

Professional

REPO **SSESSOR**™

A Magazine for the Professional Recovery Industry

EYES ON THE INDUSTRY



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ALLIED
SINCE 1936
FINANCE ADJUSTERS

THIRD EDITION

FALL 2016



Detroit Wrecker Crossbars Available For ALL Wreckers & Flatbeds



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 Available Boom & Winch
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 9,000lb Towing Capacity



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- Expert Service

Service & Fabrication

- Cylinder Rebuilds
- Replacement Decks
- Frame Reinforcement
- Full Service Repair
- Custom Lighting & Fabrication





Jim Osselburn
President, AFA

President's Message



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

I'm proud to say that the Allied Finance Adjusters Mid Year Meeting was very successful; education training classes included quick fixes in the field presented by Detroit Wrecker along with federal motor carrier safety training presented by AW Direct. We also heard from speakers like our very own Machel Morris regarding FDCPA and CFPB updates as well as Lance Raphael on how to avoid lawsuits from consumers. The presentation by Harding Brooks Insurance on why the rates have sky rocketed over the past several months and how to prepare yourself for an insurance renewal will guide us to be better business owners. Training courses like these are invaluable to the industry.

Our industry has over 4000 collateral recovery agencies yet there are only 683 companies that belong to a national or state trade association. With the regulations, laws and compliance expectations changing so fast many agencies that do not belong to an association will be left in the dark.

Allied Finance Adjusters has been the largest national trade association for some time now partly due to the benefits that we offer to our members; no other association offers 2 opportunities each year to attend education and training courses, networking, interaction with fellow members and the ability to freely present ideas to leadership of Allied. All of which allows our members to stay fresh and relevant while moving Allied into the future. Every recovery agency needs to be a member of a trade association not only to reap the benefits described previously but to have a collective voice. It is time for us to stand up and speak as one to the regulators and government officials that are currently dictating the direction of our businesses. If we do nothing this industry may one day disappear leaving most of us who have been in this industry for the majority of our lives to find a new career and source of income.

I have been told several times that our industry is a necessary evil that the government does not want us around but has no plausible replacement in place that would not disrupt the economy. When they find a suitable replacement they will enact it swiftly. As the largest national trade association, I would like Allied be the leader and be involved in how we are governed and to be able to speak up, educate and inform. Most of the violence in our industry is the result of improper training. It can also be attributed to the lack of continued education and due diligence by business owners that are not involved in a national or state trade association. Most of the stories that are publicized which involve violence are about companies that are not involved in their association or never belonged to trade association.

Allied Finance Adjusters can provide you the tools, education and training to take your business to the next level, it's time for you to join the Allied train and become a member today.

Respectfully,

James Osselburn, President

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.



Allied's Executive Committee 2016

- **James Osselburn** *President*
- CERTIFIED AUTO RECOVERY INC.
PITTSBURGH, PA.

- **George Badeen** *Past President*
- MIDWEST RECOVERY AND ADJ, INC.
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- **Jaime Hernandez** *First Vice President*
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- **Bryan Finn** *Treasurer*
- NATIONAL RECOVERY SPECIALISTS, INC.
BEREA, OH.

The Professional Repossessor Magazine is published quarterly (January; April; July; October) each year as a courtesy to the members, clients and friends of the Allied Finance Adjusters Conference, Inc. Contributions to The Professional Repossessor Magazine are requested and welcomed, but the right is reserved to select material to be published. Publication of any article or statement is not to be deemed an endorsement of the views expressed therein, nor shall publication of any advertisement be considered an endorsement of the product or service advertised. Allied Finance Adjusters Association maintains a Home Office and communication may be directed to Allied Finance Adjusters Conference, Inc., Editor George Badeen, Past President, 956 S. Bartlett Road Suite 321, Bartlett, IL 60103; alliedfinanceadjusters@gmail.com.

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The RABF needs you!

To date in 2016, the Recovery Agents Benefit Fund has already disbursed \$36,100.00 to 8 different families whose lives were turned upside down as a result of the death of their loved one. To put this in perspective the chart below reflects RABF disbursements since 2012; with still 4 months left in 2016 we are on pace for a record disbursing year – a statistic we are none too happy with.



| Year | Total Amount Disbursed: | # of Families Assisted: |
|---------------------------|-------------------------|-------------------------|
| 2012 | \$33,650.00 | 6 |
| 2013 | \$26,800.00 | 8 |
| 2014 | \$29,500.00 | 7 |
| 2015 | \$39,500.00 | 8 |
| 2016 (Jan – Aug31) | \$36,100.00 | 8 |

In order to make those disbursements, we need your help. We need the industry to purchase raffle tickets for the Dynamic Slide-In Unit generously donated by Anthony Gentile of Dynamic Manufacturing. Raffle tickets are easy to purchase through our website or by clicking this link <http://www.recoveryagentsbenefitfund.org/raffle.asp>.

Tickets are \$25 each or 5 for \$100! The winning ticket will be drawn at the Dynamic Booth at the **Baltimore Tow Show** this November. The winner does not need to be present to win, but he or she does need to buy a ticket in order to win!



Individuals buying raffle tickets are the greatest source of revenue the fund receives each year. Without these ticket sales, we would not be able to help families like April Adcock, fiancée of Brandon Canales a reposessor with S&J Recovery in Illinois. Brandon died in a tragic motorcycle accident in July of this year. Brandon left behind April (his fiancée) and 3 young children, 5 years, 3 years and 5 months.



In August 2016, Bryan Cantu with Top of Texas Recovery in Amarillo, TX died after stopping on the side of the road to secure a repossession to the tow truck he was driving and was killed when he, his tow truck and the repossessed vehicle were struck by a drunk driver. Click the photo to be linked to the full news report.

<http://www.newschannel10.com/story/32594740/one-man-dead-after-overnight-i-27-accident>

Neither of these individual's families were prepared for the sudden death of their loved one and the Recovery Agents Benefit Fund was able to step in and help; but we can't do it without you!

Visit the Recovery Agents Benefit Fund (www.recoveryagentsbenefitfund.org) today and purchase your raffle tickets for this year's raffle! The RABF is an IRS recognized 501c3 charitable organization. No person affiliated with the organization draws any sort of salary or compensation for their work with the fund. It is a 100% volunteer organization with over 96% of funds collected being distributed back to those in the the repossession industry.

Turbodecoder Upgrade

Are you having problems getting in certain vehicles to retrieve debtors property? Your lock decoder just got an upgrade!

*Frustrated with the newer style vehicle locks? Tired of paying an arm and a leg for a key code? **Nathan Boris & Keynet** are here to show you how to use the new state of the art tool and how to minimize cost when it comes to key codes.*

First thing, let me introduce you to the tool and what comes with it. The *TurboDecoder* allows you to pick and decode the lock at the same time. Unlike other picks, the *TurboDecoder* also retains the depths until manually reset. Below is an image of a brand new *TurboDecoder*, each one also comes with two reset tools and depending on which model you purchase, an orientation key.



Before unlocking any vehicle, you're going to want to make sure your *TurboDecoder* is completely reset back to depth "1" by using the reset tool. (Figure 1) shows all the depths at "4", (Figure 2) shows the first one reset back to depth "1".

Figure 1



Figure 2



After your *TurboDecoder* is reset, you're now ready to check the orientation of the lock by using the orientation key. You'll need to pay close attention to the 3 red dots. The blade itself will have 2 red dots, one on each side. The plastic key head contains 1 red dot on one side of the plastic head. Your goal is to get the red dot(s) on the blade as close to the door shutter as possible. When you

find the dot closest to the shutter, locate the solo red dot on the head of the key. That side is your orientation side. Each *TurboDecoder* is equipped with an "orientation" side as shown below. (Figure 1) Will show the correct orientation and (Figure 2) will show the incorrect, as you can see a bigger gap between the red dot and shutter.



Figure 1



Figure 2



If there's one tip to the *TurboDecoder* to save you from a headache it's this, whenever you insert or take the *TurboDecoder* out of a lock, the gate always needs to be closed (to protect the tool). Once inserted into the lock, you may open the gate (exposing the tool while inserted). Each *TurboDecoder* is different, but for this demonstration (HU100) the gate is operated by a plunger. (Figure 3) shows the insertion of the tool with

TurboDecoder Upgrade

the gate closed, (Figure 4) shows the tool in the lock with the gate open for your reference.

Figure 3

Figure 4



Now the operation of the tool is a very easy and quick procedure. You start with applying tension to either the left or the right (it doesn't matter). The amount of tension varies, but usually you want to apply enough tension to slightly see the blade turn, but not enough tension to cause it from working. As you apply tension with one hand you use your other hand to open the turbo, close the turbo, and then you release tension. Below is a series of photos showing the steps. You can also visit www.keynet.com for a video tutorial.

Applying tension to the left Opening *TurboDecoder*



Release all tension after closing *TurboDecoder*



From there you just do the opposite. Apply tension to the right, open and close the turbo decoder, release all tension. Then go back to the left, then back to the right so on, and so on. This usually takes under thirty seconds, if done correctly, to unlock the vehicle. From there you can take the *TurboDecoder* and open the trunk glove box, and other doors if needed. You may also turn the ignition but, it won't start the car as it's not a transponder key.

The last part of this article will show you how to decode the *TurboDecoder* so you can duplicate keys. (Figure 5) is going to show you the depths in order from left to right (1, 2, 3, 4). (Figure 6) will show you the depths of the car I just unlocked so you can see as reference.

Figure 5

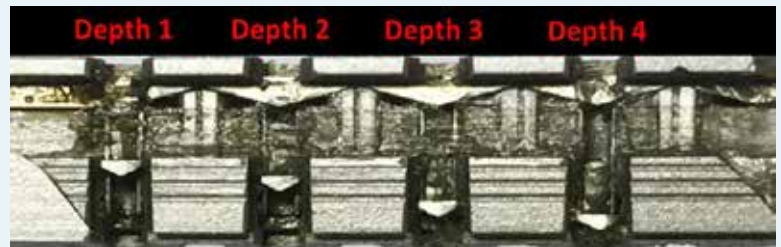
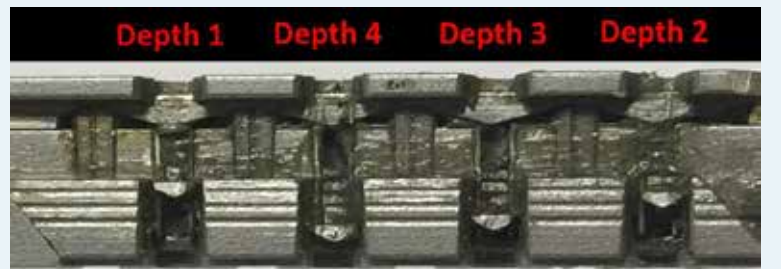


Figure 6



Now all you need to do is plug in your depths into your key cutting machine, and it will cut the key to the lock! We offer many different models of *TurboDecoders*. Currently we have 8 to choose from and each are priced at \$798.00 each. They're on sale this month for \$724.00 each. They can be purchased at www.keynet.com.

- BMW (HU92)
- GM (HU100)
- Fiat Chrysler Dodge Jeep (SIP22)
- Mercedes (HU64)
- Volkswagen Audi (HU66 Gen 1)
- Volkswagen Audi (HU66 Gen 2-6)
- Ford (HU101)
- Hyundai Kia Lexus Toyota (HY22)

Bond Coverage

What is “Bond Coverage” as that term is used in the repossession industry? And who has it?

Allied Finance Adjusters Conference, Inc. has been in business as a trade association for the collateral recovery (repossession) industry since 1936. During the 80 years that the trade association has existed, it has offered many benefits to its members.

However, it was not until the late 1980’s that insurance of any kind even existed in the collateral recovery industry. At that time, “finance adjusters” did not simply pick up collateral, but they were allowed to literally ‘adjust’ loan terms, collect payments, and re-arrange financing to keep a consumer from having collateral repossessed! Banks and other lenders began to ask for some form of protection based upon the fact that industry members were handling multiple thousands of dollars of client-owned cash and property.

Enter... the “Client Protection Bond”. A dishonesty bond, to cover possible criminal activity by those individuals handling other people’s money and property, became a staple in the collateral recovery industry. Each of the five major trade associations for the industry existing at that time, offered its members access to a dishonesty bond under which the reposessor was covered and the client was protected against theft of that cash and/or property.

There was a time, years ago, when these Client Protection Bonds were allowed to be “self-funded”. They were most likely called “Bonds” because the trade associations and others offering this benefit to its members would pool a large amount of money and hold that cash in reserve to reimburse a client’s damages if a member went “out of trust”. Thus, it worked more like a (self-funded) bond than an insurance policy. But this has not been the case, nor the norm in the industry, in years.

Nearly forty years after they first came onto the scene, a “Client Protection Bond” is actually an insurance policy called a “crime policy”, a “dishonesty bond policy”, or a “fidelity policy”. For the names to be self-explanatory, one must recognize that a regular business liability insurance policy that covers a business’ activities in the field, cannot,



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by definition, cover intentional, criminal acts of the insured. So, in order to fill this gap, the associations that once self-funded “Client Protection Bonds” helped to generate a new type of insurance policy that DOES cover criminal activity. But in order for insurance companies to sell these types of policies, the covered, insured person must pass a criminal background check and exhibit a history of honest business dealings in order to qualify for coverage.

All of the major trade associations in the repossession industry offer access for their members to this type of an insurance policy, and they still call it a “Client Protection Bond.” In fact, for the year 2016, all of them have obtained their “Client Protection Bond” insurance policy from the same insurer! Only a few elements of each policy, such as policy limits, differ among these trade associations!

What has remained constant, though, since the “Client Protection Bond” came to exist, is the distinct lack of activity under these dishonesty bonds! Generally speaking, the individuals who own and operate collateral recovery businesses are honest, small businesspersons, who simply need the assistance of a large group of other business owners to obtain access and affordability for these insurance policies. The trade associations have met the need of these small businesses for years.

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PROTECTION
BOND**



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Allied supports State Associations

Illinois Recovery Association (IRA)

The Illinois Recovery Association has been servicing the recovery agencies in Illinois since 2002. "The Road Ahead Starts Here"

Become a IRA Supporter or Member Today!

Visit www.illinoisrecoveryassociation.com for more information or call (847) 366-2691

Al Janus - President



Colorado Association of Professional Repossessors Inc (CAPRI)

A professional repossession association offering superior service, and to eliminate poor business practices, fraud, unjustified charges and other improper acts and procedures, being always consistent with Colorado and Federal laws.

Become a CAPRI Supporter or Member Today!

Visit www.coloradoprepo.com for more information or call (303) 428-8956



Michigan Association of Repossession Agencies (MARA)

Become a MARA Supporter or Member Today!

For information email michassocrepo@gmail.com or call (616)453-6447

Mark Haskins - President



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 Alliance Of Certified Asset Recovery Specialists (Flacars)

Florida repossession law serves as a model for many states considering similar legislation. What happens in Florida is important to the collateral recovery industry nationwide.

Become a FLACARS Supporter or Member today!

Visit www.flacars.net for more information or call us at 561-697-8300.

Edwardo Wolmers - President

Thank you for your time and attention in this matter."



California Association of Licenses 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



Michigan Association of Repossession Agencies (MARA)

In the past year, we have seen lawsuits over charging a debtor a fee to get their personal property back from their repossessed vehicle. Personal property refers to all the items that are left in the car after the vehicle is repossessed. The debtor is entitled to get those personal items back, whether or not they are able to make the payments necessary to get the vehicle back.

Charging a fee is common practice in the repossession industry because as part of the service for recovering vehicles, the repossession company becomes a bailee of property that belongs to the debtor and needs to take reasonable care in safe keeping the property. Some states say a reposessor can charge a fee for bagging, storing and inventorying the personal property, while others say you cannot. Repossessors need to know and adhere to any local or state laws that may limit your fees, even if a client says it is permissible to charge them.

One of the lawsuits in Michigan claimed that the practice of unlawfully asserting a lien or possessory interest in personal property seized in a repossessed vehicle in order to collect a fee is a violation of the FDCPA. That the reposessor had no right to retain possession of personal property and no right to require payment of a fee in order to release the personal property (*Violations of the FDCPA, 15 USC 1692e and 1692f: False or Misleading Representations and Unfair Practices*). This particular lawsuit was settled because the reposessor had a signed personal property release form from the debtor and no insurance to cover this act since it is outside of the repossession process.

Case law (*Nadalin v Automobile Recovery Bureau, Inc.*) has determined that the common law of bailment applies, not the FDCPA, since the reposessor is not a lender with any interest in the vehicle. The reposessor acts as the lenders' agent; it is not seizing the vehicle for its own benefit, so the FDCPA is not relevant. Repossessors do not fall under the FDCPA as long as they do not collect money. It was determined that there is a right to compensation for reasonable expenses in taking care of the goods until reclaimed by the owner. If such compensation were not allowed, there would be no incentive to protect the goods.

Michigan has no rules on the books over charging for personal property. We made a trip to our State's Capitol to attend the Michigan Board of Collection Practices biennial meeting to seek guidance in getting an opinion from our State's Attorney General over this issue. We would like an opinion to say reposseors can or cannot charge for personal property to help make this gray area black and white.





California Association of Licensed Repossessors
“CALR” A Not-For-Profit Since 1961

www.CALR.org

Individually we struggle to be heard - Collectively, we cannot be ignored



The CALR 54th Annual Convention October 27th – 29th 2016

Knott’s Berry Farm Hotel, Buena Park, CA

Everyone is welcome at CALR! The convention is just around the corner! This Year’s speakers are:



Eric North



Ron Brown



Art Stein



Mike Reiter



Jerry Desmond

Certificates of attendance will be presented for:

*Eric M. North – NorthLegal; Bankruptcy, NOI, Collections and Military Lending Act

*Ron Brown – Eagle Group XX; Compliance

*Mike Reiter – HAR Inc.; Field Operations and Safety Training

CALR Memberships are available to any recovery agency in any state! If you attend the convention your membership is free for the remainder of 2016. Can’t make the convention? *Join CALR for 2017 and we will include the rest of 2016 at no additional charge. CALR does more for the industry as a whole on the legislation level than any trade to the industry. They work hard on changing the laws in California and setting the bar for other states to follow.

Clients attend for FREE! So head on over to www.CALR.org and make your reservations today! Space is limited.

*applies to Regular and Affiliate Plus memberships

CALR update on Cody McDaniel

Cody is the proud father of a healthy baby girl. Cody, Mom and baby are all home from the hospital. They still need our help and prayers. Caring Bridge.com is a great way to see how Cody is doing as well as donate to him and his family.

Cody McDaniel was shot during a repossession and spent some time in hospital. Cody is the son to late Lee McDaniel. Lee and his wife owned Eagle Adjusters out of Ontario (Riverside County), CA. Cindy is still very active in the business and runs the day to day operations. Lee was the Vice President of CALR as well.



We are honored to have Lee’s son Robert serving on the CALR board today.

The McDaniel family has been a long time member and supporter of CALR. Our hearts and support are steadfastly here for them. Please join us in helping them at <https://www.caringbridge.org/>.

Allied Finance Adjusters 80th Mid Year Meeting

Golden Nugget Hotel & Casino Las Vegas, NV – Sept 21st -23rd 2016

All 95 attendees at the Allied Finance Adjusters Mid Year meeting hit the JACKPOT!



Networking reception at Gold Diggers Lounge

Along with the camaraderie and networking there was top notch education. Mabelle Morris gave an excellent presentation about the CFPB including possible changes regarding title loans and their potential impact. She also provided information about company policies and provided customizable forms which are available to the AFA Members.

Mike Farrell of Detroit Wreckers gave a presentation on quick fixes in the field. Mike Peplinski of Harding Brooks insurance spoke about upcoming changes in the insurance industry. Simon Birch of AW Direct was on hand to talk about their products and answer questions. Lance Rafael, an attorney who represents consumers who sue repossession agencies, provided case history and insight. Lance spoke and educated our members on how to head off lawsuits. Many attendees were shocked by what happens out there and what causes consumers to sue.

Our president, Jim Ossulburn lead a great board meeting with past president George Badeen at his side and kept everything moving forward, positive and very upbeat. Allied is looking forward to a spectacular 2017. Jim is already making plans for the 2017 and 2018 conventions! Check out the 2016 AFA Mid Year video at <http://www.alliedfinanceadjusters.com/Videos.aspx>

Being a member of Allied Finance Adjusters is not only prestigious, but the education we provide to our members is epic! To learn more about becoming a member visit our website www.AFArepo.com and you too can excel in such a challenging industry.



Educational Seminars were well attended



2016 Board Meeting



Mike Peplinski (l) & Lance Raphael (r) attended the 2016 Mid Year Show

Time Finance Adjusters Annual Conference... A First in the Industry

FROM THE DESK OF: J. PATRICK ALTES, FALCON INTERNATIONAL

The Annual Conference of Time Finance Adjusters members was recently held at the Atlanta Airport Gateway Marriott and was a highly successful “FIRST” in the Asset Recovery Industry.

The TFA Conference started off the evening prior to the Compliance Sessions with a hosted client reception, which was attended by TFA Members, Clients and Industry Vendors. The ballroom had food at every corner, an open bar and lots of great interaction between the attendees and the TFA hosts, Patrick Altes and Nicki Merthe.

Observed attending the function were notables John Hambrick the SVP of Business Development for Microbilt, a leading data provider for the industry, Mike Peplinski of Harding Brooks Insurance Agency, fast becoming a “go-to” provider for recovery agency insurance and bonding.

Other notables present were Joan Hudson, representing ARB out of Louisiana, Bob Wilson, a recognized icon of the industry from Memphis Tennessee and the Atlanta TFA member of many years Gene Childers and his lovely wife Penny as well as their entire office and field staff. Other faces present were Millard Land of Houston, Peggy Chapman of Las Vegas and many other TFA members from across the country.

The Conference General Session commenced the next morning and was totally comprised of educational sessions related to COMPLIANCE intermingled with a current status of the recovery industry insurance issues presented by Mike Peplinski. A special presentation about the NCLC proposals to modify the Uniform Commercial Code was presented by Rob Winther.

The Compliance Sessions were conducted by a recognized recovery industry “expert witness” and subject matter expert, Ron L. Brown. Brown is the author of numerous accepted policies and procedures for the recovery industry, who took the stage after a welcome by TFA CEO, Patrick Altes.

As usual, Mr. Brown was concise and to the point with his presentations on establishing an agency “Breach of Peace Recognition and Avoidance Policy” and the attending members left the session with a thorough knowledge as to what a “breach of peace” may consist of and a written compliance policy to take back to their agency.

The next Compliance Presentation was related to designing a UDAAP (Unfair, Deceptive or Abusive Acts or Practices) Policy for recovery agencies. The presentation was an up-to-date report of possible violations, but more importantly, provided the attendees with a solid UDAAP Policy for their compliance documents.

The final Compliance Presentation of the TFA Conference was related to an industry “hot issue” with the CFPB, Consumer Complaint Response and Tracking. By their own admission, the CFPB are focused on tracking consumer complaints, and the larger lenders are demanding that their third-party service providers develop a complaint policy and the ability to document and track complaints. The attendees provided with the required documents to obtain full compliance in this key area.

In closing, all who attended the program agreed that Mr. Brown had lived up to his promise that the sessions would be “Educational, Enlightening and Entertaining” and that Time Finance Adjusters had provided them with the much needed Policies and Procedures to bring their agencies into full CFPB required compliance.

“Training for CFPB compliance and other industry safety issues are key for TFA”, said CEO Patrick Altes, “As well as professional business development and marketing. We provide our people with the tools they need to succeed”.

Never before had a TFA Convention been entirely devoted to providing vital member compliance education, and placing the actual policies and procedures in the hands of the attending members.



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Cell: 315-254-8211

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Follow the Bouncing Ball

I am all about a good sale, and I get suckered often into those bonus cards or loyalty programs offered by many stores. My personal favorite is Kohl's Cash! When that little circular comes into my mailbox, I'm rushing to tear off that sticker to reveal the secret of my savings. I have a little plan in my head each time... if I get 15% off, obviously I don't need anything. If I get 30% off, I'm heading to Kohl's to shop, because my goodness, there is something there I need, I'm sure of it. And if I get 20% off... well it doesn't hurt to look right? Next thing you know, I'm in Kohl's and mentally bragging at the checkout line about how much I saved compared to how much I spent! Who's with me?



OK – well let me turn this conversation another direction... insurance – one area in your personal lives and businesses you should never skimp on. Everyone has to have it, no one wants to use it and to most of you reading this – you believe it is the root of all evil and why you're not making any money in your business. But insurance companies just like retail stores, just like your own businesses – are in business to make money. An insurance company cannot have funds to pay claims, if they aren't making money; and insurance companies make money by charging premiums, investing in the market and by not having to pay out claims in order to have more money to invest.

So let's dive a bit further into how insurance companies make money. Well in the simplest of terms, any business will make money when it brings in more than it pays out. Insurance companies are in the business of taking on risk – after all, insurance by definition is the transference of risk from one entity to another for a fee (a/k/a premium). As long as the insurance company brings in more in investment income and premium than they pay out in expenses and claims – they make money.

But when inexperienced and/or greedy insurance agents get with inexperienced or over eager underwriters convincing them that the repossession industry is a booming market and get the carrier who does not understand the repo business to write insurance at the bottom dollar in order for the agent to write more policies and scoop up more commissions – the carrier cannot bring in more than they are paying out because of claims and one of two things happen...

1) they exit the market place; or



OR



2) they increase price. And often times they increase the price to try to recoup losses and still end up exiting the market because they have a bad taste in their mouths.

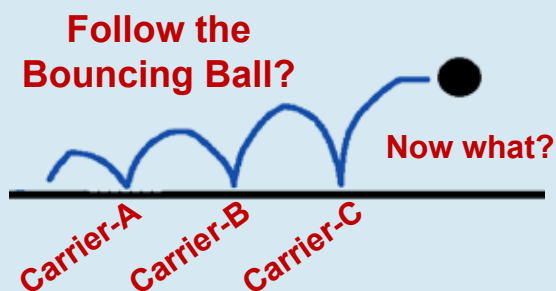
It is reported that the average small business will incur one loss every 10 years. This statement is not true of the repossession industry. Between an increase in repossession related claims due to litigious nature of society and claims that occur frequently in transportation related businesses any carrier in these markets needs to anticipate and be prepared for losses; and the only way they can do that is by understanding the business they are writing and pricing policies in a fiscally responsible manner.

Volatility in the Repossession Insurance Market Place

We are seeing a huge increase in the number of people who have received cancellation or non-renewal notices after having only one claim. While it may seem unfair to you, what you must keep in mind is if you have received extremely low pricing on your policy, all it takes is one not so serious loss to find yourself upside down in your policy, not profitable for the insurance carrier and ultimately uninsured. Now when you figure that the agent you are working with has sold that same low priced policy to countless others, then there is no way the carrier has made money, even if the insureds are having what seems to be only one small loss.

For carriers to make money on bottom dollar policies there have to be more of those policies being sold and fewer of them having losses. This is not typical in the repossession industry as losses continue to occur. In this scenario, the numbers of losses do not even have to be on the rise because the cost of claims is not decreasing, but the amount of money carriers allocate to paying them does with carriers receiving lower premiums.

RSIG has spoken for the past several years of the tightening of the insurance market and we are seeing that in the number of carriers who have left the market, the number of agents struggling to find markets and the number of repossessioners contacting us directly in dire straits. For some, our program comes with sticker shock because they have experienced lower premiums for several years. But those lower premiums have come with a price; they have been bounced from carrier to carrier, year after year – until there was nowhere else to bounce.



For others, our program comes with knowing first of all that they have insurance, where they didn't have that promise before, but also with the added relief of knowing that they no longer have to fear next year's renewal.



RECOVERY SPECIALIST INSURANCE GROUP

This is what leads to the instability in the market place for repossession insurance. While attending industry trade events RSIG is constantly approached by insurance agents seeking to write business through our program because we have been able to offer a stable program for more than 30 years.

RSIG is constantly asked why our program remains stable. It is because we do not allow our program to be cut to the bottom dollar and because we are diligent in our underwriting practices. All RSIG employees are paid a flat salary and our directors serve on a volunteer basis, so our ultimate goal is not to figure out how to obtain the next commission on an individual policy; it is to ensure that insurance is available to this industry through responsible underwriting and the industry's best education and training for years to come. As a Not-for-Profit entity (giving repossession companies access to repossession insurance exclusively since 1988) when we do make a profit (and believe it or not, there are years that RSIG does not, but our carrier does), RSIG puts it all back into the membership through programs, expenses and opportunities that enhance our ability to meet that ultimate, lofty goal of maintaining a stable insurance program for this industry.

For more information about RSIG visit our website at www.rsig.com or call our office 703.365.0199, we're here to help and would love the opportunity to work with you.



www.MyRecoverySystem.com



AND THE FEES JUST KEEP RISING!

Every day, like you, I read about how technology is improving how a repossession agent does their job - that's true, technology does help, but why does it cost YOU more?

Insert Sarcasm Here:

Come on, you understand, these things cost more money but that cost will be offset by more repossessions (Yeah Right). It's just a nickel for this, a dime for that, a \$1 to this company, \$2 to that company, \$100 for this app, \$100 to show this address and on and on and on. It's nothing,

You look around the world and as technology improves cost goes down. Not in repossession – This industry has allowed companies to piggyback off of each other and every time someone jumps on someones back, it cost YOU more. With the latest, paying to show addresses on a map.

Advancements in technology should allow someone to create a software platform that can give YOU all the tools needed to do your job and **FOR ONLY A COUPLE OF HUNDRED DOLLARS PER MONTH.**

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Thank you,

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Five Things Your Repossessor Won't Tell You

FROM THE DESK OF: J. PATRICK ALTES, CEO TIME FINANCE ADJUSTERS

There are things your reposessor thinks and knows, abilities and capabilities they have, that he or she simply isn't going to tell their client. Here's some of them:

1. "I really could come up with a lot more information that would help you recover your car."

You would not believe the information available to us repossessors! Data brokers try and sell their systems to us repossessors at our conventions all the time. And most of us repossessors subscribe to them. We are using the exact state-of-the-art databases the skip tracers are using...the same ones.

Here's the secret: we have access to this information, but we're not using them on some of your accounts.

Why not?

The reason: this information is expensive. If the reposessor doesn't get paid "skip fees" for locating a new address, or doesn't get paid "close fees" on accounts that don't result in repossession, they are not going to hit these databases on your accounts.

It's not unusual for a repo agency to run up a tab with a database provider for hundreds, or even thousands of dollars. When a client won't pay close or skip fees, it disincentivizes the reposessor to invest money on working difficult accounts. He will simply "kill" the address and wait for the client to come up with better information.

It's kind of an inside joke, really. Many of us (myself included) are licensed private investigators, and given a decent incentive, could come up with the exact same information that you're paying Mr. Skip tracer \$350.00 to get. But nobody is willing to pay us \$50 or \$75 to get the same information.

(Some clients think that repossession agencies will make this investment to boost their chances of getting a repossession out of the deal. Spoiler alert: they don't. Or at least for long. Just check the recovery statistics of "contingent" and "non-contingent" agencies to see how this actually plays out. If you pay a close fee, more of your cars will be recovered).

2. "I'm Not Who You Think I Am". These dumb repo shows really have done a number on the public perception of the repossession industry. We're not toothless ruffians in wife-beater t-shirts.

The fact is if a client attended a convention of a national trade association like Time Finance Adjusters, or Allied Finance Adjusters, or ARA, they would be surprised who they met. They would meet their peers.

Many (perhaps most, at this point) of those that run repossession agencies had their start in the collection departments of a bank or credit union, or one of the captives. Many had been law enforcement officers, or as stated above, successful private investigators. Many are involved in local charities, churches, or civic organizations. This industry has now been maturing for decades, and the top tier of recovery agencies are well run businesses, led by business professionals.



Continued on page 28

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Salvatore LoDico
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Five Things Your Repossessor Won't Tell You

3. "Yes I Do Work for Forwarders". Yep, some of the better repossession agencies actually do work assignments for some of the big forwarders.

The secret is that these accounts aren't worked in the same fashion as "direct accounts".

Some forwarders all-but-say "hey, this is filler work. Run these addresses when you are in the area". We have heard this very suggestion. Often the reposessor later discovers he's the second or third agent to work this account. And so as a result some reposseors will take this work on, but will only swing by these wrung-out accounts address when in the area. "Filler work". Also most forwarders offer huge volumes of accounts, but zero incentive to give special efforts for the tough ones (which, big surprise, is common in the repo business). Gee whiz, I'm not a financial genius, but if I were a banker and I had one of my \$20,000 cars sitting out there somewhere, I wouldn't want some reposessor viewing my account as "filler work". I'd want someone to devote enough time and effort to actually safely recover my car.

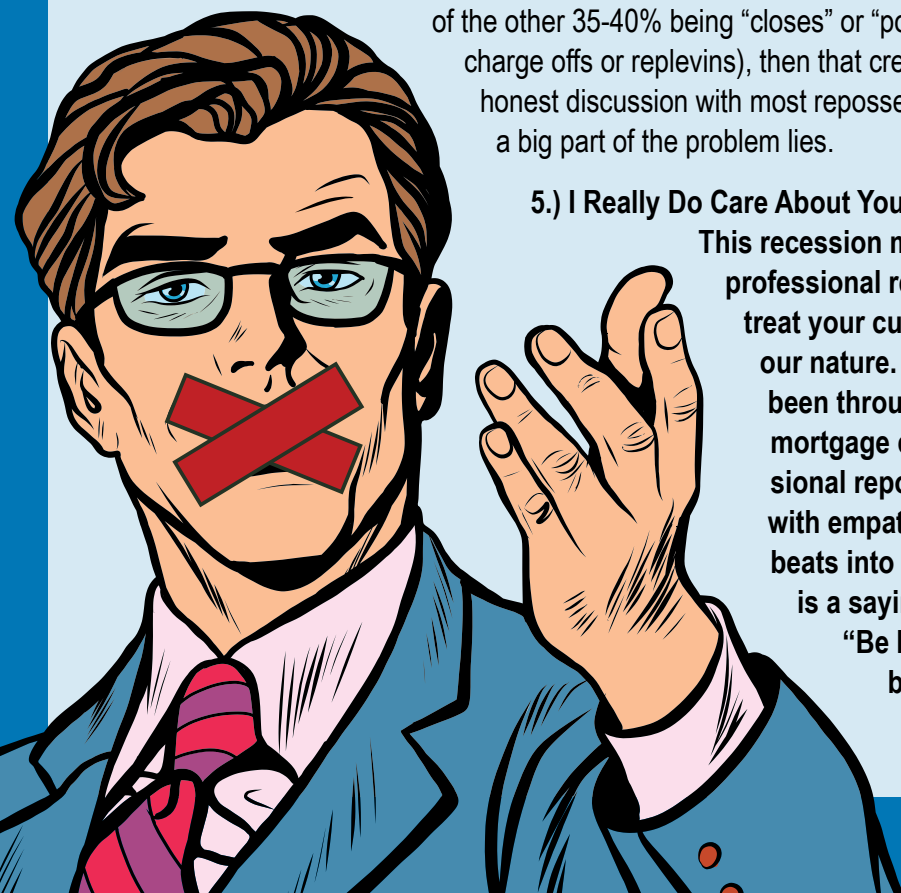
4.) ...And When I Do Work for Forwarders, I Get A Lower Percentage of Your Cars. So much information gets lost in the process when routing a repo account through a big forwarder! There's stuff that the creditor's collector knows about the debtor ("he bowls" or, "she's separated from her husband" ...or, "we think the kid is actually driving the car") that we never hear when the account is part of a portfolio of accounts dumped in the forwarders "in box". Don't take my word for it. Ask any reposessor who works for a large forwarder about the loss or corruption of valuable information as it passes through third party hands. Cars are lost in the process.

And, a lot of reposseors are tired of the "big stick" attitude of the big forwarders..."do it this way, or else". Listen... reposseors want to repossess cars. Its part of their DNA. But candid discussions with most reposseors will reveal they really don't like working for their abusive taskmasters, and don't give them their "best efforts".

A simple statistical survey using DRN will demonstrate that recovery rates for "forwarders" are generally lower. If a creditor isn't recovering over 60-65% of every assignment assigned (with the most of the other 35-40% being "closes" or "positive resolutions", with only a tiny number being charge offs or replevins), then that creditor has a problem somewhere. And a simple honest discussion with most repossession agents will be very enlightening as to where a big part of the problem lies.

5.) I Really Do Care About Your Customer. Reposseors are people, too.

This recession made debtors out of the best of people. Most professional reposseors I know don't have to warned to treat your customer with dignity and respect.... it's part of our nature. The people we are dealing with have already been through the wringer by their credit card companies, mortgage companies, and other bill collectors. Professional reposseors know they have a job to do, but do it with empathy. They're not the ones with "We Turn Dead-beats into Pedestrians" stickers on their trucks. There is a saying attributed to Plato, the Greek philosopher: "Be kind, for everyone you meet is fighting a hard battle". It's a good thing to keep in mind in this volatile, sometimes hostile business.



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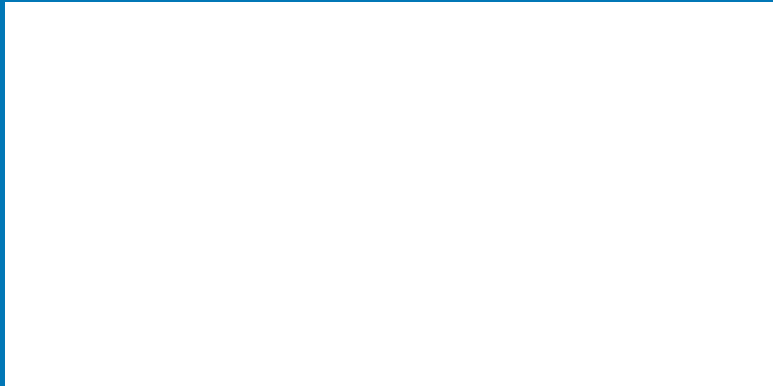
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