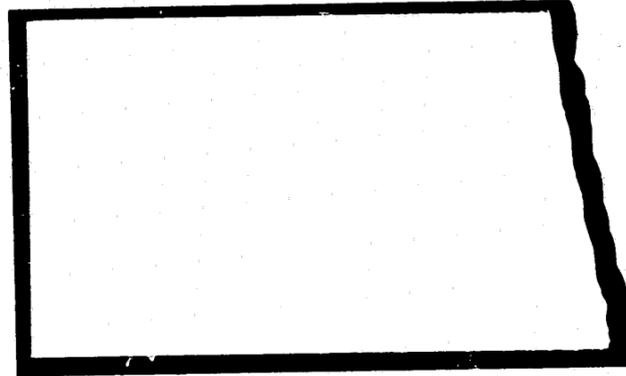


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NORTH DAKOTA  
LAW ENFORCEMENT VEHICLE  
ACCIDENT SURVEY  
REPORT

**Office of the  
Attorney General**

**Criminal Justice Training  
& Statistics Division**

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NORTH DAKOTA  
LAW ENFORCEMENT VEHICLE  
ACCIDENT SURVEY  
REPORT

A Summary of North Dakota Law Enforcement Vehicle  
Accidents for the Period 1980-1984

Nicholas J. Spaeth  
Attorney General

A Publication of the  
Criminal Justice Training and Statistics Division

Prepared by  
Daniel L. Rouse  
Research Assistant  
December 1985

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Daniel L. Rouse  
Research Assistant  
CJTS Division

NC 576  
JAN 13 1986  
ACCIDENT SURVEY

## INTRODUCTION

In June and July, 1985, the Office of the North Dakota Attorney General, Criminal Justice Training and Statistics Division, conducted a brief survey requesting information on officer-involved automobile accidents. The survey was sent out to all state, county, and local law enforcement agencies in North Dakota.

Of the 206 law enforcement agencies contacted, 108 agencies responded to the survey. This shows a 52 percent response rate and provides us with enough data to analyze on a statewide level. It is our belief that most law enforcement vehicle accidents in North Dakota were reported in this survey since all of the major law enforcement agencies in the state responded. The belief is that many small agencies did not respond to the survey because they had no accidents to report.

A Washington Crime News Services (WCNS) survey analysis, conducted in June and July, 1985, through the Crime Control Digest, Training Aids Digest, and Criminal Justice Digest publications, reported increasing concern over the state of officer driver training. This WCNS survey analysis reported the concern of law enforcement executives on a national level over the lack of sufficient driver training or the very non-existence of driver training for law enforcement officers in most states. When driver training does exist, they note, it is usually at the basic academy level, with no later requirement for requalification.

WCNS reported also the concern of law enforcement agencies over liability situations created when officer discretion leads to high speed pursuits, and any subsequent accidents or damages judged to be a result of these pursuits. Subsequent lawsuits and judgments as a result of officer-caused accidents, judged to be either direct liability of the officer, vicarious liability, or Section 1983 constitutional liability, have run into the millions of dollars nationwide. (For instance, Baltimore County, Maryland, has a \$102,000,000 and a \$30,000,000 suit filed against it under liability circumstances mentioned above.)

There is a growing pattern of insurance companies across the country dropping law enforcement agency coverage, or significantly raising premiums, due to unfavorable liability assessments. Law enforcement agencies are finding it more difficult to secure insurance coverage, or are finding that their rates have doubled or quadrupled in one year. As a result, national, state, county, and local law enforcement executives are growing increasingly concerned with the level of safety with which law enforcement personnel operate official vehicles while on duty. In this type of tight insurance market, demonstration of a degree of proficiency in all dimensions of driving may become a prerequisite for any type of law enforcement coverage, according to one insurance executive.

We hope that our attempts to gather vital statistics on motor vehicle accidents involving on-duty law enforcement personnel will be of assistance to the North Dakota Peace Officer Standards and Training Board in determining whether driver training of state, county, and local law enforcement personnel is possible and would have an effect on insurance rates.

The following is a summary of the information gathered from North Dakota law enforcement agencies:

TABLE I  
SUMMARY OF STATEWIDE SURVEY DATA  
1980-1984

	1980	1981	1982	1983	1984	Total
1. Number of motor vehicle accidents of on-duty law enforcement officers which resulted in damage to a law enforcement vehicle.	78	63	121	91	105	458
2. Deaths of officers in these accidents.						0
3. Injury of officers in these accidents.	5	6	2	6	6	26
4. Deaths of civilians in these accidents.						0
5. Injury of civilians in these accidents.	2	2	2	5	6	17
6. The number of these accidents having resulted in:						
a. Litigation		1	3	2		6
b. Settlement as a result of litigation.		1	2	2		5
c. Settlement without litigation.	36	35	37	31	37	176
7. Costs related to those accidents:						
	<u>1980</u>	<u>1981</u>	<u>1982</u>	<u>1983</u>	<u>1984</u>	<u>Total</u>
a. Estimated total value of damage to law enforcement vehicles.	\$25,466	\$47,771	\$42,112	\$68,319	\$50,753	\$234,421
b. Estimated total value of damage to other vehicles or property involved.	\$16,537	\$22,135	\$29,825	\$67,673	\$36,605	\$172,775
c. Estimated total medical costs for law enforcement officers.	\$5,900	\$4,070	\$21,500	\$3,776	\$2,334	\$37,580
d. Estimated total medical costs for others involved.				\$1,300	\$285	\$1,585
e. Settlement costs to city/county/state, excluding amounts in a-d above.	\$200	\$450	\$400	\$1,150		\$2,200

Of the 108 responses to the survey, 51 agencies reported having had at least one motor vehicle accident involving on-duty law enforcement officers that resulted in damage to a law enforcement vehicle. This translates into 47 percent of respondents having had accidents under the circumstances mentioned above.

Table II represents the accidents reported by the respective agencies. Note the change from 1981 to 1982; the total appears to have almost doubled. Bismarck Police Department, in particular, experienced an 867 percent increase in reported accidents from 1981 to 1982.

Over the five-year period in which the data reported was collected, five agencies accounted for 67 percent of all reported accidents. Those agencies are the North Dakota Highway Patrol, Bismarck Police Department, Fargo Police Department, Grand Forks Police Department, and Dickinson Police Department. When considering this, one must note that these agencies are also among the largest agencies in the state in terms of personnel and/or motor vehicle fleet (i.e., the highway patrol employs approximately 102 officers).

TABLE II  
NUMBER OF ACCIDENTS INVOLVING ON-DUTY  
LAW ENFORCEMENT OFFICERS  
1980-1984

Agency	1980	1981	1982	1983	1984	Totals
1. Beach P.D.					1	1
2. Belfield P.D.		1				1
3. Bismarck P.D.	12	3	29	18	21	83
4. Bottineau Co. S.O.				1		1
5. Bowman P.D.			1	1		2
6. Bureau of Criminal Investigation		1				1
7. Burleigh Co. S.O.			2	6	4	12
8. Cooperstown P.D.			1			1
9. Devils Lake P.D.			2	3		5
10. Dickinson P.D.	5	8	4	7	2	26
11. Drug Enforcement Unit			6	3	1	10
12. Dunn Co. S.O.		1	3	1		5
13. Fargo P.D.	24	12	12	11	18	77
14. Fessenden P.D.		1				1
15. Golden Valley Co. S.O.					1	1
16. Grand Forks Co. S.O.	2		2	2		6
17. Grand Forks P.D.			12	10	10	32
18. Hazen P.D.	1		1		2	4
19. Kidder Co. S.O.			1			1
20. Killdeer P.D.					1	1
21. Lansford P.D.	1					1
22. Larimore P.D.	1				1	2
23. Mandan P.D.	2	2	3	2	3	12
24. McKenzie Co. S.O.		1				1
25. Mercer Co. S.O.	2	1		1	1	5
26. Milnor P.D.				1		1
27. Morton Co. S.O.			1	1		2
28. Mountrail Co. S.O.				1	1	2
29. Napoleon P.D.		1				1
30. N.D. Highway Patrol	23	13	21	12	20	89
31. ND Parole/Probation Dept.		1	2	1		4
32. NDSU P.D.					1	1
33. Nelson Co. S.O.					1	1
34. New Rockford P.D.			1			1
35. New Town P.D.			1			1
36. Pembina Co. S.O.		1	1			2
37. Pierce Co. S.O.		1				1
38. Ransom Co. S.O.	1				1	2
39. Riverside P.D.		1			1	2
40. Rolette P.D.				1		1
41. Rolla P.D.		1				1
42. Rugby P.D.		2	3			5
43. Slope Co. S.O.		1				1
44. South Heart P.D.		1				1
45. Stutsman Co. S.O.	2	2	1	3	3	11
46. Tioga P.D.			1			1
47. UND P.D.		1	2	1		4
48. Walsh Co. S.O.					1	1
49. Ward Co. S.O.				1	1	2
50. Williams Co. S.O.		1	2	3		6
51. Williston P.D.	2	6	6	3	5	22
GRAND TOTAL	78	63	121	91	105	458

North Dakota experienced no loss of life among law enforcement officers while on duty as a result of a motor vehicle accident within the five-year span of this survey report. Table III shows the number of reported injuries of officers while on duty as a result of motor vehicle accidents from 1980 to 1984. Approximately 1 of every 18 reported accidents resulted in an injury to the on-duty law enforcement officer(s) involved. The Fargo Police Department experienced 12 of the 26 reported injuries (46 percent) of officers involved with these accidents.

TABLE III  
INJURY OF OFFICERS  
1980-1984

Agency	1980	1981	1982	1983	1984	Totals
1. Burleigh Co. S.O.				1		1
2. Devils Lake P.D.					1	1
3. Fargo P.D.	4	3		1	4	12
4. Grand Forks Co. S.O.				1		1
5. Kidder Co. S.O.			1			1
6. N.D. Highway Patrol	1	1	1	1	1	5
7. Williams Co. S.O.		2		2		4
8. Williston P.D.			1			1
TOTAL	5	6	3	6	6	26

During the five-year span of this survey report, 1980 to 1984, there was no reported loss of life experienced by civilians (non-law enforcement officers) as a result of motor vehicle accidents involving on-duty law enforcement officers in North Dakota. Table IV represents the reported incidences of injury of civilians for the five-year period. These injuries resulted from motor vehicle accidents involving on-duty law enforcement officers. Approximately 1 of every 27 accidents resulted in an injury to a civilian.

TABLE IV  
INJURY OF CIVILIANS  
1980-1984

Agency	1980	1981	1982	1983	1984	Totals
1. Burleigh Co. S.O.				2		2
2. Dickinson P.D.			2		2	4
3. Fargo P.D.	1	2		2	2	7
4. N.D. Highway Patrol	1					1
5. Walsh Co. S.O.					1	1
6. Williston P.D.				1	1	2
TOTAL	2	2	2	5	6	17

#### LITIGATION

The following series of tables refers to the involvement of the judicial processes of the law as a result of the accidents previously reported. Settlements of claims as a result of litigation and settlements without litigation are reported. (Litigation, as used here, means cases in which a suit was filed.) In each reported incident, the respective law enforcement agency has represented one party in litigation.

This information is presented because court rulings theoretically have direct bearing on the decisions made by insurance companies covering law enforcement agencies. Among the determinants supposedly used by insurance companies when assessing law enforcement agency coverage are: the driving records of officers both on and off duty, and of the agency as a whole; the number and frequency of claims reported; and the dollar values of any settlements.

However, several insurance agencies who provide insurance coverage to North Dakota law enforcement agencies indicated that they base their premium rates for North Dakota law enforcement agencies on national averages of law enforcement agency rates, or they use an average "modified" for North Dakota agencies.

The insurance coverage of a number of law enforcement agencies in North Dakota is being reviewed by the companies that insure them, and these agencies may be facing either renewal of insurance at higher premium rates, or cancellation of coverage completely.

There is some expressed concern on the part of North Dakota insurance company representatives over the number of law enforcement accidents, and over liability in general apart from these accidents. Several representatives have offered suggestions that would possibly curb the rising tide of liability situations in which law enforcement agencies find themselves. One suggestion, in particular, is the incorporation of more extensive driver training of law enforcement trainees in the areas of pursuit, high speed pursuit, and emergency vehicle operations. There is some speculation within the insurance industry that law enforcement agencies that train and certify all their officers in more extensive vehicle operations courses could possibly receive more favorable liability assessments, and possibly reduced insurance rates. If North Dakota rates are based on a national average, however, it is questionable whether training of officers would in fact have any bearing on the rates.

Table V shows the number of previously reported accidents resulting in litigation in North Dakota in the period of 1980 to 1984. It is interesting to note that there were only six incidents of litigation reported. Table VI shows the number of settlements of claims as a result of these litigations. Note that not all of the litigations reported have been resolved. Kidder County Sheriff's Department did not report a settlement of a 1982 litigation.

TABLE V  
NUMBER OF ACCIDENTS RESULTING  
IN LITIGATION  
1980-1984

Agency	1980	1981	1982	1983	1984	Totals
1. Burleigh Co. S.O.			1			1
2. Dickinson P.D.		1		2		3
3. Kidder Co. S.O.			1			1
4. Williston P.D.			1			1
TOTAL		1	3	2		6

Note that for Kidder County, the litigation was filed on behalf of the law enforcement officer involved.

TABLE VI  
NUMBER OF SETTLEMENTS OF CLAIMS  
AS A RESULT OF LITIGATION  
1980-1984

Agency	1980	1981	1982	1983	1984	Totals
1. Burleigh Co. S.O.			1			1
2. Dickinson P.D.		1		2		3
3. Williston P.D.			1			1
TOTAL		1	2	2		5

Table VII shows the number of settlements of claims without litigation during the period of 1980 to 1984. Thirty-eight percent, or 175 of the 458 total accidents reported in this survey, were settled without litigation.

When considered together, the values of Tables V and VII total 181, or 40 percent, of all accidents reported in this survey. It is this 40 percent that theoretically has the greatest impact on law enforcement insurance rates.

TABLE VII  
NUMBER OF SETTLEMENTS OF CLAIMS  
WITHOUT LITIGATION  
1980-1984

Agency	1980	1981	1982	1983	1984	Totals
1. Bottineau Co. S.O.				1		1
2. Bureau of Criminal Investigation		1				1
3. Burleigh Co. S.O.			1	6	4	11
4. Dickinson P.D.	5	7	4	5	2	23
5. Drug Enforcement Unit			4			4
6. Dunn Co. S.O.		1				1
7. Fargo P.D.	24	12	12	11	18	77
8. Fessenden P.D.		1				1
9. Hazen P.D.	1		1		2	4
10. Kidder Co. S.O.			1			1
11. N.D. Highway Patrol	1	1	1	1	1	5
12. ND Parole/Probation Dept.		1	2	1		4
13. NDSU P.D.					1	1
14. New Town P.D.			1			1
15. Pembina Co. S.O.		1	1			2
16. Rugby P.D.		2	2			4
17. Slope Co. S.O.	1					1
18. Stutsman Co. S.O.	2	2	1	3	3	11
19. Walsh Co. S.O.					1	1
20. Williston P.D.	2	6	5	3	5	21
GRAND TOTAL	36	35	36	31	37	175

DOLLAR VALUES/COSTS

The next series of tables refers to the estimated costs involved with the accidents previously reported. Estimated dollar values of damage to law enforcement vehicles and other vehicles or property are reported. Estimated costs related to injury of officers and other people are reported. Finally, settlement costs to law enforcement agencies for items other than the above are reported. In each reported incident involving dollar value damages or costs, the respective law enforcement agency has incurred those costs.

This information is presented because dollar values of any damages and/or settlements are among the determinants supposedly used by insurance companies when assessing law enforcement agency coverage.

Overall costs involved with the accidents reported in this survey analysis for the five year period, 1980 to 1984, were approximately \$448,561. This averages out to approximately \$89,712.20 per year. Compared with the total number of accidents over the five year period, 458, the costs related to each accident were approximately \$979.39.

The \$448,561 in costs does not include dollar values in losses due to litigation reported. An additional \$1,600 from the Dickinson Police Department and \$500 from the Burleigh County Sheriff's Office were determined to be the dollar values in losses of the actual litigations. The Williston Police Department declined to offer this information.

Table VIII shows the estimated dollar value of damage to law enforcement vehicles reported in this survey during the period of 1980 to 1984. Table IX shows the estimated dollar value of damage to other vehicles or property involved, reported during the same time period. Ninety-one percent, or \$407,196 of all costs related to all 458 accidents, was attributable to vehicle damages reported in these two tables alone.

Of the \$407,196 in costs related to vehicle damage, the North Dakota Highway Patrol was responsible for 26 percent or \$104,089. The Fargo Police Department saw 18 percent or \$73,800 in costs related to the reported accidents.

The combined totals of Table VIII and Table IX, when compared year to year, show a continual increase overall from 1980 through 1983, but appear to drop significantly in 1984. At this time it is unclear if this decrease is the start of a downward trend.

TABLE VIII  
ESTIMATED DOLLAR VALUE OF  
DAMAGE TO LAW ENFORCEMENT VEHICLES  
1980-1984

Agency	1980	1981	1982	1983	1984	Totals
1. Beach P.D.	\$	\$	\$	\$	\$ 300	\$ 300
2. Belfield P.D.		300				300
3. Bismarck P.D.	3,890	3,000	N/A	8,990	9,200	25,080
4. Bottineau Co. S.O.				1,000		1,000
5. Bowman P.D.			800	1,000		1,800
6. Bureau of Criminal Investigation		150				150
7. Burleigh Co. S.O.			1,573	14,427	2,137	18,137
8. Cooperstown			450			450
9. Devils Lake P.D.			1,300		2,000	3,300
10. Dickinson P.D.	2,200	2,875	450	8,600	4,150	18,275
11. Drug Enforcement Unit			1,010	451		1,461
12. Dunn Co. S.O.		1,200	900	1,500		3,600
13. Fargo P.D.	8,800	8,700	3,400	5,100	10,400	36,400
14. Fessenden P.D.		400				400
15. Golden Valley Co. S.O.					100	100
16. Grand Forks Co. S.O.	50		375	425		850
17. Grand Forks P.D.						N/A
18. Hazen P.D.	559		50		500	1,109
19. Kidder Co. S.O.			2,800			2,800
20. Killdeer P.D.					150	150
21. Lansford P.D.	500					500
22. Larimore P.D.	180				300	480
23. Mandan P.D.	200	200	280	250	600	1,530
24. McKenzie Co. S.O.		200				200
25. Mercer Co. S.O.	1,500	200		150	200	2,050
26. Milnor P.D.				500		500
27. Morton Co. S.O.			1,000	600		1,600
28. Mountrail Co. S.O.				460	200	660
29. Napoleon P.D.		375				375
30. N.D. Highway Patrol	5,007	17,690	13,543	17,384	10,441	64,065
31. ND Parole/Probation Dept.		163	3,075			3,238
32. NDSU P.D.					400	400
33. Nelson Co. S.O.					4,000	4,000
34. New Rockford P.D.					1,000	1,000
35. New Town P.D.			600			600
36. Pembina Co. S.O.		400				400
37. Pierce Co. S.O.		500				500
38. Ransom Co. S.O.	1,500				200	1,700
39. Riverside P.D.		50			100	150
40. Rolette P.D.				600		600
41. Rolla P.D.			1,000			1,000
42. Rugby P.D.		400	740			1,140
43. Slope Co. S.O.		1,400				1,400
44. South Heart P.D.		400				400
45. Stutsman Co. S.O.	600	250	400	800	750	2,800
46. Tioga P.D.			750			750
47. UND P.D.		218	1,041	1,032		2,291
48. Walsh Co. S.O.					1,600	1,600
49. Ward Co. S.O.					500	500
50. Williams Co. S.O.		6,500		3,300		9,800
51. Williston P.D.	480	2,200	6,575	1,750	1,525	12,530
GRAND TOTAL	\$25,466	\$47,771	\$42,112	\$68,319	\$50,753	\$234,421

TABLE IX  
ESTIMATED DOLLAR VALUE OF DAMAGE  
TO OTHER VEHICLES OR PROPERTY  
1980-1984

Agency	1980	1981	1982	1983	1984	Totals
1. Beach P.D.	\$	\$	\$	\$	\$ 50	\$ 50
2. Belfield P.D.		200				200
3. Bismarck P.D.	6,527	2,800	4,010	16,005	3,850	33,192
4. Bottineau Co. S.O.			900	15,800	250	16,950
5. Burleigh Co. S.O.						Unknown
6. Devils Lake P.D.		1,400	50	4,600	4,600	13,200
7. Dickinson P.D.	2,550		250	217	400	867
8. Drug Enforcement Unit		600	500			1,100
9. Dunn Co. S.O.	4,400	7,800	2,250	6,650	16,300	37,400
10. Fargo P.D.		700				700
11. Fessenden P.D.					35	35
12. Golden Valley Co. S.O.			65	115		215
13. Grand Forks Co. S.O.	35					N/A
14. Grand Forks P.D.			800		150	1,100
15. Hazen P.D.	150		5,000			5,000
16. Kidder Co. S.O.					300	300
17. Killdeer P.D.						100
18. Lansford P.D.	100					200
19. Larimore P.D.	200			300	400	1,100
20. Mandan P.D.	200	200				75
21. Mercer Co. S.O.	75					40,024
22. N.D. Highway Patrol	2,070	4,625	7,100	21,784	4,445	1,802
23. ND Parole/Probation Dept.			1,500	302		50
24. NDSU P.D.					1,200	1,200
25. New Rockford P.D.						800
26. Pembina Co. S.O.		600	200			200
27. Ransom Co. S.O.					200	600
28. Riverside P.D.		100		200		200
29. Rolette P.D.			300			400
30. Rugby P.D.		100				400
31. Slope Co. S.O.		400				3,035
32. Stutsman Co. S.O.	150	760	850	400	875	500
33. Tioga P.D.			500			2,000
34. Walsh Co. S.O.					2,000	2,000
35. Ward Co. S.O.						N/A
36. Williams Co. S.O.						Unknown
37. Williston P.D.	80	1,850	5,550	900	1,000	9,380
<b>GRAND TOTAL</b>	<b>\$16,537</b>	<b>\$22,135</b>	<b>\$29,825</b>	<b>\$67,673</b>	<b>\$36,605</b>	<b>\$172,775</b>

Table X shows the estimated total medical costs for law enforcement officers involved in the reported accidents during the period of 1980 to 1984. Note the total in 1982, when the estimated total costs increased substantially due to an incident in Kidder County involving the former sheriff and his wife, both of whom were injured.

With the exception of 1982, the yearly totals do indicate a continual decline in medical costs for law enforcement officers injured in on-duty automobile accidents reported in this survey.

It is also noteworthy that of 51 agencies within North Dakota reporting accidents in this survey, only nine agencies, or 18 percent, reported having officers injured in those accidents.

Furthermore, only three agencies, or 6 percent of the 51 agencies reporting accidents in this survey, reported injuries sustained by other people resulting in medical costs, as shown in Table XI.

Table XII shows any settlement costs to law enforcement agencies other than those appearing in Tables VIII-XI. These costs would be considered incidental costs related to the accidents reported, such as court fees, fines, and any general expenses that arise.

TABLE X  
ESTIMATED TOTAL MEDICAL COSTS FOR  
LAW ENFORCEMENT OFFICERS  
1980-1984

Agency	1980	1981	1982	1983	1984	Totals
1. Burleigh Co. S.O.	\$	\$	\$	\$ 250	\$	\$ 250
2. Devils Lake P.D.					200	200
3. Dunn Co. S.O.				400		400
4. Fargo P.D.	5,900	1,300		2,760	600	10,560
5. Grand Forks Co. S.O.				25		25
6. Kidder Co. S.O.			20,000			20,000
7. N.D. Highway Patrol		2,270		141	1,534	3,945
8. Williams Co. S.O.		500		200		700
9. Williston P.D.			1,500			1,500
<b>GRAND TOTAL</b>	<b>\$5,900</b>	<b>\$4,070</b>	<b>\$21,500</b>	<b>\$3,776</b>	<b>\$2,334</b>	<b>\$37,580</b>

TABLE XI  
ESTIMATED TOTAL MEDICAL COSTS FOR OTHERS  
1980-1984

Agency	1980	1981	1982	1983	1984	Totals
1. Burleigh Co. S.O.	\$	\$	\$	\$ 700	\$	\$ 700
2. Walsh Co. S.O.					35	35
3. Williston P.D.				600	250	850
<b>GRAND TOTAL</b>				\$1,300	\$285	\$1,585

TABLE XII  
SETTLEMENT COSTS TO AGENCIES  
EXCLUDING TABLES VIII - XI  
1980-1984

Agency	1980	1981	1982	1983	1984	Totals
1. Belfield P.D.	\$	\$300		\$	\$	\$ 300
2. New Rockford P.D.					1,000	1,000
3. Stutsman Co. S.O.	200	150		400	150	900
<b>GRAND TOTAL</b>	\$200	\$450		\$400	\$1,150	\$2,200

The estimated total medical costs for both law enforcement officers and others involved, and any other incidental or settlement related costs, as represented in Tables X, XI, and XII, represent only a small amount, 9 percent, of total costs associated with the accidents reported in this survey. Nevertheless, these figures, when combined with the other costs related to these accidents, represent two very important elements of this survey. First, these figures theoretically represent increased taxes to be assumed by North Dakota taxpayers as a result of increased insurance premiums law enforcement agencies are being assessed for vehicle accidents involving on-duty law enforcement officers. Second, these figures represent supposedly vital information to insurance companies issuing coverage to law enforcement agencies.

SUMMARY

What is clear from this survey is that, based on the information reported over the last five years, vehicle accidents involving on-duty law enforcement officers have resulted in costs amounting to nearly half a million dollars.

The impact of the costs associated with vehicle accidents of on-duty law enforcement officers has also received the attention of insurance companies who cover the respective law enforcement agencies. One of the concerns of insurance companies essentially centers around the issue of law enforcement driver training. They feel that the lack of sufficient driver training or non-existence of driver training in most states has led to high insurance premium costs since, they feel, the level of safety with which the law enforcement officers operate vehicles while on duty tends to suffer.

From a law enforcement perspective there would seem to be an obvious benefit resulting from improved and increased law enforcement driver training -- whether insurance rates decrease or not.

To date, the number of on-duty vehicle accidents for law enforcement officers does not appear to be very extensive, nor do the costs associated with the accidents seem unmanageable. There is, perhaps, a legitimate concern being expressed by insurance companies, however, that future cases of any magnitude may disable them in their ability to provide adequate coverage.

There is speculation within the insurance industry that continues to support the notion that those law enforcement agencies that would train and certify all their officers in more extensive vehicle operations courses could possibly experience reduced insurance rates. However, it still remains questionable whether improved driver training will have any impact on law enforcement agency insurance rates if those rates are determined by reference to a national average.

**END**