



# THE PLAIN DEALER

## Where's the fire?

**Cleveland sends ladder trucks to accidents, then bills insurers**

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**Plain Dealer Reporters**

Cleveland routinely sends its most expensive fire trucks to minor car accidents, then bills insurance companies of the at-fault drivers \$1,000 or more for the service.

The program, called RunSaver, was introduced three years ago as a way to recoup the cost of going to accidents. But insurance companies often refuse to pay, accusing the city of dispatching needless equipment to run up tabs.

A Plain Dealer review of accident reports for one week last April found the city sent ladder trucks to 22 of 29 crashes, including a fender-bender with a parked car. In the case of the fender-bender, which did not cause a fire, the city sent both an engine and a ladder truck along with an ambulance.

The bill: \$1,789.

City officials at first defended sending fire trucks to accidents, a practice that predates the RunSaver program.

They said the \$625,000 ladder trucks block traffic and carry equipment needed to extract people from crumpled cars. Public Safety Director Martin Flask said ladder trucks are particularly useful for traffic control on major highways.

But after inquiries from The Plain Dealer, Flask decided to review the RunSaver program and acknowledged that sometimes the city's response appears excessive.

"Would I support sending a ladder truck to a fender-bender? No," he said.

Wilbur Meredith, a Geauga County-based engineer who has reconstructed traffic accidents for municipalities, insurance companies and others for nearly 20 years, said that routinely sending fire trucks to crashes makes no sense.

"If there is no fire, I can't imagine why you would need a fire truck on the scene," Meredith said. "If a tanker carrying hazardous waste were involved in a wreck, you might need a fire truck. But even if a crash is pretty severe, there's seldom oil spillage, and vehicle fires are rare.

"Simply using a fire truck to block traffic on a side-street after a fender-bender would just create a bigger hazard," he said.

Other Ohio cities, big and small, send ladder trucks to accidents only if dispatchers report a fire or if special equipment is needed to help free someone trapped in a car.

"That would be the common-sense approach to that," said Shaker Heights Police Chief Walter Ugrinic.

The Cleveland suburb has been billing for police and fire runs for several years and only sends a fire truck to a crash if requested by police.

"If that truck is tied up at an auto accident and there's a house fire somewhere else in the city, you can't leave one scene to go to the other," Ugrinic said.

The city of Brooklyn does not bill for trucks and personnel that show up unnecessarily.

"We only bill for services rendered at the scene - not just for the response," said Fire Chief Paul Duchoslav.

"Usually the police have the situation under control. If there is no injury, we won't go. Period."

In Toledo, which also has a fire-billing program, ladder trucks are only sent to accidents if smaller engine trucks are unavailable - and they are not used to block traffic, said John Kromenacker, administrative assistant to the battalion chief.

"You certainly don't want to be running [a ladder truck] for emergency runs if you don't have to," Kromenacker said. "You want it there for fires."

Glenn Goodpaster, a vice president of the private firm that bills insurance companies on Cleveland's behalf, said Cleveland charges \$539 for each fire truck that goes to a car accident. In addition, the city bills up to \$150 per vehicle for personnel costs, Goodpaster said.

Goodpaster, whose Dayton-based company also bills for similar services in Brooklyn and Warrensville Heights, said Cleveland's bills are generally higher than the average \$850 that many of his other clients charge.

"That's because typically, they'll have two or three apparatus respond to an accident, while most other cities usually send one or two," Goodpaster said.

Insurance companies often pay for ambulance runs, but typically refuse to pay for fire trucks, arguing that taxes should cover the cost of police and fire responses to accidents.

In 2005, Cleveland billed insurance companies \$1.8 million for its RunSaver program and collected about \$215,000, - a collection rate of 12 percent.

Last year, the city billed about the same amount but collected \$117,400 - a collection rate of just 6.5 percent.

Shaker Heights dumped its billing agent, Cost Recovery Corp., about a year ago because the company's collection practice was too aggressive, and couldn't deliver on its promise that insurance companies would pay tens of thousands of dollars a year on claims for police and fire service, said Ugrinic, the city's police chief.

Today, the city handles its own billing, Ugrinic said, but the city collects even less than Cost Recovery Corp. did.

That's because Shaker Heights, like Cleveland and other cities with fire and police billing programs, has no penalty for not paying.

Many insurance companies advise clients to ignore any bills they might receive for fire service.

State Farm Insurance Co., among the staunchest opponents of the billing programs, is willing to represent its clients in court if necessary, said Doug Wood, Auto Claim Team Manager for Ohio.

"We tell our insured that we'll stand by them as much as their policy allows us to," Wood said. "But so far, we haven't had to fight this out in court."

Wood said that the bills do not affect a client's premium. However, that could change if a court or state law forces companies to pay the bills.

"If the court tells us tomorrow that we have to cover those costs, we'll adjust our premiums pretty quickly," he said.

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