
Posted on Thu, Feb. 08, 2007

Michael Smerconish | THE PICK-POCKETS IN RADNOR

PICTURE THIS.

You're driving in the suburbs, on unfamiliar roads outside your home turf. Another driver tries to make a sudden illegal turn. You manage to stop, but the guy behind you doesn't.

You've just been rear-ended.

Now you're dealing with another motorist and a dented fender. Luckily, nobody's hurt. You exchange information. A police officer shows up, spends a few minutes collecting the pertinent information for an accident report, and you all part ways. It could've been worse, you say to yourself.

A few weeks later, you're thumbing through the mail and find an envelope with a return address of "Cost Recovery Corp." It sounds menacing, so you open it. Enclosed is a bill for about \$300 for the police work involved in your fender-bender, including \$30 for something called "police station prep." Cost Recovery tried to collect from your insurance company, but they refused. Now, they're taking their chances with you.

This is happening right now in the Philadelphia suburbs. Just ask Mark Harbison.

Harbison lives in Haverford, but was recently involved in an unremarkable three-car accident in Radnor Township. He says he wasn't at fault. No injuries and damage to his car was minimal. But Harbison was billed \$333.20 by Cost Recovery.

Along with the invoice came a copy of an ordinance passed by Radnor in April. It authorized authorities to collect fees from the insurance carriers of those involved in accidents in the township requiring a police response.

But only from those parties who don't live in Radnor.

It's the ultimate "homer" ordinance. Squeeze the non-residents, not the voters to whom the commissioners are accountable.

Harbison balked, and filed a complaint with the Pennsylvania attorney general's office. He soon received a letter from Terry Henley, CEO of the parent company of Cost Recovery, who said that CRC's policy is to file a claim with the insurance carrier, and, if they don't pay, to pass that invoice on to the insured.

"If the insured refuses to pay," the letter continued, "no further action is taken and in no situation has anyone had their credit impacted by the service."

Which I think makes this situation even worse. Pity the fool who gets the bill and pays it, because his neighbor who ignores it gets off scot-free.

"It just seems to me to be patently unfair for them to create the impression that this was an obligation when in fact their stated position is that it's not," Harbison said.

I AGREE.

Enrique Hervada, one of the Radnor commissioners who approved the ordinance, and the only one who would speak with me about it, said, "Did I think that if we have a fender-bender in the pickup line at Agnes Irwin, the police are going to go over there and give them a fine? That's not what I thought the intent of the law was."

He said that the township had decided months ago to review the ordinance, and plans to do so at a meeting of the commissioners scheduled for next Monday.

Here's hoping that Radnor ends the practice.

But if this action is undeterred in Radnor, I see the suburbs falling like dominoes. Today it's routine traffic accidents. Tomorrow maybe it's a bill for the fire company having to put out a blaze at your house.

And if Radnor penalizes outsiders, what's to stop Newtown and Marple from responding in kind? Maybe Springfield and Lower Merion will follow suit.

Who knows, maybe for once it'll be the ill-governed, over-regulated suburbs mimicking the city.

Michael Smerconish can be heard weekdays 5:30-9 a.m. on the Big Talker, 1210/AM. Contact him via the Web at www.mastalk.com.

© 2007 Philadelphia Daily News and wire service sources. All Rights Reserved.
<http://www.philly.com>