

## ALLIED FINANCE ADJUSTERS CONFERENCE, INC.

March 2, 2023

Public Safety Committee Committee Members and Legislative Authors P.O. Box 942849 Sacramento, CA 94249

Re: AB 92 and AB 301 – Body Armor: Prohibition

Mr. Chairman and Authors,

Allied Finance Adjusters Conference, Inc. is a national trade association that represents the repossession industry and many of the licensed repossession professionals in California.

The State of California has regulated the repossession industry for years. Licensure is required, and is regulated by the California Bureau of Security and Investigative Services. *Felons and others with convictions for dishonest conduct have been prohibited from working in the repossession industry*, pursuant to state and federal law, for a very long time. The profession has always been a dangerous one. Unfortunately, violence against repossessors has risen dramatically in the last few years (as it has in virtually all other industries). Repossession companies across the state rely upon the use of body armor to prevent harm to their employees, as much of their work occurs at night and on property belonging to others. In the repossession industry: "employment, livelihood, or safety is very often dependent on the ability to legally possess and use body armor".

In the interest of protecting these licensed professionals, it is imperative that "licensed repossessors" in California be designated as an "eligible profession to possess and use body armor". These licensees are "likely to use body armor in a safe and lawful manner", and they do have "a reasonable need for this type of protection under the circumstances" of their profession. They are already required to maintain their licensure on their person during repossession work; therefore, the integration of this designation into the BSIS regulations will be seamless and of very little cost.

In California, licensed repossessors are citizens helping to keep the economy running who try to stay out of sight and out of mind while doing a very difficult job in a very professional manner. It is important that their voices are heard by this Committee, and their profession be placed on the list of those recognized as legitimate users of body armor for self-protection.

Sincerely,

O. Machelle Morris Attorney-at-Law