

COMMUNICATION IS KEY & KNOWLEDGE EMPOWERS YOU!



The 2015 RSIG/AFA Annual Seminar Agenda is focused on Communication. As the cornerstone of any great group, business or industry – effective communication is an absolute requirement. This year’s speakers will help attendees learn better ways to communicate to debtors, lenders, staff and family. Communication is more than the verbal or written word. It is also about the dissemination and interpretation of information which is why we plan on providing many opportunities for you to gather and share information and give you the tools to communicate that information effectively. Join us June 24 -27, 2015 at the Scottsdale Resort and Conference Center.

Wednesday, June 24 (Breakfast On Your Own)

- 8:00 – noon Peter Harrell of Harrell Communications.
Certified trainer in Dispute Resolution, Group Conflict and Franklin Covey Leadership Programs. He is an engaging and dynamic facilitator, entertaining and leaving audiences with **new tools for their communication tool kits**
- 12:00 – 2pm Lunch On Your Own**
- 1:00pm – 2:00PM Allied Finance Adjusters Conference New Member Meeting
- 2:00pm – 5:00pm CFPB Training and Education with Michael Howk
RSIG Risk Manger and Industry Recognized Expert on Repossession Law and Case Law; Michael Howk has worked for the benefit of the repossession industry for more than 30 years. As lenders demand more of their third party vendors due to the evolving CFPB Committee’s Rules and Guidelines, Mike Howk and RSIG have developed a CFPB Training Course to **communicate important CFPB related information to you!**
- 2:00pm – 5:00pm Allied Finance Adjusters Conference Pre-Convention Board Meeting.
Voting Members or Invited Guests Only.
- Dinner On Your Own**
- 7:30pm – 9:00pm Welcoming Reception
Join us for drinks, light snacks and deserts. Terrific opportunity for social networking and informal information gathering and sharing!

Thursday, June 25

- 7:30am – 8:30am Breakfast
- 8:30am – 9:30am Welcome Remarks, Introductions, Conference Overview
- 9:30am – 10:30am **Communicating The CFPB’s New Definitions.** – Mike Dougherty, Weltman, Weinberg & Reis Co.
What does the CFPB’s New Rule Defining Larger Participants in the Auto Financing Market mean to Lenders and to Repossession Companies
- 10:30am-11:00am Break
- 11:00am – 12:30pm Repossession Risk Engineering – Mark Vereen, Zurich Insurance Company
Communicating the need for and how to provide for effective risk management to employees and staff. Effective communication with an insurance carrier.
- 12:30pm – 1:50pm Lunch
- 2:00pm – 4:00pm **Interpreting Communication** via Social Media and Internet Profiling – Michele Stuart, JAG Investigations
- 4:00pm-4:15pm Break
- 4:15pm – 5:45pm Legalease, Stephanie Berman of Berman, Berman, Berman Schneider & Lowary, Los Angeles, CA
Why Communication and Documentation are Essential to Repossession Operations
- 6:00pm – 7:30pm Cocktails and Fundraising for the Recovery Agents Benefit Fund. – Brought to you by PRA Location Services, My Recovery System and Allied Finance Adjusters.

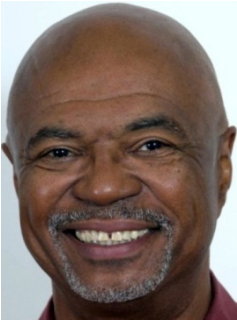


Friday, June 26

7:30am – 8:30am Breakfast
8:30am – 11:30am Jack Schafer, Schafer & Associates
Retired FBI Special Agent assigned to the FBI's National Security Behavior Analysis Program, Schafer trains federal, state and local law enforcement, security personnel, legal professionals and now you on **ways to understand different forms of human communication** - "Let their words do the talking"
11:30 – 1:00pm Lunch
1:00pm – 6:00pm AFA Member Only Business Meeting
6:30pm Cocktail Reception
7:00pm Closing Ceremony, Awards Dinner and Entertainment

Saturday, June 27

7:30am – 8:30am Breakfast
8:30am – 10:00am **Communicating New Laws and Regulations** – State and Current Case Law Review with Michael Howk, RSIG Risk Manger and Industry Recognized Expert on Repossession Law and Case Law
10:00am – 10:30am BREAK
10:30am – 1:00pm RSIG Annual Member Only Business Meeting
This is the Voting Member Only Business Meeting for RSIG Members.
10:00am Allied Finance Adjusters Post Conference Board Meeting



Peter Harrell, Jr. is President of Harrell Communications. Peter formed his company in 1995 and hails from Austin, Texas. He also has a BA Degree in Theatre Arts, and Organizational Development from St. Edwards University.

Peter was certified 15 years ago, as a Master in Verbal Judo, by the late, Dr. George Thompson PhD, founder of the Verbal Judo Institute.

Peter is also a facilitator for three of Franklin Covey's top Leadership programs; the "7 Habits of Highly Effective People", the "4 Roles of Leadership", and "Great Leaders, Great Teams, Great Results."

Peter excelled as an executive management trainer, and was given the responsibility of creating, implementing, and delivering leadership training, for executive managers and supervisors in seven of the largest agencies in the state.

After retiring from a 20-year career with the state of Texas, Peter continues a 42 year acting career with roles in 50 national and regional commercials, 25 movies, 20 theatrical productions, and over 40 roles in television. <http://www.imdb.com/name/nm0364116/>.

Peter's engaging, dynamic style of facilitating has both entertained, and left audiences with a truly value-added experience.

512-484-7346 // peter@harrellcommunicationsll.com



Michele Stuart is the owner and operator of JAG Investigations, Inc. since its creation in 1997.

Previous to this she was employed by Assets Intelligence starting a financial investigative career in 1990. Michele has over 24 years of experience in OSINT, counter intelligence, insurance fraud investigations, financial investigations, due diligence, corporate & competitive intelligence.

Over the past 15 years, she has taught hundreds of classes in open source intelligence and social media investigations for the law enforcement and military intelligence communities as well as the financial industry and insurance industry on a global level. She is an Instructor at Quantico (FBI Academy) for International training programs and an Adjunct Professor with University of Virginia.



Michael Howk, JD – is the Risk Manager and Director of Education for [Recovery Specialist Insurance Group](http://www.rsig.com) (www.rsig.com). Mike has spent nearly 30 years in the repossession industry, and is a recognized national expert in repossession law.

Mike, who is originally from upstate New York, served four years in military intelligence before graduating from the University of New York at Binghamton School of Management with a B.S. in 1977. In 1980 he graduated from Nova University in Florida with a Juris Doctorate. He has been a member of the Florida State Bar since 1980.

He was involved in the development and implementation of the first insurance policy specifically designed for repossession companies. Based on his work and research, he has developed extensive educational programs. He teaches certification courses for recovery specialists nationwide. He worked closely with the State of Louisiana and Illinois during the implementation of their new self-help repossession laws.

He frequently serves as the keynote speaker to associations and groups of clients across the United States to further educate the industry on risk reduction and liability avoidance in repossession and collateral recovery.

In-house training and certification is available by contacting RSIG's administrative office at 703.365.0199. Online certification and training is available at www.rsiguiversity.com.



Mike Dougherty is the Managing Partner of the Philadelphia office of Weltman, Weinberg & Reis Co.,L.P.A. practicing in Consumer and Commercial Collections, with a focus on the Corporate & Financial Services, Credit Union, Healthcare, Collateral Recovery/Replevin, Student Loan, Subrogation, Litigation & Defense, Consumer Finance Litigation, and Federal Court Litigation Groups.

Mike earned his B.S. *cum laude* in Political Science from Blackburn College in 1990 and his J.D. from the Widener University School of Law in 1995. A member of the Pennsylvania Bar Association, Mike is licensed in the State Court of Pennsylvania and admitted to practice before the U.S. District Court (Eastern District of Pennsylvania) and the U.S. Court of Appeals (Third Circuit). He has successfully litigated products liability, commercial disputes and contractual breach of contract claims throughout the country. In addition to his litigation background, Mike focuses a great deal of his practice on compliance issues related to the lending, debt collection and repossession industries.

He is a frequent speaker on compliance issues related to the Consumer Financial Protection Bureau, ("CFPB") in these industries. Recent presentations made by Mike have included: "Preparing for the CFPB Audit", "Ensuring your Compliance Management System Addresses Risk Factors Related to UDAAP", "Creating an Effective Consumer Complaint Program", "The Consumer Financial Protection Bureau and Third Party Vendor Management: A Primer for the Industry", and "Establishing an Effective Compliance Management System".

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Mark Vereen

Senior Risk Engineering

Risk Engineering

Mark has over twenty-five years experience concerning management and consulting in transportation and insurance risk engineering. As a Senior Risk Engineering Consultant for Zurich Health, Safety and Environmental Division, he is responsible for providing risk engineering services to owners and managers in an effort to reduce losses and increase profitability at the corporate level. Mark also facilitates the integration of underwriting, engineering and claims services.

Career History:

- Zurich Services Corporation
- Ryder Transportation Services
- Northland Insurance Company
- Orion Capital
- Travelers Insurance Co
- Roadway Express Inc

Specialized Expertise:

- Transportation safety, health and environmental management
- Insurance risk management and assessment
- TQM based consulting and training services

Education:

- Bachelor of Arts

Professional Affiliations, Designations, & Awards:

- Certified Safety Professional (CSP)
- American Society of Safety Engineers (ASSE)



Ronald S. Berman

- Education:** B.S., Business Administration, and MBA, UCLA. J.D., Loyola University School of Law. (Admitted to State Bar of California, 1972.)
- Memberships:** American Bar Association, State Bar of California, Los Angeles County Bar Association, Professional Liability Underwriting Society.
- Specialties, Experience:** With a focus on real estate litigation, Mr. Berman laid the foundation for Berman, Berman, Berman, Schneider & Lowary, LLP in 1980. This focus has expanded over the years to include other areas of the law, including professional liability, business law and corporate liability defense. Mr. Berman's current focus is on insurance law, professional liability, quality litigation management and cost control. As an enhanced value to clients, Mr. Berman provides training seminars to keep clients apprised about important issues. He has presented seminars in conjunction with the California Association of Independent Insurance Adjusters, for which he previously served as General Counsel. On behalf of the University of California Extension and the University of Southern California's Economics Department, he has also taught courses on real estate malpractice (in fulfillment of the California continuing education requirement for real estate licensees) and legal malpractice (in fulfillment of the California Continuing Education of the Bar), as well as litigation management.
- Mr. Berman has been a presenter at national meetings of the American Bar Association Standing Committee on Lawyers' Professional Liability and the International Convention and regional meetings of PLUS. He has also given training courses nationwide and in London on the California Unfair Claims Practices and Anti-Fraud Regulations.
- One Highlight:** Mr. Berman served nine years as General Counsel to the Professional Liability Underwriting Society (PLUS), an association of over 4,000 members specializing in professional liability lines of insurance. He is a recipient of the PLUS Founder's Award.
- Most Memorable Legal Moment:** "As a proud father, in more ways than one, I look back fondly at the day – September 1, 1994, to be exact – when I founded the flourishing law firm that now bears not only my name, but that of several other Bermans."
- Away from the Law:** Winters in Westwood find Mr. Berman avidly supporting UCLA basketball.



Stephanie J. Berman Schneider

- Education:** B.A., *magna cum laude*, UCLA; J.D., Loyola University. Member of Phi Beta Kappa at UCLA and recipient of the Barbara Ladd Gates Award for Intellectual Accomplishment from the university's College of Honors. (Admitted to State Bar of California, 1993.)
- Memberships:** Professional Liability Underwriting Society (chair of Southern California chapter, 1998-2000); National Association of Insurance Women.
- Specialties, Experience:** Emphasis on professional liability, medical malpractice, general liability, collection and repossession. Formerly served more than three years as National Claims Counsel for Recovery Specialist Insurance Group, an insurance purchasing group of over 250 repossession companies.
- One Highlight:** Ms. Schneider was Chief Articles Editor of the Loyola of Los Angeles Entertainment Law Journal and is the author of "View at Your Own Risk: Gang Movies and Spectator Violence," 12 Loy L.A. Ent. L.J. 477.
- Away from the Law:** Ms. Schneider enjoys going to Disneyland and the L.A. Zoo with her husband and two young daughters. She is known for her Reese's peanut butter cup cookies, a secret family recipe.



Dr. John R. Schafer is a retired FBI Special Agent who is currently employed as an Assistant Professor at Western Illinois University.

Dr. Schafer served as behavioral analyst assigned to FBI's National Security Behavioral Analysis Program. Dr. Schafer earned a Ph.D. in psychology from Fielding Graduate University, Santa Barbara, California.

Dr. Schafer owns his own consulting company and lectures and consults in the United States and abroad. He authored a book titled "Psychological Narrative Analysis: A Professional Method to Detect Deception in Written and Oral Communications." He also co-authored a book titled "Advanced Interviewing Techniques: Proven strategies for Law Enforcement, Military, and security Personnel."

He has published numerous articles on a wide range of topics including the psychopathology of hate, ethics in law enforcement, detecting deception, and the universal principles of criminal behavior. Dr. Schafer's latest book is "The Like Switch: An Ex-FBI Agent's Guide to Influencing, Attracting, and Winning People Over."