
RECOVERY SPECIALIST INSURANCE GROUP

IG., Inc./RSIG News

"Remove the liability Before Removing the Vehicle"

April 2003

IG., Inc./RSIG is a not for profit corporation established in 1988 to strengthen, educate, enhance and support professionals in the repossession industry. IG., Inc./RSIG was created by individuals who understand the industry's needs because they are in the industry themselves.

IG., Inc./RSIG provides professionals in the repossession industry via Empire Fire & Marine Insurance Company, a nationally recognized and respected insurance company, a direct primary insurance policy approved by virtually every lender across the United States.

**State Specific
Repossession
Certification is
coming to a
city near you!**

*Contact our office for
details 800-997-7224*

May 16th is coming up quick...don't be left out! Join us in the Emerald City, June 19-21, 2003!

The Emerald City we're referring to isn't the one with the one with the yellow brick road that leads to the wizard who grants you a brain, a heart, courage or a way home. We're talking about somewhere a lot closer home and somewhere you don't have to be swept away by a tornado to get to. We're talking about the Pacific Northwest...specifically Seattle, Washington.

While we don't proclaim to have an all powerful Oz or that you'll be able to click your ruby red slippers three times and get home, we do promise you an opportunity to further educate yourselves by participating in an interactive learning experience where you'll gain invaluable knowledge on topics like Breach of Peace and Wrongful Repossession, the Fair Debt Collection Practices Act, what to do when your debtor claims he's filed bankruptcy, the UCC, Tow Truck Safety, Insurance Coverages, RSIG policies and much, much more.

We'll also provide you with the opportunity to learn more about your businesses by giving you information on marketing, how to solicit clients, how to work with forwarding companies and how to effectively calculate your cost of doing business and how to calculate your prices.

So you may be asking why did I drop in the May 16th date? Well that's your last day to make your reservations at the hotel at the discounted rate of \$131/night. After May 16th, rooms rate jump to \$230+ per night. It's also your last opportunity to get discounted registration fees!

Single attendees: on or before 5/16/03 - \$75
after 5/16/03 - \$100.

Multiple attendees: on or before 5/16/03 - \$150
after 5/16/03 - \$200

Don't forget we also have discount agreements with several airlines for travel to the annual seminar. So call us for information on flying US Airways, America West, American Airlines, Southwest Airlines and United.

So muster up your courage, use that brain of yours and let your heart remember how much of a great time you've had at past seminars, and call the Sheraton Hotel and Towers at 206-621-9000 and tell them you're with the 2003 RSIG Seminar. Then after the business meeting you can click your heels three times and be on your way home!

To Run or Not to Run...If you're interested in running for the Board - time is a wastin'!

As you are now well aware IG., Inc./RSIG's Annual Safety Seminar and Business Meeting will be held this June 19 - 21, 2003 in Seattle Washington. One very important aspect of the business meeting is the election of two members of the Board of Directors. Chris Miller and TG Carter are the directors who will be running for re-election this year. If anyone is interested in running for a board position this year, your name must be submitted in writing to Ed Marcum, Secretary, at the administrative office **no later than May 9th**, in order to give the administrative office enough time to determine eligibility. Once eligibility is determined, the names of those interested in running for the board will be presented to the nominating committee on May 19th. The committee then establishes the slate of nominees and presents that slate to the Board. For eligibility requirements, please see Article III, Section 3.3 - Nomination of Directors; Qualifications.

Allied Finance Adjusters Conference Inc.

May 7th - 10th, 2003

Allied Finance Adjusters enjoyed a fantastic convention in Charlotte, NC in August 2002 and has been very busy making plans for their next meeting in Dallas, Texas which will be held May 7th through the 10th, 2003 at the Wyndham Arlington Hotel.

The Wyndham Arlington is located adjacent to Ranger Stadium and Six Flags in Arlington, TX. Allied will be inviting all clients in the area to attend this meeting and we are now in the process of signing up vendors. If you are a lender and reading this information we urge you to contact our Convention Chairman, Brian Stiefel at 8170-545-5300 or fax 817-545-7100 for more information. This meeting is shaping up to be a do not miss event.

We are also planning to host a drawing for some incredible prizes. You do not want to be left out of this event. Once again, for more information please contact Brian Stiefel at 817-545-5300 or fax a note to him for addition information at 817-545-7100.

Saying Goodbye to a Professional



Our hearts are heavy as we say farewell to Mr. Ken Beard of Ken Beard Recovery in Columbia Tennessee. Ken passed away Wednesday March 26, 2003 at the Veteran's Administration Hospital in Nashville at the age of 67. Ken is survived by this wife, Myrna Powers Beard, 5 children, 7 grandchildren, a brother, a sister and several nieces and nephews.

Ken dedicated over 30 years of his life to the repossession industry when he started doing repossessions for local banks in the Columbia area. Ken joined RSIG in June of 1995. He received a certificate of successful completion for his participation in the Tennessee Case Law Certification Course held last September. Ken also has a background in security work, Law Enforcement and was a US Marine during the Korean conflict.

Memorials may be made to the Disabled American Veterans, PO Box 14301, Cincinnati, OH 45250-0301, Attn: DVLMF. In Ken's honor and memory, IG., Inc./RSIG will be making a donation to the Veteran's Association. Our hearts and sympathies are extended to Ken's family and friends and all those whose lives were touched by Mr. Beard.

The Vulcan 807R And 810 Intruder

The Vulcan 810 Intruder was designed and engineered especially for the professional reposessor and private property impounder. Although designed with this purpose in mind the 810 Intruder has now taken on the roll of an important piece of towing equipment used in everyday towing applications.

The 810 Intruder features excellent visibility with its tapered down rear tailboard design, an 8,000 lb boom and a reach of 73" on the wheelift, 4 degree tilt stop feature, and an 8,000 lb planetary winch with 75' of 3/8" cable as a standard item.

The winch is mounted low so as not to interfere with the superior visibility. The modular body is adjustable from 88" to 94" so as to accommodate most American manufactured chassis. This feature also eliminates the need for the large fender flairs used on many of the competitors units.

With valuable input from many reposessors, many features were implemented into the design of the 810 Intruder, to include as standard equipment driver and passenger lighted tool box compartments as well as safety chains and chain storage pockets mounted into the tailboard. A removable and easily applied trailer hitch is also standard equipment.

The hydraulic self-loading wheelift system provides not only quick and easy hookups but also parallel 90 degree hookups.

Just recently released to the towing population is the new Vulcan 807R Intruder recovery unit featuring a 16,000 lb extendable boom along with the popular self-loading feature.

Whether its repossession, private property towing or municipality work, this self-loader is the answer to your needs.

For more information on the Vulcan 807R and 810 Intruder please call Richard Cocuzza, Vulcan Autoload Product Manager at (800) 489-2401 voice box #844 or email to Wheelift@aol.com.



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Mark Your Calendars....State Specific Repossession Certification Courses may be coming to a location near you...or at least one you service!

Any time you make a commitment to education you are showing your dedication to bettering your business and yourselves! IG., Inc./RSIG encourages everyone to make that commitment and take every opportunity to further professionalize and educate yourselves. Whether it be through a computer course, personal development, national certification courses or courses that count towards some sort of certificate or degree program, you can't go wrong by making the promise to enhance yourself through education!

So now that you've made the commitment, what type of course should you take? Well let's look at it this way - you are an integral part of a repossession business, where you are a cog in the wheel of the ever changing economy. Lenders and consumers alike depend on you and the services you provide to keep the wheels of consumer lending turning. So every day you go out in your servicing area and take certain risks - sometimes the risk pays off and the repossession is completed without incident...sometimes you think the risk pays off because the repossession is completed without incident only to find that you're being sued two years later...and sometimes you avoid the risk all together. Because as a professional, you know that if there isn't a repossession, there can't be a wrongful repossession - and your training and your instincts tell you to walk or drive away from the situation, knowing that you'll have another opportunity.

Now lets go back to that comment "...sometimes you think the risk pays off because the repossession is completed without incident only to find that you're being sued two years later..." The lawsuit that is the end result of this comment can become case law. Now you may be asking what do I care about case law? Well case law is what tells you what happens when a judge and or jury hears all the details of that flawless repossession and finds that maybe you went into a garage, or maybe the police showed up at the scene, or maybe you didn't get that voluntary release signed and then they decide exactly how wrong you were, and how much your mistake should cost you. Or maybe they learn that you didn't go into the garage, the police weren't at the scene, and that the surrender form was actually signed, but now two lawyers have run up thousands of dollars in legal fees for the judge and/or jury to tell you that you just did your job.

So now where do you go to learn about the results of these lawsuits. You can spend a lot of money by hiring a lawyer to research all the information for you - or you can quite simply pay a small registration fee and attend IG., Inc./RSIG's state specific repossession certification course. You can register a single person from your office for this course for \$125, sending additional attendees??? - they can attend for \$100 per person. If you're an RSIG member you receive a \$25 discount off each of these fees. Where else can you spend such a reasonable amount of money for two days of information (*where breakfast and lunch are provided*) that you will use every day?

OK - so you've spent the better part of your repossession career learning the business through on the job training and hoping that if you're not doing right - at least you haven't been caught. IG., Inc./RSIG now offers you the opportunity to be armed with the knowledge of what you should and shouldn't be doing - or at least what the repercussions of your actions could be.

In 2002 IG., Inc./RSIG went to 9 states and so far in 2003 we have been to Missouri, Southern California, and Oregon and we've already committed to 7 more states. So look in the table below, find the state that you're in or that you service and make plans to join us at the only State Specific Repossession Training Course.

** April 25-26.....Phoenix, AZ	May 23-24.....Hartford, CT
July 25-26.....Seattle, WA	August 22-23.....Bloomington, IL
September 19-20.....Columbus, OH	October 17-18.....Harrisburg, PA
November 14-15.....Northern VA	

** Please note that dates and locations are subject to change, please contact our office for more details.