Professional REPOSSESSOR™

A Magazine for the Professional Recovery Industry

CAN WE SURVIVE A PANDEMIC?

WHAT'S NEXT?

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15TH EDITION

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Barbara Scheele
President, AFA

A Letter from the Allied Finance Adjusters President

Hello and welcome to Professional Repossessor Magazine. This complimentary magazine is provided by Allied Finance Adjusters Conference Inc.

Dear Members,

With the COVID19 continuing to spread across the world, everyone is struggling to figure out how to deal with the disruption of our industry.

Most of us have been forced to put employees on furlough. Some have taken trucks and camera cars off the road to save on insurance, others have either shut down completely or working at the very minimum.

Will the recovery industry come back from this Coronavirus recession?

I believe we will and be stronger and wiser than before. The key here is WISER. If your business does not have some seed money put aside, think why, and how can you put funds aside when you are just meeting expenses? If your asking yourself this question, take a good look at your current financial situation. (Speak with your accountant to go over your Profit and Loss can help.) As we all know, your income should be greater than your expenses, and past profits should have been saved for future lean times. I have learned this having gone through numerous hurricane seasons. Bottom line the fees we receive for our repossessions have not kept pace with our expenses placing our industry in a difficult position regarding profitability. Let us stand together as industry owners, unite and change this, we can come back stronger and wiser!

Barbara Scheele
President
Allied Finance Adjusters Conference Inc.

Mission Statement: *The mission statement of Allied is as follows:*

Allied Finance Adjusters Conference Inc. is a nonprofit national association of individuals who own and operate repossession companies. We are committed to the promotion of excellence within our profession. Allied does this by educating our members and those associated with the finance industry regarding innovations, changes and improvements that affect this trade and give them the opportunity to exchange knowledge, experience, and ideas in a collaborative environment.

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Email: HomeOffice@alliedfinanceadjusters.com

In This Issue

Woman wins repossession appeal against towing company

By Katie Stancombe

The 7th Circuit Court of Appeals on March 26. 2020 reversed in favor of an Indianapolis woman who was restrained by law enforcement while her car was being repossessed.

After Nichole Richards defaulted on her car loan, her lender hired PAR, Inc., to repossess the vehicle through its subcontractor, Lawrence Towing. When the towing company arrived on the front lawn of her Indianapolis home to repossess the vehicle, Richards protested and ordered them off her property.

The towers called the police, who then handcuffed Richards and threatened her with arrest, not releasing her until after the vehicle had been towed.

Richards subsequently sued PAR and Lawrence Towing for violating §1692f(6)(A) of the Fair Debt Collection Practices Act, conceding that although she did default on her loan and that the security interest was valid, the defendants lacked a present right to possess the vehicle because Indiana law authorizes nonjudicial repossession only if the repossession "proceeds without breach of the peace."

The U.S. District Court for the Southern District of Indiana, however, found the claim to be an improper attempt to repackage a state-law violation as a violation of the FDCPA and entered summary judgment for PAR and Lawrence Towing. But the 7th Circuit Court of Appeals reversed in *Nichole L. Richards v. PAR, Inc., and Lawrence Towing, LLC*, 19-1184.

"Drawing inferences in Richards's favor, a reasonable jury could conclude that a breach of the peace occurred during the repossession attempt. At that point the towing company no longer had a present right to possession, but its employees took Richards's Tahoe anyway. The record is factually and legally sufficient to proceed on a claim for violation of § 1692f(6)(A)," Circuit Judge Diane Sykes wrote for the 7th Circuit.

Specifically, the 7th Circuit found Richards' case similar to Seeger v. AFNI, Inc., 548 F.3d 1107, 1111 (7th Cir. 2008) and Suesz v. Med-1 Sols., Inc., 757 F.3d 636 (7th Cir. 2014) (en banc), noting that a repossession of property without judicial process violates § 1692f(6)(A) unless the property is collateral under an enforceable security interest and the repossessor has a "present right to possession."

"The statute doesn't supply its own rule for determining whether a repossessor had a present right to possess the property when it was seized; that question can be answered only by reference to state law. In Indiana a repossessor has a present right to take possession of collateral without judicial process only if he proceeds without a breach of the peace," the 7th Circuit concluded. "Richards has a sound legal theory and enough evidence to present her § 1692f(6)(A) claim to a jury."

Letters to the Editor

FEAR AND LOATHING

Fear and Loathing are letters and ideas submitted to PRM. It will be a combination of quotes from submitted member letters/rants along with analogous situations and pertinent business logic and how we can apply it to our daily operations. So if you're feeling frustrated with the daily grind of the Biz and want to vent, send in your letters. We prefer you do it by identifying yourself, but if you choose to remain anonymous, we will respect that and deal with it accordingly. If you have an article you want to have reviewed in whole for publication, please submit it to pastpresident@alliedfinanceadjusters.com.

ARE ASSIGNMENT UPDATES A THING OF THE PAST?

Assignment updates used to be a way to communicate progress on a repossession order with a client and initializing a conversation that could lead to the recovery or a payment. Agencies would receive a close fee for their efforts. Those were the good old days.

Fast forward to today where forwarders and some lenders do not pay close fees no matter the outcome of the agency's efforts. Should they require updates when they only pay for the actual recovery of the vehicle?

Processing updates has costs. It costs the agent time in the field to pull over and enter them, it costs repossession agencies to process them and send them to clients. It costs the forwarders lots to pay staff to review them and send them to clients and it costs clients time and resources to review them. Finding an actionable update can be like playing "Where's Waldo", but takes longer.

So, are updates obsolete?

One forward thinking lender has requested agencies only enter actionable updates. Updates that the client could act upon to increase the likelihood that the vehicle could be recovered. This way they do not have to sift through a stack of updates to find the one or two that may actually produce results. It saves them time and reduces costs.

Some companies back in the day barely worked accounts and would still charge close fees, but there is no advantage to that now as most assignments are contingent upon repossession of the vehicle. No metal - no money. Should it be no close fee - no updates?

Technology and the forwarding model has changed our industry, but we are still doing some things the same way. Updates like "single family home with a 2 car garage no windows" are no longer necessary. Clients can get a street view from Google faster if they deem it necessary. We are littering the information highway with these types of updates but does this information have value?

Can we as an industry afford to generate this information without compensation? The time and resources spent processing these routine updates could be used on more productive activities like skip tracing, purchasing LPR hits and running accounts.

It seems that updates are going the way of typewriters, fax machines, postal meters and filing cabinets. Let us know what you think!

INCREASE IN REQUEST FOR FLATBED FEES

I have been getting numerous phone calls and feedback from my members in regard to the email sent out on February 7th, 2020 by American Recovery Services. In this email they claim to have observed an increase in request for flatbed fees. This is likely due to the increase in AWD vehicles being built and electronic E brake vehicles

Well, fellow agency owners, it is time to **EDUCATE** your clients. The following are just a few questions that come to mind with the removal of approving additional fees…… Have they collected stats and data to justify implying that unnecessary flatbed fees are being charged? Have they spoken to those individual agencies they feel are charging unnecessary flatbed fees before sending out a mass email implying everyone is? Have they researched when dollies can and cannot be used and when it is imperative that a flatbed be used to avoid damage?

Whether or not a vehicle can be towed with a tow dolly depends on the make and model, its weight and weight distribution, the length of your car, and its ground clearance. As well as the distance you will be transporting. Does the client understand this?

The statement that, "each individual agency is expected to have the appropriate equipment to safely recover vehicles without the need for additional fees." Are they implying everyone should buy and insure a flatbed? Do they understand even if you own a flatbed it's another piece of equipment that needs to go out and it doesn't drive itself. The body driving that flatbed expects to get paid. I doubt an agency owner is sending out their flatbeds to check assignments.

I can keep going on and on, but the bottom line is we need to **EDUCATE** our clients, explaining to them we have a very high cost of doing business. If the fees needed are not being approved you will have no choice but to limit the assignments, you are willing to accept to avoid the possibility of damage claims. Each business owner will have to evaluate whether they are going to be able to provide the additional service of flatbed or dollies. It is a possibility that some repossession company owners might feel that it is more profitable not to pick up these types of vehicles, then lowering your recovery rate because these vehicles are not being recovered. As individual business owners we do have a choice.

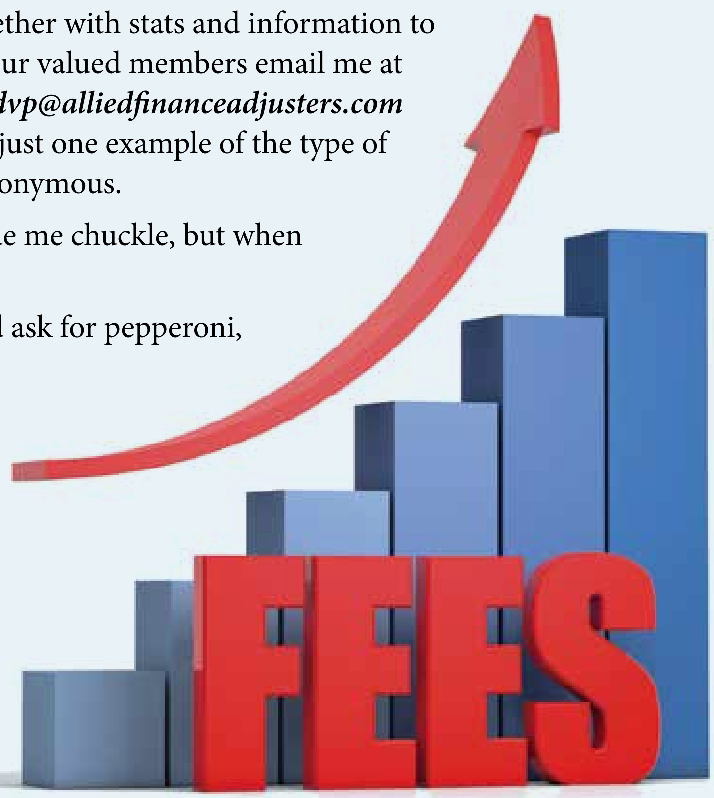
What is the solution? The solution is for us all to come together with stats and information to educate our clients. I will be working on this and ask that our valued members email me at ***President@Alliedfinanceadjusters.com*** or Wendy at ***secondvp@alliedfinanceadjusters.com*** with information you would like to share. The following is just one example of the type of emails I am receiving. This person would like to remain anonymous.

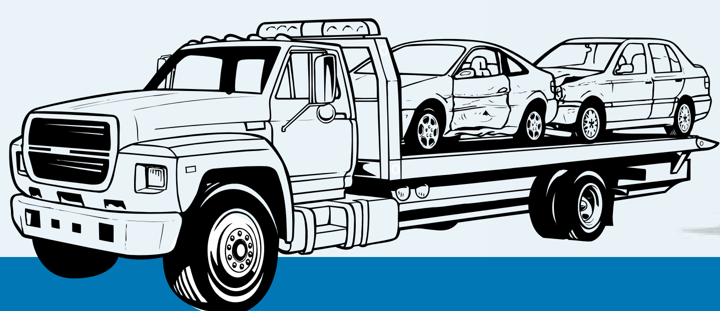
In closing there was one statement I recently read that made me chuckle, but when you really think about it, so true.

"When you go in to an Italian restaurant to buy a pizza and ask for pepperoni, guess what? You're charged extra."

Let's come together,

Barbara Scheele
President Allied Finance Adjusters.





ARS BUSINESS MATTERS

I hope everyone is doing well. I am hoping the industry takes this information and educates their client base and employees. On February 7th, 2020, American Recovery Services (ARS) sent out an email regarding "Flatbed Fees". American Recovery Services seems to think the use of any additional equipment in the recovery process should be covered under the standard repo fee – which hasn't seen an increase since the late 90's. It seems they are under the belief that flatbed tow trucks and dollies are standard equipment. Keep in mind, ARS started paying $275.00 when standard equipment was an ignition puller, slap hammer and a slim Jim. Pickup trucks with slings were standard equipment and cost half of a standard tow truck today. The industry has advanced so much in 25 years, while the rate of pay has stayed the same.

The cost of a new flatbed tow truck can range between $68k-110k, yet we are being told not only are we expected to own this equipment, but we cannot charge for its use. The same goes for dollies, which range anywhere from $1800-$2300 a set. ARS considers agencies sub-contractors, yet they continue telling us what we can charge, how we can bill, and how to conduct business. We are treated more like employees than sub-contractors. The issue here is not agencies charging for services rendered. The issue is forwarders have over promised and cannot deliver because they do not own tow trucks. Why is that? American Recovery Services can tell you what to do with your trucks and does not provide compensation for the use of this equipment. They are promising their clients recovery rates on the backs of agencies and DRN cameras for which they are not paying.

American Recovery Services has not kept up with the times. It appears that they do zero market research regarding what agencies or agents go through because they do not care. 60% of vehicles manufactured this year will have electronic E-Brakes. Roughly 15% percent of vehicles sold are all-wheel-drive. The use of dollies as standard equipment limits highway speeds and distances. You will not be able to use the proper equipment while traveling on the interstate because you will not be paid to do so. Dollies can be overloaded very easily causing premature tire or bearing failure, endangering consumers and the general public.

Clients are impacted by these business practices as well. Repossessed vehicles are being towed improperly due to the low rates of pay by volume-based forwarders. Their consumers are being impacted by resale values at the auction due to damage to drivetrains forcing the vehicle to be sold "Red Light". We also see rising deficiency balances due to damage to the consumer's vehicle as they are forced to contract with lower value agencies because the professional companies will no longer do business with them.

Please keep in mind how forwarders solve this problem. They load all their accounts into LPR staging on day-one and create a free-for-all. If one agency requests additional fees, they close the account and assign it to someone who will work for free. American Recovery Service's business practices are not only unhealthy to their clients, but are also highly detrimental to the agency. Please take some time and reevaluate your procedures and fees. BILL FOR EVERYTHING YOU DO. STOP WORKING FOR FREE AND ALLOWING THESE MIDDLEMEN TO DICTATE YOUR BUSINESS.

IT'S CHOICE-NOT CHANCE-THAT DETERMINES YOUR DESTINY

Over the past 5 years, there has been a decline in the number of insurance companies offering coverage for collateral recovery agents. As carriers leave the market, there are not other carriers waiting to jump and take their place. The cost of commercial automobile insurance continues to increase and 2020 will be no different. So, what can you do to help make a difference? Embrace technology.

While technology is not a magic bullet that will prevent all losses from happening, it can play a significant part in reducing accidents and loss payouts. There is a secret with technology, you have to review the data it provides and do something with it. The data available to you from cameras and telematics tells a story. This data can help you make informed decisions on changes that need to happen. Having the data and not reviewing it is worse than not having the data at all. You would not want to find yourself in court explaining why you had data regarding an agent's driving behavior but did nothing with it. If you don't review the data, then you're wasting information that can prevent you from ending up in court, save you money, and time. Let's look at some of the technology available and how it makes a difference.

Cameras record the repossession or accident. Why is this important? In the event of an incident there is no more he said she said. Claims handling time is reduced. If you are at fault, the insurance company can pay the claim. If you are not at fault the insurance company has documented proof and can deny the claim. This reduces claim settlements and payouts for unfounded claims.

The video footage provides you with an excellent training tool. Don't wait till there is an accident to review the camera footage. You can share footage pointing out good driver habits and behaviors. Also, where the video shows areas where there needs improvement you focus training on that specific area. Drivers who review their footage, look in the mirror get to self reflect, which leads to better driving behaviors. It is very simple, training = reduced claims = reduced cost/downtime = higher profit. The key is, it all starts with training.

Telematics provides real-time data for events such as harsh braking, fast starts and speeding to name a few. This real-time data needs to be managed. This data is another good training tool to use with your drivers. Telematics helps identify drivers with good driving practices or drivers that need improvement. That improvement reduces maintenance costs and prevents claims. The data provided by telematics is very important in the event of an accident. This information helps reduce claim settlements by showing the rate of speed at time of accident. It also shows when the driver brakes and other important pieces of information that can help settle a claim quickly. Many telematics systems encourage gaming among employees using a scorecard. The data shows when scores are shared among drivers, driving scores improve. You should set a goal for all your drivers to score above average. When it comes to safe driving, average is not good enough.

There is no doubt that Collision Avoidance Systems or Advanced Driver Assistance Systems do prevent accidents. These systems provide warnings or driver-assistant features. Most of us are unaware that these systems can be

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Allied supports State Associations

CRAI – Collateral Recovery Association of Illinois

CONTACT:
225 Middle Ave., Aurora, Il 60506
Reposunl@yahoo.com • 630-340-5642

The Collateral Recovery Association of Illinois has been created in order to:

- To promote and enhance positive working relationships among professional recovery firms throughout the state.
- To establish a reliable platform by which industry specific information is openly accessible to all operators in the recovery field.
- To continually evolve as the industry expands through the process of education and innovative thought.
- To encourage an industry consistency, validated by the merits of integrity in the business and honesty in practice.

Our goal is to establish a problem-solving desk for any issues the Illinois that recovery firms may encounter in renewing the Collateral Recovery license or tickets that may have been issued for violations. We will also have an open door for all Illinois Repossession companies for their issues and ideas for improvements. We also will ask different vendors to come and show their latest equipment and tools.

We aim to make this an organization that all Illinois Repossession Companies will be proud to be a member.

Please contact John Fiorelli 630-340-5642 for more information.

Carolina Finance Adjusters (CFA)

The Carolina Finance Adjusters Association(CFA) has accepted your request to bring together all who are involved in the business of recovering collateral for the lending industry in South Carolina. Our mission is to bring together recovery agents and their clientele, appropriate government agencies and regulatory authorities in hopes of improving the professionalism of collateral repossession as an honorable profession and to improve the image of those who work within the industry.
Become a CFA Supporter or Member Today!
For more information www.carolinafinanceadjusters.org or call (843) 760-0520
Scott Chambers - President

Florida Association of Repossessors

Florida Association of Repossessors is a newly formed group supported by AFA and a meeting is being put together to pick board members and establish rules and or Bylaws. Web site is; http://www.flarepo.org/. For information visit our website or Contact Allied Finance Adjusters at 1-800- 843- 1232.

Michigan Association of Repossession Agencies (MARA)

Repossession volumes are up, but we are still operating lean.
Become a MARA Supporter or Member Today!
Contact us at michassocrepo@gmail.com or call 616-552-5674.
Mark S. Haskins - President

California Association of Licensed Repossessors (CALR)

History has shown that many states in our nation adopt the laws passed in California.
Become a CALR Supporter or Member Today!
Visit www.CALR.org for more information or call (818) 945-CALR (2257)
Marcelle Egley - President

Texas Accredited Repossession Professionals (TexasARP)

Visit www.TexasARP.org for more information and on how to become a member.
Stephanie Findley, President
info@TexasARP.org

IT'S CHOICE-NOT CHANCE-THAT DETERMINES YOUR DESTINY

purchased aftermarket and installed on any type of vehicle. This is the lastest of the preventive technology that is available to better position the commercial auto industry going forward. If accidents are prevented, you have no downtime, no out of pocket expenses, and most importantly preventing injuries or possibly saving a life.

There is so much technology available to assist you in running a safe efficient operation. Reducing losses and payouts helps to keep insurance carriers providing coverage for the Collateral Recovery Industry. The more technology is effectively used, losses will start developing positive trends which will entice new carriers to enter the market place. Explore your options, find the technology that is best for you and your company and use the information it provides to the fullest.

"Success doesn't come from what you do occasionally; it comes from what you do consistently"

Marie Forleo

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REPOSSESSION INDUSTRY LEGEND JIM CLARK PASSES AWAY

It is with an extremely heavy heart that we have to announce the passing of Jim Clark, Vice Chairman of Recovery Specialist Insurance Group (RSIG) and founder of Clark Recovery in Tennessee from a brief struggle and hospitalization from an extremely rare blood disorder in the early morning hours on 3/1/2020. Jim was a veteran of the US Marine Corps, a former employee of Ford Motor Credit in the collections department and eventually found his way to establishing Clark Recovery in Knoxville, TN.

Jim faithfully served the Board and Members of Recovery Specialist Insurance Group for over 30 years. He served as a member of the Executive Board, the Membership Committee, and several other committees throughout his years of service. Jim's passions within RSIG including building the membership, helping new members and his work at the annual seminars.

Jim took great pride in his volunteer work in disaster recovery and relief efforts. Jim leaves behind his wife JimmiJayne, adult children Eric and Jennifer and his beautiful grandchildren. Sacred Heart Hospital in Pensacola, FL honored Jim with a Veteran's Walk when the funeral home came to take his body in preparations for his final resting. A memorial service for friends and family will be held at a later date.

Not unlike many if not most in this industry, Jim unfortunately did not have life insurance or preparations for final expenses. If you would like to make a donation to assist Jim's family during this difficult time, you can make a donation to the Recovery Agents Benefit Fund online at - http://recoveryagentsbenefitfund.org/donation.asp or by mailing your check to PO Box 4102, Manassas, VA 20108 or faxing your check to 703-365-0753

THE $500 REPO FEE - REVISITED

While the trucks are standing still and the repossession industry is in a holding pattern, waiting and praying for a return to normality, this is a good time for everyone to reconsider their worth and make adjustments to their businesses for a stronger, more professional and profitable future. There is no point in returning to normal if normal is a return to a business model and price structure that is unsustainable, inequitable and unfair to the safety and viability of the industry. While this is a re-run of a 2017 editorial, it is as relevant now as ever.

Editorial

$500 repo fee. Sounds pretty radical, doesn't it? Well, really, it's not. I imagine every one of us has had a father or grandfather who tells us how candy bars used to cost a nickel and gas was a quarter a gallon. Well, they're usually telling the truth. These changes are reactionary to operational costs of living and operations and fall under a proven thing called (dig this) inflation.

According to economist, this "inflation" is 1.6% YTD and has averaged 2.14% per year since 2000. Now, I am not an Economist, but thanks to the internet, there are inflation calculators available for you to do your own math.

US Inflation Calculator

I used a spread sheet and did my own math. Now, take the 2.14% and add that to a $325 repo fee from the year 2000 and you increase the fee by an average of $8.30 per year against the previous year and, by 2017, you come up with an average repo price of $466.16. That's assuming that $325 was a decent fee in 2000, which, as I recall from the tail end of my repo company management years, was our standard fee and did not include storage, keys, delivery and of course personal property fees.

So, that gets us pretty damn close to $500. Now, consider the additional compliance requirements that have been placed on everyone and that additional $33.84 per repo applied onto 100 units and that's an additional income of $3,384.09 by scale. Sounds awesome right?

Wrong! Do your own math on this one and tack on the price of all of the additional compliance required by lenders and technological additions that are pretty run of the mill these days, such as LPR, cell phones, network fees, dash cams or body cams. $33.84? The aforementioned expenses actually apply across all assignments, not just the repossessions. Let's face it. No one is recovering 100% of their assignments.

That $33.84 surplus would get gobbled right up if you paid your agents a similar rate increase. If you paid an agent $75 per repo in 2000, that would come up to $107.58 per repo today. A measly $32.58 increase. Now apply that over 100 units. $3,257.52. Now you would have a whopping $126.58 left over to pay all of those other expenses I mentioned above. Whoop-ti-frickin-doo! (Yeah, I'm being facetious, if you can't tell.)

As you can see, the root of the soon decline and demise of the professional repossession agency, is the result of an industry wide lack of desire, or dare I say more accurately, fear in doing what must be done and should have been done over a decade ago. Apply standard inflationary costs to your businesses!

Continued on next page

THE $500 REPO FEE - REVISITED

The fear arises from the fear that someone else will always do it cheaper, and that is a valid fear. The only leverage you have to accomplish this, is unity across the industry! All associations must come together and demand of their members to apply price adjustments to meet economic and operational demands. This can not be optional!

Obviously, the associations all need to get on board and launch a pressure campaign against lenders and forwarders unwilling to accept these reasonable terms. This would unfortunately, require boycotts and demonstrations of the deaths, injuries and danger to public safety that untrained and uncompliant agencies and their employees have caused by deed and tactics and will continue to do so until the lenders find themselves on the cover of every website and newspaper in the country.

In an industry full of "A type" personalities and self made men and women, any reasonable person would assume this wouldn't' be so difficult, but alas, easier said than done. This requires leverage and unity folks, **lots of it!**

"Give me a lever and a place to stand and I will move the earth." (paraphrase) Archimedes @ 225 BC

http://www.usinflationcalculator.com/

https://www.bls.gov/data/inflation_calculator.htm

http://www.usinflationcalculator.com/inflation/current-inflation-rates/

Stronger Together

TRAILS AND TRIALS OF AN ASSET RECOVERY SPECIALIST

So, here is the scenario… you have checked the residence at various times of the day and night and the mortgaged vehicle you are looking for is never visible. You have been unable to locate a current employment for your subject and the numerous voicemails requesting the consumer contact you have been ignored. You advise your client and they authorize direct contact with the subject at the residence. You follow instructions, make contact, demand surrender of the vehicle and are told by the consumer that they will not surrender the mortgaged vehicle, they will contact the client and get the matter resolved. The next day the client calls and advises you to close your file the consumer paid the account off or maybe just paid it current. That was the **TRAIL**, now comes the **TRIAL**. What do you bill the client? This is where the knowledge of the meaning of the word **RESOLUTION** has great value. You do not bill a "close fee", you do not bill a "demand fee", you bill a **"RESOLUTION FEE"**. We have a phrase at our agency, "Resolution… Same as Repossession" and I am often asked by clients and other recovery agents exactly what does the phrase, "Resolution...Same as Repossession" mean and what is a "Resolution". So that you might be paid a fair and proper fee for your effort I would like to explain this very clearly. It is very important that you understand when a request is made by a lender for the repossession of mortgaged collateral and an assignment is placed with a professional recovery specialist, <u>**one of three things is going to take place**</u>.

One, the mortgaged collateral is located and recovered, this is a **"REPOSSESSION"** and you would bill a Repossession Fee.

Two, the mortgaged property either cannot be located or due to extenuating circumstances cannot be recovered without a possible "breach of peace" and the client or recovery specialist decides to cease further attempts to recover the mortgaged property by self-help. This is normally referred to as an **"INVESTIGATION and CLOSE"** and you would bill an Investigation & Close Fee.

Three, the recovery specialists may be unable, for various reasons, to effect peaceable self-help repossession and contact with the consumer is warranted. This may be a case where the collateral is secured inside a garage, never present at the consumer's verified address or it may be a case where the consumer insists on speaking with the lender prior to surrendering the collateral. At this point the lender has total control of the outcome of situation and may decide to allow the consumer to "pay current" and keep the collateral or the consumer may pay the note in full. The recovery agent has no control over what the lender decides. In most cases a knowledgeable lender, knowledgeable of the conditions of the contractual obligations of the consumer, will insist the consumer pay the past due amount or the note balance plus the recovery specialist's charges. If the consumer complies in order to retain possession of the collateral, there has been no cost whatsoever to the lender and their account has been brought current or paid in full and in most cases the lender will add the recovery specialist's cost to the balance of the consumers account and again there has been no actual cost to the lender. This action is commonly recognized in the lending industry as a **"RESOLUTION"**.

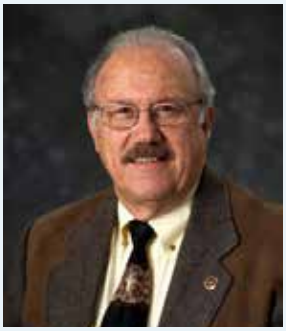
A **"RESOLUTION"** is usually the most desirable of the three results if the consumers past pay record so warrants this action. It should be clearly understood that <u>**it is the lenders decision for the consumer to be allowed to "pay current" or "pay in full" and retain possession of the collateral or they can demand that the consumer release the collateral to the recovery specialist.**</u>

Continued on next page

The question then becomes, why, in this win-win situation would not the recovery specialist be entitled to a full recovery fee? The recovery specialist has certainly earned his fee by after numerous trips to locate the vehicle making a direct face to face contact with the consumer, which in itself may be a very dangerous situation, made demand for the surrender of the mortgaged collateral and placed the lender in direct contact with the consumer. It is evident that the actions of the recovery specialist have been the catalyst which has gotten the account paid in full or at the least brought the lenders account current, at no cost to the lender, and put the account back in an acceptable status.

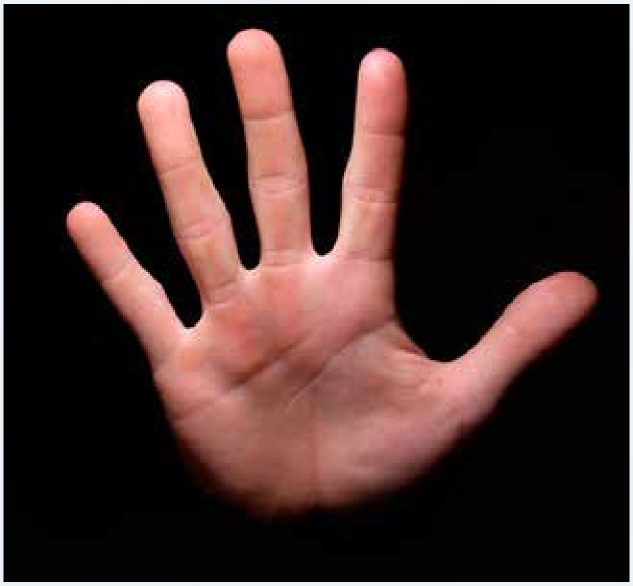
This is the meaning of "Resolution...Same as Repossession" and why the fee is the same for each.
This is the TRAIL the professional asset recovery specialist takes when the "RESOLUTION TRIAL" comes up.

Author; Ron L. Brown
MCE, IFCCE, CCCO, MPRS, CARS, API
Facilitator: Eagle Group XX & Eagle Group USA
Anything, Anytime, Anyplace... Professionally



SURVIVING A LONG-TERM REPOSSESSION MORATORIUM

By Kevin Armstrong editor of CUCollector.com



With every national disaster come relief efforts and a consistent tactic employed are moratoriums on repossessions, especially in the most affected areas. Over the last three days, at least three major lenders have put all of their repossessions on hold and the state of California has already implemented a 45-day moratorium on evictions, which leads me to wonder if all repossession could soon be affected. As of midnight, tonight the entire San Francisco Bay Area was put on a shelter in place until April 7, prohibiting non-essential travel, which would obviously include repossessions. If these trends continue and expand into other states and lenders, and it likely will, most, if not all, the survival of all repossession agencies are at stake.

On March 12th, I was advised that TitleMax had placed all of their repossession assignments on hold until at least 4/1/20 and Westlake Financial soon followed suit with Wells Fargo making the same announcement on Monday. This situation is fluid and showing no signs of impending improvement based upon the most recent White House announcement that we could be affected by this through the later parts of the summer. This is, without a doubt, the most dramatic social, national and economic event of our lifetimes and will forever change the repossession and collections industries.

No surprise to our audience, most repossession companies rely on repossession activity alone for their income and obviously, a long-term moratorium on repossessions could close their companies. While the profit sucker of fuel negates some of the expenses, recurring expenses such as insurance, networks, cameras, etc., can bury a company quickly. While this is a dire possibility, it is important for everyone to get in front of this and consider relief efforts for the repossession industry should these moratoriums come into play.

I have spoken with several repossession industry service providers, who are aware of the ramifications of a repossession moratorium and have been advised that relief options are currently in consideration. They are unanimous in recognizing the long-term negative effects of a reduction in repossession agencies on their own companies just as well. In the event of large-scale repossession moratoriums, the parties I spoke with advised that they will make public statements and advise.

One issue that everyone should consider, is that, in most extension, forbearance or modification relief efforts, there does tend to be a necessity for your account to be current. If you're not, it might be a good idea to pay current.

On Wednesday, March the 11th, President Trump announced a plan to equip the Small Business Administration to make $50 billion in low-interest loans to small businesses hurt by the coronavirus outbreak. Congress is allegedly hammering out the details of how the $50 billion will be allocated. While the SBA loan approval process is long, if your company can pass their underwriting guidelines, these "bridge" loans could be lifesavers.

I believe the majority of us see this as just a flu and are very skeptical of the fear surrounding it, but unfortunately, it doesn't really matter what we think, people are acting like it's a zombie apocalypse and we're in for a wild ride. Let us hope that the relief efforts provided to the public are eventually extended to small businesses, because if this lasts as long as they predict and the repossession industry shuts down, most of the industry, as well as many small businesses will not be there to reopen when life returns to normal.

God bless you all and good luck.

NEENAH PAYS $30,000 TO SETTLE FEDERAL LAWSUIT AGAINST POLICE OFFICERS INVOLVED IN REPOSSESSION OF CAR

Source: Post Crescent

NEENAH, WI – 10 January 2020 - The city will pay $30,000 to settle a federal lawsuit against three Neenah police officers for their role in a disputed repossession of a car.

The Common Council unanimously approved the payment to plaintiff Charles Gable of Neenah earlier this week. The city previously spent $45,000 defending the officers, raising the total cost to taxpayers to $75,000.

City Attorney Jim Godlewski said the settlement didn't admit any liability by officers Nathan Franzke, Erik Douglas and Zachary Mulroy.

"We evaluated the case and the costs on it," Godlewski told The Post-Crescent. "It just made sense for us to settle on this matter at this time. Going to jury trial may have cost as much as another $50,000."

Neenah City Attorney Jim Godlewski (Photo: Courtesy of Neenah)

Gable and fellow plaintiff Precious Castner alleged that the officers violated their rights by assisting a repossession company in taking a car from their property against their will without a court order.

The city asserted the officers did nothing wrong — that they were merely there to maintain peace and didn't take sides in the dispute — but Godlewski said the situation and others like it could require further review.

"There has been a spate of municipalities that have experienced judgment on these kinds of cases recently, so there's some unsettledness about the law that we're going to have to look at and maybe do some additional training," Godlewski said.

RELATED: Neenah referendum, Appleton mayoral race highlight spring election

RELATED: Funk supporters hope movie will correct Neenah police narrative

The incident dates to Dec. 22, 2016, when two repossession agents arrived at Gable and Castner's residence on South Lake Street to tow away a 2004 Kia Optima that Gable had bought for $10,000. Gable had financed the purchase through Universal Acceptance Corp. and was behind on payments but hadn't been sued for repossession, according to the lawsuit.

Gable and Castner objected to the taking the car and asked to see paperwork authorizing repossession, but the agents refused. Castner called Neenah police for help.

The responding officers, without requiring the agents to show paperwork to Gable and Castner, ordered Gable and Castner to allow the repossession to occur, the lawsuit alleged.

Gable and Castner sued the officers for violating their rights.

"A properly trained police officer called to the scene on December 22, 2016, would have advised the tow company to come back another day, or get a court order," the plaintiffs said in court documents. "That is what Castner and Gable were hoping to achieve when they called the police to appear at the repossession.

"Instead of having the defendants here actually enforce Wisconsin's law, Gable and Castner were told to get out of the vehicle and hand over the keys, or face arrest."

The city sought to dismiss the case, contending the officers acted in good faith and were entitled to qualified immunity, which shields government officials from liability so long as their conduct didn't violate clearly established statutory or constitutional rights.

U.S. District Court Judge William Griesbach dismissed Castner's claims of damages because she wasn't a co-signer of the car loan and had no ownership in the car. Griesbach denied the dismissal of Gable's claims, determining that the issues of the case couldn't be resolved without a trial.

Ten days after Griesbach's decision, the city proposed the $30,000 settlement, and Gable accepted.

SUMMARY OF REQUIREMENTS FAMILIES FIRST CORONAVIRUS RESPONSE ACT EMPLOYER PAID LEAVE REQUIREMENTS

By O. Machelle Morris – Legal Counsel for Allied Finance Adjusters

The Federal Government just passed a temporary law, the Families First Coronavirus Response Act. This Act was signed into law on April 1, 2020 and *expires* on December 31, 2020. The purpose of the Act is to enforce the provisions of the Emergency Paid Sick Leave Act and the Emergency Family and Medical Leave Expansion Act, which were signed into law on March 18, 2020 in response to the declared state of emergency surrounding COVID19. The Federal Department of Labor, Wage and Hour Division, is the agency responsible for enforcement of the FFCRA.

This Act requires certain employers to provide paid <u>sick leave</u> to employees regardless of how long they have been employed and provide paid <u>family leave</u> to employees that have worked for them for at least 30 days. The leave must be caused by specific *COVID-related needs for leave*. Both full and part time employees are covered. The Act applies to employers with fewer than 500 employees that are not exempt. The number of employees are counted at the time leave is requested and includes, temporary and part-time employees.

It is important to initially note that businesses with fewer than 50 employees are **exempt** from these laws **IF** the paid leave requirements "would jeopardize the viability of the business as a going concern." However, this conclusion does require the employer to also factor in that the Department of Treasury is supposed to reimburse the employer in the form of tax credits for 100% of every dollar paid under this Act as well as every dollar paid for employee's health insurance premiums for the duration of the Act (April 1, 2020 until December 31, 2020).

There is no exemption application. The employer must determine that paying sick and family leave as required hereunder would result in expenses and financial obligations exceeding available business revenues and cause the small business to cease operating at a minimal capacity, or employee's absence (without replacement) would entail a substantial risk to the financial health or operational capabilities of the business because of the employee's specialized skills, knowledge of the business, or responsibilities, or employer would be left with insufficient employees able, willing, and qualified at time and place needed to perform labor or services provided by the employee, and these labor or services are needed for business to operate at a minimal capacity.

If you have already missed compliance with this Act because you laid off or furloughed employees who missed work because of *COVID-related needs for leave* before the law was enacted, the Department of Labor has stated that it will give employers until April 17, 2020 to remedy violations and make employees whole, as long as the previous non-compliance was not willful. This means you have to bring them back on-staff, with any benefits they previously had, and provide back-pay, as well as any unexhausted paid leave time required by the Act. Remember, this only applies to people who need(ed) and request(ed) leave for *COVID-related needs for leave*, others laid off or furloughed because of lack of work, etc. are not eligible for paid leave under this Act.

FAMILIES FIRST CORONAVIRUS RESPONSE ACT

COVID-related needs for SICK LEAVE:

Employee is subject to Federal, State or local quarantine or isolation order, related to COVID19, has been advised by a health care provider to self-quarantine related to COVID19, or is experiencing COVID19 symptoms and is seeking a medical diagnosis.

- Employer must pay a full-time employee up to 80 hours of sick leave and must pay a part-time employee sick leave up to the number of hours that employee work on average for two weeks.
- Pay shall be at the employee's regular rate of pay or the applicable minimum wage, whichever is higher, up to $511 per day and $5,110 over two weeks.

Employee is caring for an individual subject to Federal, State or local quarantine or isolation order, related to COVID19, has been advised by a health care provider to self-quarantine related to COVID19.

- Employer must pay a full-time employee up to 80 hours of sick leave and must pay a part-time employee sick leave up to the number of hours that employee work on average for two weeks.
- Pay shall be at 2/3 the employee's regular rate of pay or 2/3 the applicable minimum wage, whichever is higher, up to $200 per day and $2,000 over two weeks.

Employee has a bona fide need for leave to care for a child whose school or childcare provider is closed or unavailable for reasons related to COVID19.

- Employer must pay a full-time employee up to 80 hours (two weeks) of sick leave and must pay a part-time employee sick leave for the number of hours that employee is normally scheduled to work over that period.
- Pay shall be at 2/3 the employee's regular rate of pay or 2/3 the applicable minimum wage, whichever is higher, up to $200 per day and $2,000 over two weeks.

Employee is experiencing any condition substantially similar to those outlined above as specified by the Federal Department of Health and Human Services.

- Employer must pay a full-time employee up to 80 hours of sick leave and must pay a part-time employee sick leave up to the number of hours that employee work on average for two weeks.
- Pay shall be at 2/3 the employee's regular rate of pay or 2/3 the applicable minimum wage, whichever is higher, up to $200 per day and $2,000 over two weeks.

COVID-related needs for FAMILY LEAVE:

After the two weeks of sick leave paid above, **Employee has a bona fide need for leave to care for a child whose school or childcare provider is closed or unavailable for reasons related to COVID19.**

- Employer must pay a full-time employee up to ten (10) additional weeks of leave and must pay a part-time employee family leave for the number of hours that employee is normally scheduled to work over that period.
- Pay shall be at 2/3 the employee's regular rate of pay or 2/3 the applicable minimum wage, whichever is higher, up to $200 per day and $2,000 over two weeks.

Finally, the Act requires Employers to download a poster from the DOL website. The poster must be conspicuously posted, may be distributed online, posted on employer website, directly mailed or e-mailed to employees. Here is the link for the poster: **https://www.dol.gov/sites/dolgov/files/WHD/posters/FFCRA_Poster_WH1422_Non-Federal.pdf**

WILL THERE BE A REPOSSESSION INSURANCE MELTDOWN?

By Kevin Armstrong editor of CUCollector.com

By now, everyone in the repossession industry is quite aware of the dire financial straits that the individual agencies are in. Years of low fees and eradicated ancillary fees have created an industry with little or no reserves to sustain themselves through this and there will undoubtedly, be agencies that simply do not return to operation. While everyone is hoping that the repossession moratoriums and shelter in place measures end soon, there is one lurking danger that could make such a resumption of operations impossible and that is skyrocketing or non-existent repossession Insurance..

When operations recommence, it is highly probable that there will be many repossession agencies that do not survive or simply choose not to come back to the repossession business given its current environment. For those fortunate enough to rise from this and resume operations, the obvious need to maintain their repossession insurance will be critical, but may not stave off the possibility of huge hikes in insurance premiums to come. With the reduction of repossession agencies, the pool of insured agencies will require that the anticipated and actual losses be carried by a smaller group that will also be facing additional headwinds of risk that the insurance companies must account for.

While repossession activities are at a veritable standstill, the exposure to litigation from pre-COVID-19 repossessions still exist. Claims involving repossessions filed within their statute of limitations that occurred long before the Pandemic still remain potential sources of loss for insurance carriers for an extended period of time. Financial hardships incurred during this shutdown period may encourage increased motivation to seek legal remedy for injuries sustained, real or perceived. Rest assured the insurance actuaries will be considering this as an additional risk.

The huge influx of breach of peace repossession lawsuits have been with us for many years now, and as repossession activities recommence, the probability of an increase of these increases with it. As consumer friendly as the courts have been in the past, public and judicial sentiment against the repossession industry is likely to become even more intense, which could result in higher frequency of legal actions and more costly damages against the defendant agencies.

Gun sales are at record levels and with that, the probability of a loaded gun coming into play grows with it. The general public has been developing a "survival" mentality, clearly demonstrative in now common place hoarding of staple consumer goods, such as toilet paper and dried goods and the growth in gun purchases illustrates their intent to protect themselves and their property.

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WILL THERE BE A REPOSSESSION INSURANCE MELTDOWN?

Unfortunately, when the stays of repossession are lifted, millions of Americans, will be unemployed with little life savings if any, and feel that they are the victims of unforeseen circumstance, which they are. Right or wrong, they will develop an obvious "victim" mentality. The combination of a person holding a "victim" mindset pressed into a "survival" mindset creates a toxic environment that is exponentially more dangerous to agents in the field, that could result in higher incidents of death and injury, adding yet another potential rate increase in workman's comp claims.

The problem is unlikely to be solved by the divine intervention of a larger insurance carrier, like AIG, Travelers or Progressive, as the repossession industry is too small for them to earn sufficient premium dollars in aggregate for servicing expenses, loss reserves and profitability. In the end, carriers may begin to "cherry pick" the agencies that they will provide coverage to in order to mitigate risk, which to a degree they have already been doing, showing preference to companies with larger fleets of vehicles to receive bigger premiums and commissions. Small companies with 1-3 vehicles may have even greater difficulty finding affordable coverage.

These are all very dark considerations, in light of everything else the industry is going through. And while the industry is at a standstill, this is the time to prepare yourself to be in the best position possible to assure that your agency is in the best position to demonstrate its worthiness should the insurance market tighten as it very well might. In the end, it may come down to those agencies who can demonstrate their dedication to safety and professionalism that rise to the surface.

Your agency could vastly improve its position by the following suggested measures, if you aren't already;

- Raise deductibles on trucks and claims.
- Maintain high levels of compliance related driver training (defensive driver safety courses.)
- Federal and state statute training for all agents.
- The installation of onboard video cameras and audio to record accidents.
- Monthly safety meetings with meaningful content and follow up on action items.
- Keep vigilant maintenance logs on your tow equipment your equipment (tow lights, straps, dollies, etc.)
- Implement GPS tracking to ensure safe driving habits.
- Install governors or speed controls on tow trucks.
- Install telematic driver habit tracking to thwart bad behavior and reward positive behavior.
- Maintain progressive written disciplinary actions to terminate bad drivers and immediately avoid the risk.

While I can understand that all of these additional compliance measure require additional expenses, it is imperative that the industry comes to recognize that there will be no easy road ahead and that these expenses must be paid for. In order for this to be accomplished consistently across the industry, and to afford, what is extremely likely to be massive increases in repossession insurance, all agencies must adopt a business model to support this proactively. While it would preferable that every state have its own base minimum rates, old CFPB guidance would likely be cited claiming disparage treatment concerns.

At a minimum, a future base minimum repossession agency fee schedule needs to be established and that business model starts with a base minimum rate of $600 for an involuntary repossession and $350 for voluntaries with an addressing of ancillary fees.

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WILL THERE BE A REPOSSESSION INSURANCE MELTDOWN?

Anyone who believes that once they emerge from this disaster, they can simply continue to function on $250-$325 contingent with no fees and sustain the impact of continued inflationary expenses as well as a possible shock to their insurance premiums, is sorely mistaken and will be digging their own graves at the expense of the rest of the industry. The old fees cannot be "made up for with volume" no matter how hard they try. The income to expense ratios will overwhelm them.

Over the decades, the industry has done this to itself with every little exception to their rules. Lenders, who care only about their repossession expense budgets and forwarders, doing their bidding while trying to underbid their competitors, will beg and demand that agencies return to their old pay schedules. They have to, they set their expense budgets on these 1989 prices and would rather see every agency in the country fail than to miss budget and not get their bonuses. Forwarders will be reluctant to ask for increases, because their competitors will be promising them that they can do it cheaper. But if the majority of the industry stands firm and refuses to work for less, they will not have sufficient geographical coverage in their networks to provide service and their flaccid results will illuminate the need for improvement.

This is not another one of my tirades on the forwarding industry. It's not their faults. The fault lies in the hands of every agency that acquiesced to these demands. Demands that the forwarders are often merely the middle men in and are competing with each other over for the same handfuls of large national lenders. While people in the forwarding companies and other repossession service vendors may think that this doesn't affect them, it most certainly does. A reduced pool of repossession companies could dramatically limit the forwarder agent networks and diminish their servicing capacity and a reduction in agencies equates a reduction in companies to subscribe to or purchase goods and services for the vendors.

With the potential for sweeping changes to the FDCPA and emergency provisions about to be proposed by congress, a very long repossession moratorium could occur. One which could devastate the industry and leave the majority of agencies out of their livelihood. While well meaning, the ramifications to bills, such as S. 3565 could cripple the auto lending, manufacturing industries along with the repossession industry. If you are a lender, please understand that this is as relevant to your livelihood as anyone else's.

There has never been and never will be another time like now to raise the level of professionalism, profitability and image of the industry than now. It may sound difficult. It may be impossible for some. But the future of the industry is on your hands and anyone who crosses that line is no brother of the industry and is working counterproductive to fair and equitable work conditions, standards and safety of both agents and the public. **Hold each other accountable, but stand united.**

Kevin Armstrong
Editor of CUCollector.com

Business Continuity Concerns have you down? – RSIG helps

25 March 2020 - While we may not be able to answer every question you have about the COVID19 situation – **we can answer this BIG one….**

What about my repossession insurance in the current pandemic situation?*

- **If you have no repossessions – you have no repossession insurance payment due.**
- **If my number of repos = 0? – Then your monthly report fee is $0.00.**

As the Coronavirus – COVID19 situation continues to evolve at a speed almost too fast to keep up with, RSIG wants you to know we are here for you!

With RSIG's Pay as You Repo reporting policy – when you haven't repossessed anything, you don't pay anything. So, if you are facing a work stoppage with all accounts being closed or put on hold, you are not having to make an insurance payment to RSIG.

Yes, you do have to provide a report listing any assignments received and their status, or if you have received NO assignments, we need a statement that no assignments were received, but if none of those assignments resulted in a repossession – your amount owed is $0.00. – **No other repossession insurance program can say that!**

This has been the way RSIG has done things from the beginning – recognizing the ebbs and flows of the industry, knowing the loss of one client – or temporarily all of your clients can and will hit hard. But that is how RSIG stands with you and supports you through these tough times.

PANDEMIC 2020 – UNCHARTED TERRITORY IN REPOSSESSION AND COLLECTIONS

By Kevin Armstrong editor of CUCollector.com

It's official, we're in a pandemic. You've all seen the headlines. Events, large and small are being cancelled. Travel is being restricted and cancelled nationwide. Here in the San Francisco Bay Area, the shelves are bare of toilet paper, hand sanitizer and disinfectants. The federal, state and local governments are taking extreme measures to protect the public and they're telling us that it will get worse before it gets better. Buckle up buttercup, we're in uncharted territory here and regardless of your companies disaster preparedness policies and procedures, expect surprises. Right now, the area you are in may seem unaffected, but there will be long term ramifications to our daily lives, the economy and the collections and repossession industries.

Here on the left coast, we're already seeing massive changes in social behavior from people avoiding many of the normal social and professional activities. Restaurants, travel and retail activities are already showing evidence of stress and are likely to start shedding staff. As this situation expands, and it is expected that it will dramatically, we will likely see this behavioral trend expand with it. Since a large portion of the nation's employment growth over the last several years has come in these service sectors, expect these traditionally lower tranche credit rated borrowers to be the hardest hit. This, coupled with years of record auto loan growth, especially in the sub-prime levels, create the perfect storm for an eventual automotive repossession meltdown.

There will be efforts to soften the impact of this event, and one of the first lines of public economic defense, is very likely to be a vast expansion of loan modifications (extensions) to affected persons. I suspect that the state and federal financial regulators will be strongly advocating lenders to show maximum leniency, in not only extension underwriting guidelines, but in collections activities as well. Lender moratoriums on repossessions, foreclosures and legal action are extremely likely in the short term, but these "band-aid on a bullet hole" solutions will come at a cost.

These temporary measures may help people short term, but there are no long-term solutions and this may develop into a beaver dam of delinquency and these previously reserved for losses will eventually require a resumption of recovery activities, which will become moral, public relations and safety dilemmas in themselves.

PANDEMIC 2020 – UNCHARTED TERRITORY IN REPOSSESSION AND COLLECTIONS

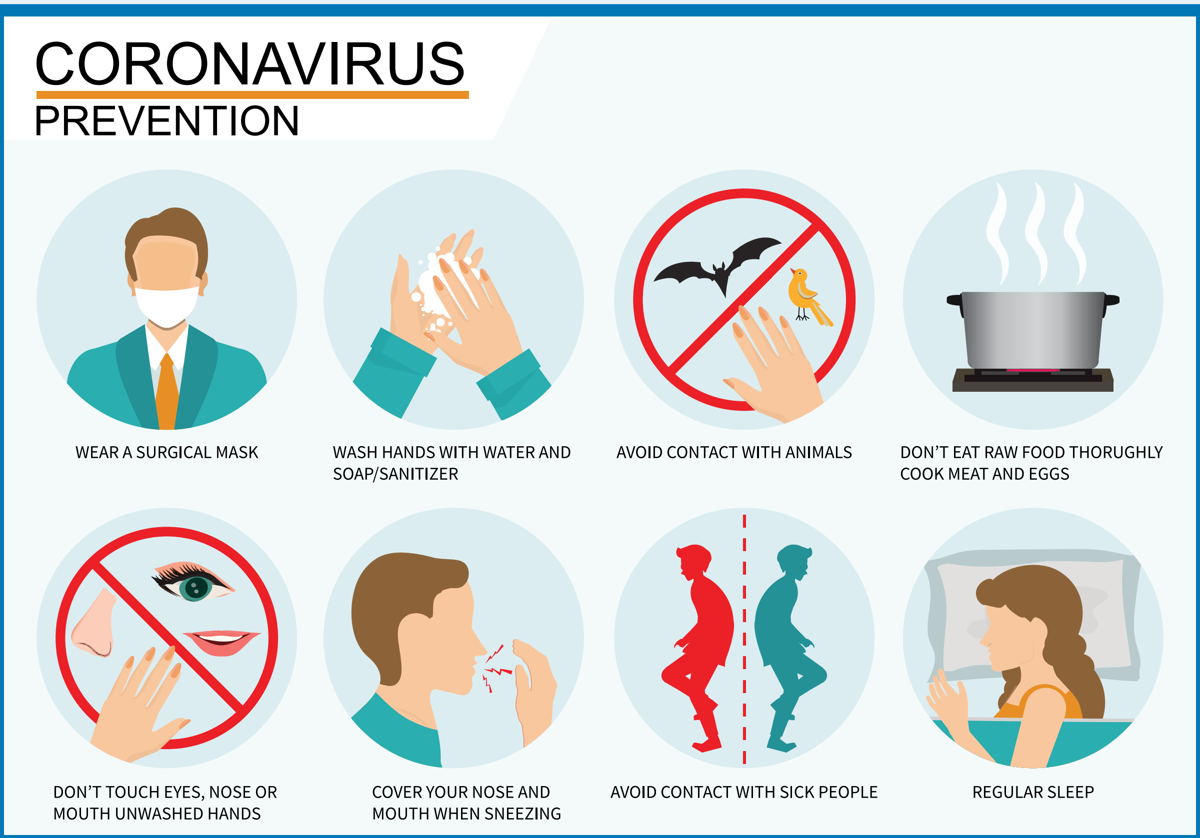
Being in the collections and repossession industries has always been something of a frowned upon industry and this could take them to new lows.

Our long period of economic recovery and low delinquencies have had banks and credit unions shedding collections staff for years for lack of need and this could come back to haunt them. Make no mistake, delinquency will rise. Perhaps to record levels, time will tell. Unfortunately, there will be shortages of collections staff and tightening of lending guidelines.

Automobiles are rolling petri dishes of germs and the nature of this virus is such that it can linger in the air for several hours and on surfaces as long as three days. This makes every door handle, steering wheel, button and knob in a vehicle a potential vector. Finding qualified repossession staff has always been a challenge, but these factors may exasperate it. In an era where stagnant repossession fees have been driving many agencies out of business, this, coupled with initially low repossession volume, may be the death knell for yet more, just before they will be needed the most.

Personal property inventory has always been dicey, needles, fentanyl, biohazards, rotting food and germs have always been part of the risks. But sticking your head into a repo to inventory and remove personal property may begin to feel like licking a New York subway handrail. Now, even more than ever it is not just risky, but poses serious health risks to staff and their families that could endanger the public as well. Will agencies just refuse to do it? Will lenders finally begin to allow to charge for it? That's anyone's guess, but there need to be operational changes.

I hope I'm wrong about all of this. I pray that we beat the odds as a nation and quickly find treatments and a cure. My instinct tells me that the virus itself will be far less damaging than the fear and actions being taken to protect us. Unfortunately, doing nothing is not an option. **Please take this serious and wash your hands, frequently and well!**



2020 Member Directory

Alabama

Dothan
Southeastern Recovery
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334-671-1170

Alaska

Fairbanks
Banker's Collection Co., Inc.
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Arizona

Lake Havasu
Tri-State Recovery, LLC
Shila Holmes
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Phoenix
Alpha Towing & Recovery Company, LLC
Jordan Sawalqah
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Phoenix
Desert Auto Recovery
Jeff C. Dryer
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602-841-0100

Phoenix
Innovative Recovery Solutions, LLC
Jared D. Bowers
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Phoenix
Recovery Management Solutions, LLC
Erin Housey
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Phoenix
Reliable Recovery Services, LLC
Dan Ketterer
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Phoenix
Southwest Recovery, LLC
Michael Van Winkle
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480-699-0138

Pinetop
High Country Towing & Recovery Inc dba Navapache Asset Adjusters
John W. TenEyck
612 E. White Mountain Blvd. Pinetop, AZ 85935
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Tucson
Automobile Recovery Services of Arizona, Inc.
Robert C. Bozarth
3250 S. Dodge Blvd., Tucson AZ 85731
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Arizona

Yuma
A&A Towing & Recovery
Monty W Sanders
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Arkansas

Fort Smith
Absolute Towing And Recovery, LLC
Josh Niles
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479-434-6700

North Little Rock
Alert Recovery Inc.
Walter L. Justice Jr.
14514 MacArthur Dr., North Little Rock, AR 72118
800-643-8362

North Little Rock
Statewide Towing and Recovery, Inc.
Shara Justice
10515 MacArthur Dr., North Little Rock, AR 72118
501-803-3650

Texarkana
Evans Recovery Specialists, Inc.
Arron A Evans
119 Senator St., Texarkana, AR 71854
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California

Gardena
Coastline Recovery Service, Inc.
Scott Fornaro
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310-965-0242

Granada Hills
Motion Repossessors, Inc.
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562-912-7211

Long Beach
Action Auto Recovery
Chuck Cowherd
3860 Cherry Ave., Long Beach, CA 90807
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Tracker Auto Recovery, Inc.
John N. Dickinson
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916-660-0424

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Knight Recovery, Inc.
Bob Forester
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Misti Benarbachian
2910 Gilroy St., Los Angeles, CA 90039
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New Era Recovery, Inc
James A. Hunt III
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925-957-6461

Modesto
Four Star Recovery, Inc.
Cheryl Goodban
1228 Doker Dr., Modesto, CA 95351
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North Highlands
Solid Solutions 24/7, Inc.
Scott Fornaro
6950 34th St. #230, North Highlands, CA 95660
916-800-1847

Oceano
Cal Coast Recovery
Gary Lee Rayburn
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805-458-3698

Panorama City
Sterling Asset Recovery, Inc.
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Lenders Recovery Service-CA
Chad Buchanan
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Stockton
T. Grant & Associates, Inc.
Tim Grant
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209-931-7090

Vallejo
After Hours Auto Recovery
Wes Englebrecht
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707-553-7814

Victorville
Inland Valley Recovery
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2020 Member Directory

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Collateral Recovery Services, LLC
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Windsor
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Confidential Asset Recovery Services, LLC
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Bear
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Avoid the Pitfalls of Securing & Maintaining Repossession Insurance ◆
Let RSIG's more than 30 years of helping Professional Repossessors work for you

RSIG
RECOVERY SPECIALIST INSURANCE GROUP

LIGHTHOUSE INSURANCE

Does your agent look to cut your insurance costs by doing any of these things:

- **Reducing your limits**? (what happens when the value of the repossessed vehicle exceeds your drive away or on-hook cargo limits?)
- Offering a **claims made** vs. per occurrence policy? (Great if the claim happens and is reported in the policy year, but what about the lawsuit that comes in only days after your policy ends?) Were you offered that tail coverage **at an additional cost** to extend the reporting period for those claims reported after your expiration date?
- **Getting you a towing policy *(which may be easier to obtain)* knowing you do repossession work?** (It's the same, right?... Until it isn't. The claim may be paid, but you'll likely be cancelled or non-renewed!
- **Not providing current or accurate information** to the carrier to ensure proper pricing? Be less than honest in your app or sign whatever application your agent provides you without reviewing it (and making changes if needed) and you can find yourself on a slippery – auditable/costly – non-renewable slope!
    - Reporting that your owned/leased vehicles are garaged in a less expensive area in the state?
    - Under reporting repossession volume or revenue for a lower premium
    - Providing No loss runs or outdated loss runs – or a No Claims statement when untrue
    - Encouraging you to put spotter vehicles on a personal – non-commercial policy to reduce premium

Better yet… Don't Wait! Contact RSIG today at 703.365.0199 or www.rsig.com to learn more about how we can help you avoid these pitfalls and the stress of securing and maintaining repossession insurance coverage!

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