls the level of your awareness.

High Alert/Low Alert

You should be aware of the fact that there are different levels of high alert and low alert, but **ALWAYS** be alert.

Situational Awareness requires that you understand the totality of the situation...the “**Big Picture**” as many people tend to stress it.

A professional asset recovery agent must constantly assess and reassess the situation as mitigating factors are constantly changing.

PRE-INCIDENT INDICATORS

Pre-Incident Indicators may usually be classified as “**Obvious**” or “**Subtle**”.

OBVIOUS: Loud and threatening voice

Clenched Fists

Space Invasion

Other people arriving on site

Picking up anything which may be used as a weapon

SUBTLE: Rapid Eye Movement

Nervous twitching

Reddening of the face

Tearing up

Looking down

Intuitive Recognition...trust your instincts as they are usually right

Gather Information using the SEE technique and process it rapidly

Constantly Play the “what if...what if not” game and be prepared

SURVIVOR SIGNALS

This are the things that alert you of imminent danger and may possibly save your, or someone else's life...

Suspicion: doubt, misgiving, distrust, appearances are not reliable

Apprehension: anticipation or perception of adversity, trouble, or a threat

Fear: a distressing emotion aroused by impending danger, to be uneasy

Out of the ordinary: things just do not feel right as if something is missing or out of place.

That instinctive "feeling": a natural aptitude or gift, an intuitive power.

"It is far more prudent to be cautious than careless."

SITUATIONAL AWARENESS E&E

ESCAPE & EVADE

Have a plan with an exit strategy: Know what you are going to do if the consumer becomes physically violent, threatens you with a weapon, goes into his dwelling to get a weapon, etc.

Know the escape routes: Look at a map prior to working the assignment and know how you can exit the area and always have a “plan B”

Know where the cover and concealment areas are located: Know prior to an incident where you will go to seek cover and assistance if the consumer becomes violent.

The ESCAPE and EVADE issue is one of the most important parts of the recovery agent’s skill set and is a very dangerous area as we all tend to forget this item under pressure and the eminent possibility of violence.

SUMMARIZING SITUATIONAL AWARENESS

The professional asset recovery specialist must recognize the fact that bad things can occur and prepare for them.

The professional asset recovery specialist must constantly maintain a focus on the present...not the past...prepare for the future.

The professional asset recovery specialist must adapt their level of alertness to the level of their environment.

The professional asset recovery specialist must pick up on pre-incident indicators and listen to and trust their intuition.

The professional asset recovery specialist must always formulate contingency plans for all situations.

“In the end you can’t do much if you don’t see it coming...”

Preventive Strategies

When asset recovery specialists or agency employees become the focus of violence, they can potentially become victims of work-related threats and violence at any place, at any time. Although it is unrealistic to assume that all threats and violence against members of the asset recovery profession can be prevented, there are several useful methods professionals can employ to avoid and prevent potential violence from consumers, 3rd nonparties, and even from other recovery professionals. Tailoring such methods to the needs, resources, and circumstances, and proper application, can help reduce the potential of violence and help prevent acts of violence from occurring. Two methods used to recognize warning signs of potential violence are the Profile Model and the Signs of Danger Model.

Profile Model. The identification of risk factors associated with violent behavior is rooted in a large body of research and can alert people of potential threats. Although the term “profile” carries a very negative connotation, this model assists to create a biographical sketch as a means of detecting potentially violent individuals based on their patterns and behavior, and it should not be discounted.

Signs of Danger Model. The keys to mitigating violence, are recognizing verbal and non-verbal signs of violence, in addition to paying attention to your “gut instinct.” I suggest that intuition can be an element that can help contribute to zero incidents. It’s of primary importance for all employees to hone, honor and listen to their intuition. There are five ways a person’s intuition will speak to them: heart rate, perspiration, nausea, feeling indecisive and hair rising on the back of your neck.

Profile Model

Studies have shown that warning signs foreshadowed 85 percent of all violence. The purpose of the Signs of Danger Model is to train oneself to recognize signs of dangerous stress in individuals, particularly those who have already made threats. Relevant and practical questions to consider after an individual has made a threat include:

- **Has an intent or plan to harm been expressed?**
- **Does the individual have the means to carry out the threat?**
- **Has the individual displayed or practiced with a weapon?**
- **What is the individual's record of discipline for misconduct?**
- **Is there turmoil in the individual's personal life?**
- **Has the individual considered harming himself or attempted to do so?**

This basic analysis can assist recovery professionals to recognize the possibility of violence from an individual and determine what steps should reasonably be taken to prevent additional threats or to prevent the individual from fulfilling the threat.

- **Threats – Direct**
- **Threats – Veiled**
- **Threats – Conditional**
- **Boasts of prior violence**
- **Confused thinking**
- **Bragging about losing control**
- **An increase in pitch when speaking – indicates throat is tightening**
- **Repetitive word use, parroting and or echoing**

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- **Repetitive word use, parroting and or echoing**
- **Forced or strained speech**

- **A nervous laugh or laughing at inappropriate times (Laughing is a way for a body to shed emotions.)**
- **When a person speaks to others about someone as if they are not present**
- **Yelling or screaming**
- **Non-stop profanity**
- **Slurred speech**
- **Talk of hurting animals**

The *non-verbal* signs of impending violence include:

- **Personal space violation**
- **Standing toe to toe**
- **Finger pointing**
- **Making fists**
- **Staring through you**
- **Face flushing**
- **Heavy breathing**
- **Flaring nostrils**
- **Person refuses any eye contact**
- **Someone blocks egress**

Preparation and Training

Coping with Threats and Violence from an angry or hostile customer or coworker:

- **Stay calm. Listen attentively.**
- **Maintain eye contact.**
- **Be courteous. Be patient.**
- **Keep the situation under your control.**
- **For a person shouting, swearing, and threatening:**
- **Signal a coworker, or supervisor, that you need help. (Use a duress alarm system or prearranged code word.)**
- **Do not make any calls yourself.**
- **Have someone call a guard or 911.**
- **For someone threatening you with a gun, knife, or other weapon:**
- **Stay calm. Quietly signal for help. (Use a duress alarm or code word.)**
- **Maintain eye contact.**
- **Stall for time.**

CONFRONTATIONS

AVOID IF AT ALL POSSIBLE

Attorney fees start at \$10,000.00.

Remember more and more people possess weapons and will use them.

Any type of confrontation can be met with anger and embarrassment.

Family members and friends can get involved.

Some reactions are out of the fear of not knowing what to do.

DE-ESCALATION

Always start with “I” ...

Never start with “You”

Never criticize or scold

Never disrespect”

Never try to reason with an angry person

Paraphrase their statements

Empathize but do not sympathize

Never give advice

Do not threaten or try to intimidate

Remember the “Golden Rule”

Use “Feel and Felt” phrases

BODY SPACE PARAMETERS

A professional asset recovery specialist must always be prepared for any adverse situation which might arise during or after a recovery of mortgaged property has been accomplished and a portion of that awareness is commonly referred to as **BODY SPACE PARAMETERS** where a recognized factor is that “**Action is faster than Reaction**”. A beginning point for this skill set is recognition of the three zones of threat and the potential for violence and injury in each zone.

THREE ZONES OF THREAT

Intimate: 1.5 foot or closer constitutes an invasion of your space and is usually felt to be intimidating or uncomfortable. Violence resulting in injury or death is very easily accomplished at this distance and should be avoided if possible.

Personal: 1.5 foot to 4 foot is usually the distance the recovery agent will find themselves in when speaking with someone regarding the recovery assignment. At this distance the agent must remain very alert and realize the precursor signs for potential violence.

Social: 4- foot plus is a favored distance and offers the recovery agent the best opportunity to defend themselves or escape an escalating environment.

NO MATTER WHAT DISTANCE... BE ALWAYS ON THE ALERT

HOW SHOULD I REACT TO A PHYSICAL CONFRONTATION???

THE FIGHT IS ON...

The recover agent may find themselves in a volatile situation regardless of their efforts to avoid a confrontation. What are the options when you are suddenly set upon by an angry consumer who may be using Fists, Clubs, Knives or even Firearms to thwart your repossession attempt?

RUN FORREST RUN

Defensive weapons only:

Pepper Spray

Flashlight

Note Pads

Keys

Kevlar Gloves & Vest

BEWARE OF EDGED WEAPONS

Knives and any type of edged weapon can be very deadly and here are a few facts that a recovery agent should know:

30% greater risk of death by knife than firearm

21 ft Rule

12 ft in 1 second

6ft in .5 second

Approach and stand on the weak side...never the front

Be aware of surroundings...people and things

Assess the scene...know the exits

21 FOOT RULE

A rule originating from research by Salt Lake City trainer, Dennis Tueller, the "rule" states that in the time it takes the average officer to recognize a threat, draw his sidearm and fire 2 rounds at center mass (1.5 seconds), an average subject charging at the officer with a knife or other cutting or stabbing weapon can cover a distance of 21 feet.

Discretion is always the better part of valor, and the professional recovery agent should always retreat from any situation where weapons are introduced or where the potential for violence is eminent. Not only is it the smart thing to do but courts have recognized that the recovery agent has a “duty to retreat” if there is an objection to the repossession.

Taking steps to protect oneself in the event of potential violence is just as important as recognizing the threat of potential violence. Failing to take steps to prevent violence can have dire consequences, including injury, stress, and deterioration of work performance, morale, and general wellness. Taking proactive steps to prevent violence can avoid potential long-lasting effects.

Whether one works in the field, in a large recovery agency, or a small agency, asset recovery professionals can implement relatively inexpensive and simple measures to anticipate and prevent potentially violent situations. These should include

- 1. preparing and actively reviewing action plans to summon assistance when necessary.**
- 2. controlling access to the work environment.**
- 3. developing notification procedures in case of a violent situation.**
- 4. knowing how to defuse a potentially violent situation; and**
- 5. recognizing the exceptional occasions when physical action may be a necessary solution.**

AFTER THE FACT

Recovery Agencies and their agents should keep up to date training records to indicate and document knowledge of de-escalation techniques as well as company policy regarding confrontations.

This record may indicate that you have been trained and possess the skill sets to avoid confrontations and that you have a clear understanding related to the need for use of force.

If you are involved in any type of confrontation, immediately document the events as they occurred and indicate that you exhausted all means of communication and de-escalation.

Remember the details and write them down in a clear and concise manner.

DOCUMENTATION

Remember the adage “If it is not documented it did not happen” so document, document, document.

Your documentation should contain the following information:

Date and time of contact

Length of contact

Course of events

Witnesses

Develop a “form” and utilize it on each confrontation.

KEY REPORT OBSERVATIONS

It is imperative that you and others who may have been involved put observations and actions into writing as soon as possible while the incident is fresh in each person's memory. Time-Date all Documents and have the author sign them.

Be certain your documentation includes the following:

PRIMARY ENGAGEMENT: heated, calm, controlled.

CONSUMER'S BEHAVIOR: angry, passive, evasive.

YOUR RESPONSE: verbal, physical, combative.

ACTION: steps you or others took to avoid a confrontational situation.

SUMMARY AND KEY POINTS

Closeness = Threat

Constantly assess situation

Remember body space parameters

Do everything possible to avoid use of force

Use force only for self defense

Be prepared to articulate actions

Document Everything

FOUR LIFE SAVING ITEMS EACH AGENT SHOULD CARRY

- 1. Blood Stopping First Aid Powder (BleedStop, WoundSeal, Celox)
ALUM (aluminum sulfate), Cornstarch, Pepper**
- 2. Tourniquet (NA Rescue CAT, RTS Tactical, FalconTac, Adjustable
Dog Collar, Bicycle-inner-tube, Shirt Sleeve)**
- 3. Chest Wound Seals (HALO Seal, Rhino Rescue Seal, ER Chest Seal)
Saran Wrap, Ziploc Bag, Credit Card, Duct Tape**
- 4. NARCAN (naloxone HCL)**

Confrontational
Avoidance &
De-
Escalation
Techniques... allow
you to

“Live Long and Prosper”

...Spock