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The long strong-arm of the law in Radnor

Police help has been billed to motorists.

By Kathy Boccella
Inquirer Staff Writer

Shantel West thought she got off easy when it cost \$80 to repair her 2004 Pontiac Grand Prix after a fender-bender in Radnor Township last spring - until she got a \$715.08 bill for the three police officers who responded to her 911 call.

The Radnor officers advised West not to report the accident to her auto insurer, since only the car's side mirror had been damaged. What they did not mention was that they would report the crash to Cost Recovery Corp., a Dayton, Ohio, firm that helps municipalities recoup the cost of police and fire department services.

"It's a scam," said West, 24, of Yeadon, who works as an administrative assistant in Wayne.

West isn't the only one who thinks so.

In April, Radnor enacted an ordinance requiring non-residents to pay for police services at traffic accidents. Since then, the township has been inundated with complaints that the collection agency overstepped its bounds and that Radnor police lied to motorists about having to pay the bills.

"We were wrong," said Township Commissioner William A. Spingler, who expects the commission to repeal the ordinance at its regular meeting on Monday.

The plan was an attempt to offset expenses at a time when municipalities nationwide are struggling with rising personnel costs and the demands of homeland security. After three consecutive years of property-tax hikes, Spingler said, the affluent Delaware County township asked department heads for ways to generate income.

Police Superintendent John Ruty, whose nearly four dozen uniformed officers faced a possible reduction in health-care benefits, suggested billing for police accident response through Cost Recovery.

"It sounded like a good idea," said

Spingler.

Cost Recovery (CRC), which works on commission, bills insurance firms for the fees. It says the payments are voluntary contributions for the public good. However, motorists say the company - and Radnor police - tried to strong-arm them when their insurers wouldn't cough up.

Township Board President Hank Mahoney did not return calls for comment, but said in a news release that the ordinance was "well-intentioned." He chided CRC for the "severity of language" it used in letters to drivers.

The program has raised from \$25,000 to \$35,000 since its inception, Spingler said.

Regina Moore, president of CRC, declined to be interviewed. According to its Web site, the company was founded in 1999 and works mostly in Ohio and Illinois. No other Philadelphia-area towns use its services, township solicitor David G. Blake said.

When insurance companies refuse to pay, CRC puts the squeeze on motorists, according to those who have gotten dunning letters from the company.

Mark Harbison, a Paoli lawyer who was in a three-car collision on Route 320 on Oct. 14, said he got a bill for \$332.20 for an officer whom he didn't summon and who showed up for about five minutes.

"For a split second, I thought, 'I guess I've got to pay for this,'" said Harbison, who lives in Bryn Mawr.

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But when he looked at Radnor's ordinance, he realized it authorizes CRC to bill insurance companies, not motorists.

CRC sent him several more letters - signed by Radnor police - informing him that the bill was his financial responsibility.

"There's a word for that. I think it's called *fraud*," said Harbison, who has filed a complaint with the state's Consumer Protection Bureau.

A spokeswoman for the bureau declined to comment on whether any laws were broken.

On Jan. 22, Harbison finally received a letter from Terry Henley, chief executive officer of United Telemanagement Corp., CRC's parent company, who assured him that "if the insured refuses to pay, no further action is taken."

West, the motorist from Yeadon, got a different response when she complained to Radnor Police Lt. Anthony J. Antonini after her accident. Antonini agreed that charging for three police cars was excessive and knocked down the bill to \$254.88, West said. But she didn't want to pay that, either.

"He told me there was nothing I could do about it," West said. If she didn't pay, she said Antonini told her, the unpaid bill would show up on her credit report. He denied saying that.

Antonini said he gets three or four calls a week about the program. When people ask whether they have to pay, he said he tells them yes.

"I don't have the authority to forgive them because it's a township ordinance," he said in an interview on Tuesday.

That troubles Spingler, the Radnor commissioner. After West went public with her complaint last fall, police told the commission that, as the law is written, motorists can't be held responsible, Spingler said.

"They told us on the QT [that] 'if the insurance company doesn't pay, we're not going to take any money from anyone,'" Spingler said. "They said, 'We're not telling people this.'"

Blake acknowledged confusion over who, if anyone, must ultimately foot the bill. CRC led Radnor to believe that "a good number" of insurance companies willingly pay, he said.

In Pennsylvania, it's up to the company to pay since auto policies don't address those fees, said Melissa Fox of the Pennsylvania Insurance Department, which regulates the industry.

CRC maintains that half of all insurance carriers support the program. But one of Pennsylvania's largest insurers, Allstate, does not pay such claims, said spokesman Brett Ludwig.

Spingler said he wished the board had looked into the program more deeply. "If the commissioners knew then what we know now, we would never have done it," he said.

Nevertheless, he doesn't think people will be getting refunds.

The amount of money that the program generated just wasn't worth it, he said.

"Businesspeople are complaining," he said. "They say people come to our restaurants and Radnor is treating them badly... . Public relations-wise, it wasn't a good idea."

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