January 16, 2025

Chairs Thomas Walsh and Members of the Committee
Committee on Transportation
New Hampshire House of Representatives

RE: HB 1492 – Towing - Support

Dear Chair Walsh and Members of the Committee:

The National Insurance Crime Bureau (NICB) is a national, century-old, not-for-profit organization supported by approximately 1,200 property and casualty insurance companies, including many who write business in New Hampshire. Working hand-in-hand with our member companies and New Hampshire state and local law enforcement, we help to detect, prevent, and deter insurance crimes, including towing fraud.

While credible towers provide a critical service, the high-stress situation of a traffic crash coupled with the very competitive nature of the towing industry creates the perfect opportunity for unscrupulous wrecking and towing companies to exploit accident victims. Across the nation and right here in New Hampshire we are seeing a recurring narrative: Towers listen to police scanners or are otherwise tipped off and speed to vehicle crashes to be first on the scene and hook-up the vehicle. Predatory towers have even injured and killed bystanders as they recklessly ignore traffic laws trying to get to the scene. Fights and even shootouts between towers are also documented.

Once on the scene, unscrupulous towers take advantage of the stress and confusion at the crash site by pressuring motorists to agree to use their towing company—sometimes falsely claiming the tower was dispatched by their insurer or the police. Upon towing the vehicle, predatory towers will charge inflated, exorbitant fees such as gate fees, administrative fees, separate fees for every conceivable piece of equipment and accessory (including shovels and eye goggles), and steep hazardous waste clean-up fees for purported hazardous spills that neither the police nor fire department asked them to remediate.

A routine tow can quickly result in a towing bill of $5,000 or $10,000—and even $100,000 or more for commercial vehicle tows. The vehicles are then held hostage by these predatory towers until the fee is paid, all while incurring additional daily storage fees to further pad the bill.

HB 1492 would authorize the department of safety to oversee and set fees for towing and wrecker services on state highways, and allow a vehicle owner or operator of a vehicle towed from a state highway to appeal to the department of safety a tower or wrecker fee deemed unreasonable or excessive. **We strongly request your support of HB 1492 and offer two suggested amendments:**

1. Expand the fee setting to all towing and wrecker services on public roads.
2. Allow insurers and lienholders—often those footing excessive tow bills—to also appeal towing fees deemed unreasonable or excessive.

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Thank you for considering our views. As always, please consider NICB a resource and partner in the fight against towing fraud. If you have any questions or need additional information, please contact me at hhandler@nicb.org or 312-771-3974.

Sincerely,

Howard Handler

Howard Handler, Senior Director
Strategy, Policy and Government Affairs