



**City of Richmond**

**Report to Committee**

**To:** Community Safety Committee

**Date:** June 13, 2006

**From:** Geoff Lake  
Deputy Fire Chief

**File:**

**Re:** Cost Recovery for Motor vehicle Incidents

**Staff Recommendation**

That the City of Richmond support the City of Surrey UBCM resolution (Attachment 1) that calls for the provincial government to amend the *Insurance (Motor Vehicle) Act* to include fire department fees for auto extrications in the mandatory Basic Autoplan coverage.

for . Geoff Lake  
Deputy Fire Chief

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Fire Rescue .....		Y	<input checked="" type="checkbox"/>	N	<input type="checkbox"/>
Law .....		Y	<input checked="" type="checkbox"/>	N	<input type="checkbox"/>
<b>REVIEWED BY TAG</b>		YES	<input checked="" type="checkbox"/>	NO	<input type="checkbox"/>
		<b>REVIEWED BY CAO</b>		YES	<input checked="" type="checkbox"/>
				NO	<input type="checkbox"/>

## Staff Report

### Origin

Each year, B.C.'s fire departments perform thousands of auto extrications to remove victims trapped in the wreckage of their vehicles as a result of motor vehicle accidents. The work is highly specialized and critical to life-saving. Yet in B.C., there is currently no mechanism to compensate the municipally funded fire departments that provide this critical service. As a result, municipal taxpayers across the province indirectly bear the full cost of auto extrications – conservatively estimated at \$1.7 million per year.

This wasn't always the case. The Insurance Corporation of B.C. used to pay fire department invoices for emergency services at motor vehicle accidents (including auto extrications), on the basis that "fire department charges" are covered by optional "Own Damage" insurance. When ICBC halted those payments in 2003, one of its stated reasons was that the other insurance companies that sold "Own Damage" insurance were not being asked to pay the fire department invoices.

Since the ICBC payments stopped, B.C.'s cities have been forced to absorb the considerable and growing costs associated with auto extrication equipment, training and callouts. Insurance companies have continued to collect fees for "fire department charges" whenever they sell optional Own Damage coverage, but they do not pass on those fees to fire departments. At the same time, the mandatory Basic Autoplan coverage that is required of all B.C. motorists pays the towing and ambulance fees following car crashes.

### Analysis

In addition to covering the cost of staffing, communities of any size that provide auto extrication services must supply their fire department with at least one full set of equipment, obtained at a price of approximately \$90,000. A city the size of Richmond requires seven to eight full sets of equipment. The need for specialized training and ongoing maintenance adds further costs.

In these days of rising costs and shrinking budgets, it's an ongoing struggle for communities of any size to provide the high level of emergency services the public has come to expect. For small communities with volunteer crews and limited tax bases that can barely pay for basic services, it has become nearly impossible. It's not difficult to imagine the possible consequences if a critical piece of equipment were to fail during an extrication effort because a department simply could not afford to replace it.

The resolution to this critical funding oversight is simple: amend B.C.'s Insurance (Motor Vehicle) Act to add fire department fees to the Basic Autoplan coverage that is mandatory for all motorists in the province, and which already pays for post-accident ambulance and towing fees. This will ensure that the essential auto extrication services provided by B.C.'s fire departments are adequately and rightfully funded by those who use them - motorists.

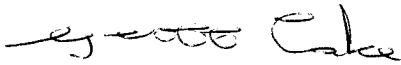
*See 'attachment 2' for additional information*

### Financial Impact

No financial impact.

**Conclusion**

If passed by the UBCM, this resolution would highlight the need for standardized funding for an important emergency service in this province. By supporting this resolution, the City of Richmond would have the opportunity to speak publicly on the issue and potentially help correct a critical funding inequity that affects local governments across B.C.



Geoff Lake  
Deputy Fire Chief

## **ATTACHMENT #1**

### **FUNDING FOR AUTO EXTRICATIONS**

Surrey, B.C.

WHEREAS thousands of vehicle accident victims each year in B.C. require auto extrications by municipal fire departments, which receive no compensation for this specialized life-saving service;

AND WHEREAS insurance companies in B.C. collect “fire department charges” on sales of optional vehicle Own Damage coverage but do not turn those fees over to the municipalities that fund B.C.’s fire departments:

THEREFORE BE IT RESOLVED that the UBCM call on the provincial government to amend the Insurance (Motor Vehicle) Act to administer “fire department charges” through the mandatory Basic Autoplan coverage, to ensure municipalities are compensated for providing auto extrication services.

*A discussion paper by*



**Standardized Cost Recovery  
for Auto Extractions  
in British Columbia**

*Fire Chief Len Garis, Chair  
Fire Chief Richard Lawrie, President*

February 2006

## EXECUTIVE SUMMARY

Upwards of 45,000 motor vehicle collisions take place on British Columbia's roads each year. Close to half of those collisions involve injuries and fatalities – and in thousands of those cases, victims are trapped inside the wreckage. Local firefighters chop, saw, pry and otherwise dismantle the vehicles to rescue the victims. Afterwards, the drivers' insurance pays the tow truck companies and reimburses the paramedics for their response. The fire departments involved, however, receive no compensation for the use of their specialized extrication equipment and training.

At the moment, property owners across B.C. pay the full cost of auto extractions, through the portion of their property taxes allocated to fire protection. Auto extractions may appear to have little relationship to the main work of firefighters – that is, fighting fires – but over the years this specialized, life-saving service has become the job of fire departments across this province and elsewhere in North America.

What this evolution lacked in B.C., however, was a clear, standardized system by which to compensate fire departments for these costly yet critical additional duties. For example, while the province's Insurance (Motor Vehicle) Act does refer to fire department charges, it only requires those motorists who carry optional Own Damage coverage to pay for them. As a result, in B.C., those who incur auto extrication costs – the motorists – are not held responsible for paying for them in any widespread or equitable fashion.

Auto extrication is a highly specialized skill. It requires ongoing training and expensive, specific equipment and tools. B.C.'s fire departments are not required to provide these services, but many do so nonetheless. In these days of rising costs and shrinking budgets, it's an ongoing struggle for communities of any size to provide the high level of emergency services the public has come to expect. For small communities with volunteer crews and limited tax bases that can barely pay for basic services, it has become nearly impossible. It's not difficult to imagine the possible consequences if a critical piece of equipment were to fail during an extrication effort because a department simply could not afford to replace it.

Fair and simple alternatives to pay for auto extrication services do exist in this province. Across the country, there are examples of compensation structures that tap into the insurance premiums paid by motorists. This discussion paper shows that B.C. has two valid options for collecting funds in this manner. One is to amend the Insurance (Motor Vehicle) Act to allow for fire department charges to be administered through Basic Autoplan, which is paid by all motorists in B.C. The other is to leverage a portion of the Insurance Premium Tax applied to vehicle insurance purchases.

Both of these options ensure that the essential auto extrication services provided by B.C.'s fire departments are adequately and rightfully funded by those who use them: motorists.

## TABLE OF CONTENTS

EXECUTIVE SUMMARY .....	1
BACKGROUND AND DISCUSSION.....	3
OVERVIEW: THE CURRENT SITUATION.....	3
RESPONSE NUMBERS .....	4
A COSTLY SERVICE .....	6
USER PAY: THE FAIR WAY.....	6
OPTION 1: CHANGES TO BASIC AUTOPLAN .....	7
OPTION 2: INSURANCE PREMIUM TAX REVENUE.....	8
THE FIRE SERVICE OBLIGATION .....	8
LEGAL ISSUES.....	9
FUNDING: A WIDESPREAD DILEMMA .....	9
CONCLUSION... ..	11

## BACKGROUND AND DISCUSSION

### OVERVIEW: THE CURRENT SITUATION

The term auto extrication describes the procedure by which rescuers – in B.C., these are generally firefighters – remove victims trapped in the wreckage after a motor vehicle accident. The auto extrication team may have to saw or chop through a post, cut off or pry away a door, break and clear away glass, cut and peel away a roof, force back a dashboard from a person’s legs and many other scenarios. This urgent work must be completed with the utmost speed and efficiency – and without causing further injury to the trapped occupant.

Extrication teams use a wide range of equipment and tools, including hydraulic spreaders and cutters, air chisels, reciprocating saws, hydraulic rams, air lifting bags, winches and an array of smaller hand tools. At minimum, fire departments must equip at least one rescue truck with auto extrication equipment, which must be maintained and replaced. As well, specialized ongoing training is necessary to ensure there are adequate trained personnel to perform these duties, and to keep up-to-date with changes in automobile manufacturing. Auto extrication is now part of the job description for many firefighter positions.

In B.C., the other emergency responders who attend motor vehicle accidents generally leave this critical task to the experts – the fire department. In fact, the provincial Ministry of Health’s website for the British Columbia Ambulance Service goes so far as to state: “BCAS paramedics are not trained or licensed to perform search and rescue operations or detailed auto extrication procedures. Fire departments and rescue societies perform this function at scene responses.”<sup>1</sup>

So, although local fire departments are widely recognized as B.C.’s source for auto extrication expertise, there is no simple means by which communities can be compensated for providing this specialized service. As a result, the considerable associated costs are absorbed by cities and towns across the province. This is particularly onerous for small communities with limited resources, most of which rely on volunteer crews and receive no external funding.

This wasn’t always the case, however. The Insurance Corporation of B.C. used to pay the invoices it received from fire departments that provided emergency services at motor vehicle accidents (including auto extrications), on the basis that fire department charges are covered by optional Own Damage insurance. ICBC halted those invoice payments in 2003, however, and released a bulletin on September 9, 2003 outlining its reasons for doing so.<sup>2</sup> These included:

- Concerns about the validity of municipal bylaws that authorize the charging of fees for fire department attendance at motor vehicle accidents. (The bulletin said a court challenge was being considered, but to date none has materialized.)
- Concerns about the fairness of the billings, on the basis that:
  - Motorists already fund fire departments through their taxes, and ICBC contributes to municipal revenues through yearly grants instead of taxes.

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<sup>1</sup> Found at [www.healthservices.gov.bc.ca/bcas/overview.html](http://www.healthservices.gov.bc.ca/bcas/overview.html)

<sup>2</sup> From ICBC Claims Bulletin 2003-25 called Fire Department Charges.



- ICBC was the only insurance company receiving bills from fire departments, although the vehicles involved in the accidents may be from outside B.C. or had purchased optional insurance from other insurance companies.
- Fire departments routinely respond to all 911 calls, even those involving minor accidents where their services are not required.

These issues are addressed in more detail later in this report, but on the whole, the Fire Chiefs' Association of B.C. believes ICBC's concerns to be without foundation – particularly if fire departments are only seeking to be compensated for their auto extrication services. Obviously, there is nothing routine or minor about a motor vehicle accident that has trapped victims in the wreckage.

It should also be noted that the Provincial Emergency Program does reimburse local governments who respond to emergencies – including auto extrications – outside their jurisdiction.<sup>3</sup> Even though this does not address the funding of in-jurisdiction extrications, the availability of PEP funding, however limited, for this specialized service demonstrates a province-level recognition of the costs faced by cities that perform auto extrications.

## RESPONSE NUMBERS

Based on a survey of Fire Chiefs' Association of B.C. (FCABC) members in 2004<sup>4</sup> (see table below), auto extrications account for approximately:

- 2.18% of all calls to B.C. fire departments
- 16.5% of all motor vehicle accident (MVA) calls to fire departments

The survey showed an upward trend for auto extrication requests during a five-year period. In fact, from 1999 to 2003, the surveyed fire departments experienced a 59.8% increase in auto extrication calls – three times more than the increase in total fire department calls during that same period.

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<sup>3</sup> From Provincial Emergency Program Policy Bulletin 05.11 (issued November, 2005), called Reimbursement for Local Government Services. The bulletin outlines PEP's policy to reimburse local governments for use of their fire or public works vehicles for search and rescue activities, or for a response to an emergency outside their jurisdiction or to an area where no other such service exists. Extrication calls are among the emergency responses specified in the bulletin.

<sup>4</sup> Based on responses from 143 B.C. Fire Chiefs to a survey of Fire Chiefs' Association of B.C. members in 2004 (representing about 55% of the association's municipal/regional department members). In terms of this survey, category definitions listed in the table are as follows: **Car fires:** Calls requiring fire departments to extinguish a fire that originates from a vehicle. **Auto Extrication:** Calls requiring the "Jaws of Life" or other specialized equipment to remove vehicle occupants from damaged vehicles. **MVA (Medical Assist, Extraction Not Required):** Calls received from BC Ambulance to provide basic medical assistance and scene safety to patients, and ensure scene safety for ambulance personnel at a motor vehicle accident scene. **Total Department Calls:** Total number of emergency responses in all categories (including structure fires, false alarms, etc.).

That increase is reflected in ICBC<sup>5</sup> collision statistics, which show that car crashes are also on the rise. While it's difficult to calculate the total annual crashes attended by B.C.'s fire departments, it can conservatively be assumed that those collisions involving injuries or fatalities – about 45% of all collisions – would have generated calls for fire department assistance, either for auto extrication or for medical assistance and scene safety.

By applying the survey's typical percentage of fire department MVA calls that involve extractions (16.5%) to a five-year mean of collisions involving injuries or fatalities (20,625), it is reasonably safe to suggest that fire departments perform at least 3,400 auto extractions per year on B.C.'s roads. In all likelihood, the number is higher.

Even using a low per-incident cost of \$500, that's at least \$1.7 million of unfunded work being performed each year by B.C. fire departments, in addition to the ongoing expenses associated with equipment and training.

### B.C. fire department call breakdown and collision statistics

	Sample B.C. fire department statistics from FCABC survey <i>(does not represent all fire departments in B.C. – see footnote 4)</i>				ICBC statistics	
	Total calls for FD assistance	Car fires	MVAs without auto extrication	MVAs with auto extrication	Collisions with injuries or fatalities	Total reported collisions
1999	124,241	2,494	13,113	2,555	20,380	41,378
2000	142,993	2,704	13,121	2,479	20,390	42,642
2001	146,395	2,843	14,038	2,823	20,575	45,886
2002	145,637	2,926	17,705	3,564	20,509	47,653
2003	148,849	3,037	20,399	4,083	21,271	49,777
<b>5-year mean</b>	141,623	2,800.8	15,675.2	3,100.8	20,625	45,467.2
<b>Percentage of total calls</b>	100%	1.98%	11%	2.18%	45.36%	100%
<b>Percentage – 5-year increase</b>	19.8%	21.8%	55.6%	59.8%	4.4%	20.3%
<b>Sample per-incident reimbursement</b>		\$500	\$0	\$500		
<b>Annual ICBC reimbursement cost</b>	\$1,475,400	\$1.4 million	\$0	\$1.55 million		

*Figures on lower portion of table compiled by Surrey Fire Department.*

<sup>5</sup> Obtained from ICBC's annual Traffic Collision Statistics.

## **A COSTLY SERVICE**

As with all specialized services, auto extrication is a costly business. Specific equipment and training must be obtained and maintained, resulting in ongoing costs that are, like everything else, subject to inflation.

Communities of any size that provide auto extrication services must stock their fire department with at least one full set of equipment. Larger cities or areas with a greater frequency of extrication calls require multiple sets. Each complete set of extrication equipment costs approximately \$90,000, and it's not uncommon for a large department to have at least seven or eight sets. As well, after the initial capital outlay, the equipment must be maintained and, eventually, replaced.

Training adds further costs. Larger departments often provide in-house training to their staff, but smaller departments might have to contract another agency, such as the Justice Institute of B.C., for initial training and refresher courses. A significant percentage of the crew must be trained in extrication, because departments must ensure enough qualified members are available to handle those duties each shift. Our research indicates that in general, annual refresher courses cost departments at least \$5,000 per year – and that cost can rise sharply if there is any degree of turnover in the crew. Other hard costs associated with in-house training includes obtaining used cars for training purposes, as well as towing to deliver and remove vehicles used in the training scenarios.

## **USER PAY: THE FAIR WAY**

Shrinking budgets for public services has made the user-pay philosophy increasingly attractive – and necessary – for governments at all levels seeking additional funding sources. It also speaks directly to the fairness issue, the supposition being that users of specialized services should be responsible for the costs of providing these services.

B.C. abounds with examples of the user-pay philosophy in action. One of the older examples is the Coquihalla toll highway, but in more recent years, a host of user fees have been introduced for everything from Provincial Park parking to eye exams. Recognizing the necessity of these fees, B.C.'s Community Charter (and its predecessor, the Local Government Act) provide avenues for local governments to impose user fees for municipal services – including police and fire protection – providing a fee-setting bylaw is legally adopted.<sup>6</sup>

It's clear that in B.C., the user-pay philosophy has become an accepted avenue for government to provide and pay for many public services. It's now time to extend that practice to the life-saving auto extrication service that fire departments provide to motorists.

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<sup>6</sup> Section 194 of the Community Charter reads: "A council may, by bylaw, impose a fee payable in respect of (a) all or part of the service of the municipality..."

### **Option 1: Changes to Basic Autoplan**

Fire departments that provide auto extrication services should be reimbursed by the users – specifically, those individuals who are involved in the accidents. At the moment, it's municipal taxpayers who unfairly bear the cost of providing these services – whether or not they are ever involved in accidents that require extrications, and whether or not they are motorists (and conversely, it should be noted that not all motorists are property owners and municipal taxpayers). The cost of providing auto extrication services is significant, even for fire departments in large cities with a larger tax base. It can be crippling to small, rural communities with volunteer fire departments that have a limited tax base and receive no contributions from non-resident motorists who crash on their roads.

The remedy is a simple application of the user-pay philosophy: make motorists – the users of auto extrication services – pay for them. Indeed, a mechanism already exists in B.C. to collect fees from all motorists: the Basic Autoplan insurance that is administered by ICBC.

The Insurance (Motor Vehicle) Act should be immediately amended to include coverage of fire department charges in Basic Autoplan insurance, and fire departments should be authorized to once again bill ICBC for auto extrication services they provide to B.C. motorists. Coverage of these costs is an obvious fit with the other accident protection offered by Basic Autoplan, and funding of this critical service should not be left up to the whim of motorists who may or may not purchase additional insurance.

This method of compensating fire departments for auto extrication services meets the fairness test mentioned by ICBC Chief Operating Officer Bill Goble in an April, 2003 letter<sup>7</sup> to Tim Tann, a B.C. Fire Chief:

“Any proposed municipal cost recovery effort would have to be designed with fairness in mind. For example, many of the vehicles traveling in and through your community may be registered and insured outside of B.C., and may have Own Damage coverage with our competitors or be self-insured. Fairness would further require that liability (for fire department charges) be extended to all vehicle owners and their insurers, not just those insured for optional coverage with ICBC.”

This solution will help ensure adequate and fair funding of a critical public safety service, and it also ensures that insurance premiums being collected for fire department charges are indeed forwarded to the fire departments.<sup>8</sup>

It also resolves the problem of how the funds are collected. Fire departments have neither the resources nor desire to direct their efforts away from saving lives and property to issue invoices that may never get paid. As ICBC previously paid fire departments for these charges, it makes

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<sup>7</sup> On April 1, 2003, ICBC Chief Operating Officer Bill Goble responded to a February 17, 2003 letter from Likely & District Volunteer Fire and Rescue Society Fire Chief Tim Tann to Premier Gordon Campbell about ICBC's refusal to continue to pay fire departments for motor vehicle emergency calls.

<sup>8</sup> ICBC stopped paying motor vehicle response invoices from fire departments in 2003. Motorists who buy optional Own Damage insurance still pay for fire department charges in their premiums, however.

sense to use this existing payment procedure rather than force fire departments to become collection agencies.

### **Option 2: Insurance Premium Tax Revenue**

B.C.'s Insurance Premium Tax is another potential source of revenue for auto extrications, either as a stand-alone option or auxiliary to changes to the Insurance (Motor Vehicle) Act regarding Basic Autoplan. The Insurance Premium Tax, originally called the Fire Insurance Premium Tax, was established in 1921 to pay for many of the duties now performed by municipal fire departments. Over the years, the provincial government has changed the scope, name and use of the tax. Today, this 4.4% tax is applied to all property and automobile insurance premiums and its revenue – \$300 million in 2003/2004 – goes into the Consolidated Revenue Fund and is treated as general revenue.<sup>9</sup>

Vehicle insurance is a significant component of Insurance Premium Tax revenues. In 2004, ICBC clients alone paid more than \$133 million in Insurance Premium Taxes.<sup>10</sup> Making use of this portion of the IPT revenue to pay for automobile-related fire department responses – such as auto extrication – would easily fall within the user-pay philosophy, since it is only motorists who pay these taxes.

## **THE FIRE SERVICE OBLIGATION**

While B.C. municipalities are not mandated to provide fire and auto extrication services, many of them do so. The fire service is said to be essential to society, providing protection for life and property. It is so essential to maintaining quality of life that other public services and amenities can hardly be enjoyed without it. In the case of auto extrication, this important service provided by fire departments saves lives and helps limit further injury and pain for trapped victims.

Today's public expects to live in a society where emergency services are provided. If a home is on fire, it is expected that the fire department will extinguish the blaze. If people are trapped in a vehicle after an accident, it is expected that the fire department will extricate them. These are reasonable expectations based on existing practice, and cities have no choice but to continue to provide these services.

Amid rising costs, B.C.'s communities have stepped up to the challenge of providing and enhancing their fire services in order to preserve life and property. And in general, property owners willingly pay for the fire service through their municipal taxes – to the tune of more than \$336 million per year.<sup>11</sup> But there is a limit to taxpayers' largesse for the fire department – especially when there is an obvious disconnect between those who pay the taxes and those who benefit from them.

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<sup>9</sup> Paragraph information is drawn from *Bringing Home B.C.'s Insurance Premium Tax* (2004, pg. 1), a discussion paper by Surrey Fire Department.

<sup>10</sup> Figure based on 4.4% Insurance Premium tax on ICBC premiums for 2004 (\$3,026,481,000 – obtained from ICBC 2004 Annual Report).

<sup>11</sup> From *Bringing Home B.C.'s Insurance Premium Tax* (2004, pg. 1).

## LEGAL ISSUES

B.C.'s local governments have the right to impose fees for municipal services such as fire protection, auto-extrication and response to vehicle fires. That power is bestowed by Section 194 of B.C.'s Community Charter – and before that, section 363 of the Local Government Act – the key requirement being the legal adoption of a fee-setting bylaw.<sup>12</sup>

However, the ability of municipalities to be reimbursed for fire department charges is severely limited by the Insurance (Motor Vehicle) Act, of which section 118 requires only those motorists who carry optional Own Damage coverage to pay these fees.<sup>13</sup> While the municipal bylaws trigger the effect of section 118 – making the insurance company responsible for payment of the fire department charges – it does not address the fact that only motorists who have chosen to purchase Own Damage coverage are liable for fire department charges.

Fire departments certainly don't limit their auto extrication services to motorists who carry Own Damage coverage. So, while the combination of municipal bylaws and section 118 provide for some compensation for extrication services, the inclusion of fire department charges in Basic Autoplan coverage, or the leveraging of vehicle-insurance-related Insurance Premium Tax revenue, would allow for a more equitable method of funding these services and also ensure that those most likely to use the services help pay for them.

## FUNDING: A WIDESPREAD DILEMMA

It's common practice for fire departments across the nation to perform auto extrications, but the degree and manner of compensation for that service varies widely.<sup>14</sup> Vehicle insurance is usually the key source of funding for auto extrications, but fee structures and collection methods differ from province to province. Rates appear to range from \$250 to \$1,000; some are flat fees while others are based on hours or type of call. Some provinces and territories have formal agreements and others do not.

Here is a sample of the different scenarios:

- New Brunswick does not have a government insurance system, so fire departments bill different private firms directly.
- Quebec Fire Services has an agreement with the provincial insurance branch for a flat fee per incident.

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<sup>12</sup> Legal opinion from Lorena Staples, Q.C., Staples McDannold Stewart

<sup>13</sup> Section 118 (Additional Coverage) of the Insurance (Motor Vehicle) Act [*Revised Regulation 1984*] reads: "Where loss or damage described in section 116 occurs, the corporation shall pay, in addition to any amount payable for the loss or damage, any amount for which the insured is liable for: (a) any general average, salvage or fire department charges..."

<sup>14</sup> Information in this paragraph and the points that follow was obtained from an informal inquiry of nine Canadian Association of Fire Chiefs members from various provinces and territories by the Fire Chiefs' Association of B.C.

- In Saskatchewan, there has been an agreement with the provincial insurance company since 1986 that includes a flat fee of \$500 per hour for extractions and vehicle fires. There is also a Municipal Rescue Services Fund to which departments can apply for extra cleanup work or hours not covered in the flat-fee payment.
- In Ontario, the Ministry of Transportation pays \$350 per hour for vehicle fires and rescues on highways.
- In the North West Territories, owners and their insurance companies are billed \$1,000 per incident plus mileage and overtime for off-duty career staff.
- In Alberta, fire departments that respond to vehicle emergencies on highways can bill the province from \$300 to \$500 per hour. Many Alberta municipalities have enacted bylaws to bill the insurance companies for costs related to vehicle responses on local roads.

It's clear there is no standardized method by which Canada's fire departments are compensated for auto extrication services. By amending the Insurance (Motor Vehicle) Act to require all motorists to pay for fire department charges through their Basic Autoplan insurance, B.C. has the opportunity to forge an innovative and fair solution to this problem and set an example for the rest of Canada.

## CONCLUSION

It's difficult to find the logic in the fact that B.C.'s only funding mechanism for auto extractions gives motorists the option to pay for this important and life-saving service. Clearly fire departments do not have the option of deciding whether or not to free a trapped victim from a mangled vehicle. Neither should the users of a critical yet costly service be given the option of whether or not to pay for it.

Both funding alternatives proposed in this paper – amending the Insurance (Motor Vehicle) Act to add fire department charges to the Basic Autoplan coverage, and accessing the vehicle-insurance portion of Insurance Premium Tax revenues – offer a valid, fair response to an issue of critical importance to B.C.'s fire departments.

These are made-in-B.C. solutions to the long-standing question of how to fund a service that – to thousands of people each year – could be a matter of life and death.