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Another nasty way to raise money

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| Monday, February 04, 2008 | [3 comment\(s\)](#)

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It's traumatic enough being in an auto accident without having a town add to your misery by charging you to respond to your misfortune.

But there is a growing move by cities and towns to do just that, a move state Rep. Earline Rogers, D-Gary, tried to get outlawed last year with a bill that passed the House and Senate but was vetoed by Gov. Mitch Daniels.

Here's how this gig works: Let's say you are involved in a car accident in Griffith, which has contracted with Ohio-based Cost Recovery System since 2005. Cost Recovery suggests police charge up to \$262 to respond to a call, and \$80 an hour to interview witnesses.

So they bill your insurance company, and if they won't pony up you're on the hook.

And surprise! Cost Recovery gets a 10 percent cut to collect the money and disburse it to the town.

Munster, Merrillville and Porter briefly considered the plan, but ultimately wisely rejected it, despite the temptation to raise money at the expense of vulnerable people in a tough economic environment. But Daniels' veto leaves it on the table for every city and town to do so.

House Bill 1274 would have prohibited cities, towns and other political subdivisions from "imposing or collecting an accident response fee on or from the driver of a motor vehicle involved in a motor vehicle accident."

Why did Daniels veto this in Indiana, which is a very insurance company-friendly state? Who knows? Some of the ordinances are set up to waive fees if a motorist's insurance will not pay the bill. In Griffith, only people from out of town are assessed the accident fee, so as not to upset the voters.

But such a patchwork of who can be assessed and who cannot, or whether a town has such an ordinance in the first place, assures inequity across the board.

The whole thing reeks of either sticking it to the rich insurance companies, which no one cares about until everyone's rates go up, or sticking it to people who are trying to economize by not getting the insurance with all the bells and whistles.

We are already paying police through property taxes to respond to accidents, write reports, interview witnesses. What rationale can there be for this surcharge, which stinks of legalized extortion? None, said Rogers and her fellow House and Senate members.

And let's face it, if Mitch gets into an accident with his gubernatorial limo in Griffith, we all know who will be paying for it anyway.

The opinions are solely those of the writer. He can be reached at mark@nwtimes.com or (219) 933-4170.

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The following are comments from the readers. In no way do they represent the views of The Times or Lee Enterprises.

sorry to disagree wrote on Feb 4, 2008 11:32 AM:

"Hey wake up that is why they call it an accident. Bad things sometimes happen to good people and you yourself might one day be in the position of having to pay due to some reckless driver you sight in your posting. As far as the property tax cap goes...Your talking apples and oranges here and if the government would learn how to be more responsible with the tax payers money the police wouldn't need to scrounge up extra money. Funny how none of this existed years ago, but now it is supposed to be imposed and accepted by the people. By all means go after the s** offenders and charge them to the hilt - I could care less as those people shouldn't even be breathing in my opinion, but then again coming from someone like you you porbably think our tax dollars should go to housing and feeding them in the criminal justice system too! "

Sorry to disagree... wrote on Feb 4, 2008 10:57 AM:

"...but you're wrong.

These fees are perfectly acceptable in the environment where property taxes are capped at 2% and there is no county income tax.

Property taxes pay these officers base sallaries, that is true, but we'd all be happier if they were out busting perps instead of writing up accident reports. By increasing the cost of the accident to the reckless drivers out there, it puts the economic emphasis where it needs to be: the reckless drivers themselves, not the greater society.

I hope that government can be even more creative in imposing fees. Those fees at the jail seemed good to me. Charging s*x offenders a registration fee? Brilliant! Get that originator a Guinness. "

Fed Up wrote on Feb 4, 2008 9:40 AM:

"Our tax dollars already go to paying for the police and emergency response teams. Who in the world do they think they are kidding with this. We all need to stand up and say ENOUGH IS ENOUGH!!!! you are not going to extort any more of my hard earned money you crooks! "



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