

Ohio

[Comment on this story.](#)

Police bill insurers, drivers for investigating accidents

Tuesday, October 4, 2005

By JOHN SEEWER Associated Press Writer

TOLEDO

Police chiefs facing tight budgets are turning to a new source for money — drivers who cause fender benders or more serious accidents.

A few dozen police departments in the Midwest began charging drivers and their insurers within the past year for the cost of investigating traffic accidents and writing up reports.

Bills for drivers range from \$120-\$500.

"That's money we can use to buy a patrol car or pay for gas," said Lt. Don McCarter of the Griffith, Ind., police department. "Everybody's always looking for extra money."

How it works varies from city to city. Some charge only non-residents, while other departments just send the bill to the insurer and don't seek payment from drivers whose policies won't cover the cost.

Although only a few departments, mainly in Ohio, Michigan and Indiana, are billing for accident investigations, insurers are watching the issue closely, said Mary Bonelli, spokeswoman for the Ohio Insurance Institute, a trade group.

If the trend continues to grow, it could lead to higher rates or insurance companies may exclude coverage for fire and police runs, she said.

Bonelli said it's unfair for cities to charge drivers for this because they are already paying city taxes for such services. "In reality, you're paying for it twice," she said.

Another problem, she said, is that there is no consistency in how the fees are applied and that the departments are only going after insured drivers.

Cost Recovery Corp., based in Dayton, is one of a handful of companies that does the billing for about a dozen police departments. It also has been working with fire departments for several years to charge for ambulance and fire runs.

"It's fairer to have a user fee for those who are causing the situation," said Terry Henley, the company's president. "The alternative is to cut police officers."

About half of the insurers are paying the bills, he said, while others are refusing, leaving the cost with the driver in some cases.

Some police departments say they're seeing less money than they expected because insurers won't pay.

"We're not making a lot of money at it," said Jeffrey Stahl, police chief in Jeannette, Pa. So far, they've received about \$3,500 this year, enough to pay for ammunition, office supplies and its police dogs.

The average cost per driver is about \$200, he said. That covers the 1 1/2 hours it normally takes for an officer to complete a simple traffic accident, including the paperwork.

Glovinsky, the Huron police chief, said other departments, including police in Sandusky and the Erie County Sheriff's office, may follow their lead. "Everybody around us has called me," he said.