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## Police bill for wrecks New Richmond joins a trend

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**NEW RICHMOND** - This Clermont County community is among a growing number in Ohio and Kentucky that hope to boost revenues by sending out bills after police or firefighters respond to car or truck wrecks.

The village of 2,219 residents might collect up to \$25,000 a year after the policy takes effect Tuesday, according to estimates.

Officers respond to about 70 crashes a year that could result in such bills, and 95 percent are caused by people who live outside the village, Police Chief Dave Willoughby said. Most are passing through on U.S. 52 between Cincinnati and Moscow or elsewhere along the Ohio River.

Villagers shouldn't have to pay for the wrecks of outsiders, said Willoughby, who suggested the policy, which was approved in November by Village Council.

About a dozen police departments in Ohio and an equal number in Kentucky bill for responding to motor vehicle accidents, said Regina Moore, president of Cost Recovery Corp. of Dayton, Ohio.

"The numbers are rapidly growing," said Moore, whose company will handle billing and collection for New Richmond.

In Erlanger, City Council is to meet Jan. 8 and vote on such billing, said Mayor Tom Rouse.

"You're going to see a lot of cities who have the same problems we do look at this," Rouse said.

Most accidents in Erlanger are caused by drivers traveling through the Kenton County city of 16,676 people, Rouse said.

Police Chief Marc Fields said 82 percent of the accidents his department responded to over the past four months involved people who didn't live in Erlanger.

"The national average - I don't care if you live in the middle of nowhere - is just under 50 percent," Moore said of accidents caused by non-residents. "If you're a community leader, you've got to look at that and say, 'Is it appropriate for our taxpayers to fund that?'"

Erlanger police respond to 70 to 80 accidents a month, or about 950 a year, Fields said. Most are on Interstate 75, U.S. 25 (Dixie Highway) or Ky. 236.

If City Council gives the nod, an insurance company will be billed \$154 for every Erlanger police car that responds to an accident and \$7 for every 15 minutes an officer is on the scene, Fields said.

Nearly all work by police in such cases is to help insurance companies settle claims, the chief said.

Fields said he didn't know of any police departments in Northern Kentucky that bill for such responses, but "this is probably going to end up being a national trend."

Based on Cost Recovery Corp. estimates, the police and fire departments in Erlanger could each bring in about \$100,000 a year through such billing, said City Clerk Missy Andress.

Fields said Erlanger's 35-person police department has an annual operating budget of \$3.9 million, and taxpayers would be the primary beneficiaries of a shift to billing insurance companies for time spent on traffic accidents.

## BILLING INSURANCE COMPANIES

The insurance company of everyone at fault in an accident would be billed, Fields said.

Erlanger residents wouldn't be asked to pick up the tab if an insurance company balks, Fields said, but non-residents would.

"You need to really look at your insurance and make sure that they're going to take care of you," Moore said.

Cost Recovery Corp. pockets 10 percent of the money it collects for hundreds of police departments throughout 14 states. Moore said the company pioneered the billing practice about three years ago.

Fire departments have been billing for responses to car wrecks since 1999, when Cost Recovery Corp. originated that collection service for the Butler County city of Hamilton, Moore said.

While the amount billed could be different for every accident, depending on the amount of time and materials involved in responding, the average is about \$200 for a police department and about \$600 for a fire department, Moore said.

Willoughby said the New Richmond Police Department might take in about \$10,000 a year from motorists or insurance companies.

"It was just a very rough estimate on the number of accidents that were caused by human error," Willoughby said. "We will only bill the responsible party. A lot of our accidents here lately have been deer crashes. We can't bill the deer."

The insurance company of every motorist at fault will be billed, Willoughby said. If the insurance company refuses to pay, the driver will be billed. The village won't press collection directly from motorists who live in New Richmond.

The annual budget is about \$480,000 for the New Richmond Police Department, which covers the chief and three other full-time officers, three part-time officers and seven auxiliary officers who patrol about 3½ square miles.

Funds that come in from billing will go toward traffic enforcement or safety, the chief said. That could result in buying new cameras or sending officers to an accident investigation school.

New Richmond Fire & EMS Chief Mark Baird said his department responds to an average of 33 motor vehicle accidents a year in which injuries are reported.

"I'd be happy if we could raise \$15,000 in additional income in the first year," Baird said of his department. "It would be just to absorb the ever-increasing cost of doing business around here."

Depending on the severity of the accident, responders might use water or foam to extinguish fires, clean up spilled gasoline or diesel fuel, extricate victims from vehicles and provide medical aid, Baird said.

Tax levies cover the bulk of the annual budget of about \$480,000 for the Fire & EMS Department, which includes 45 full-time, part-time and volunteer people, two ambulances, two fire engines, a ladder truck and a boat, Baird said.

For several years, neighboring Pierce Township has billed insurance companies for responses by its Fire & EMS Department - but not for police responses.

Pierce Township, which has 13,220 residents, had taken in \$4,774 this year through Dec. 18 after billing 68 people for responding to accidents, said Scott Light, assistant fire chief. A lot of insurance companies refuse to pay.

Moore said Cost Recovery Corp. has found that 56 percent of such claims by municipalities are paid by insurance companies.

## RATES MIGHT RISE

Mitch Wilson, a spokesman for the Ohio Insurance Institute, said companies would likely pay such fees if someone were injured. Some localities automatically dispatch police and fire departments to car wrecks, Wilson said.

If more localities start charging fees for that, auto insurance rates will likely rise, said Wilson, whose trade association represents about 55 groups of insurance companies.

"Consumers need to be aware of this," Wilson said.

Charging an insurance company for police response if injuries are involved and a road needs to be closed to traffic might be legitimate, Wilson said, but "generally speaking, these billing companies tell you to bill for everything."

Ohio law requires a police investigation of crashes involving at least \$400 in damage, Willoughby said.

Moore, president of the Cost Recovery Corp., said insurance rates won't rise because of such billing because the insurance industry is regulated by Ohio.

"They can't raise rates at a local level," Moore said. "They would have to win favor with the state insurance commissioner to adjust your rate.

"If they adjust your premium, it's because you were the at-fault party - not because of this additional claim. An additional \$200 on top of a \$15,000 accident is not going to adjust your premium."

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