

April 14, 2026

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

RE: SB 617 – Towing

Dear Chair Walsh and Members of the Committee:

On behalf of the National Insurance Crime Bureau (NICB), I write to express our strong support of SB 617.

With a 115-year history, NICB is the nation's premier non-profit organization exclusively dedicated to combatting insurance fraud and related crimes through intelligence-driven operations. NICB is supported by approximately 1,200 property and casualty insurance companies—including 415 who write business in New Hampshire—associate members, and other strategic partners within the anti-fraud ecosystem. Through investigative support to our members and law enforcement; intelligence reports and information sharing; and education and training programs, we help stem the estimated \$300-plus billion in economic harm—and related violence—that insurance crime and fraud causes every year.

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.

SB 617 seeks to improve existing standards and consumer protections related to towing initiated by state police. Accordingly, **we request your support of HB 617. However, we respectfully request the consideration of two amendments:**

1. Extending the ability to contest excessive fees to insurers and lienholders. Often it is the insurance company covering the costs of tow bills—particularly as a result of an accident or the recovery of a stolen vehicle—and allowing insurers to contest the excessive fees protects against unscrupulous and helps ensure the costs are not passed onto consumers. Expecting vehicle owners to take the time and effort to contest a fee on behalf of their insurer is impractical.
2. Criminalize roadside solicitation of tows which will significantly reduce the number of towers that recklessly race to the scene with aim of pressuring motorists to agree to a tow. Reducing roadside solicitation helps preserve the state police's tow rotation program and ensures that vehicle owners—who are often stressed and frazzled on the side of the road—are serviced by vetted, reputable towers.

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, Senior Director
Strategy, Policy and Government Affairs