

## Our Thinking: In The News

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Civil Rights & Police Misconduct

Police Chases

## Insurers force change on police departments long resistant to it

**The Washington Post | September 14, 2022**

A patrol officer spotted a white minivan with an expired license plate, flipped on his lights and siren, and when the driver failed to stop, gave chase. The driver fled in rush-hour traffic at speeds of up to 90 mph, as other officers joined in the pursuit. Ten miles later, the van slammed into a green Toyota Camry, leaving its 55-year-old driver, Brent Cox, permanently disabled.

That 2017 police chase was at the time the latest in a long line of questionable vehicle pursuits by officers of the St. Ann Police Department. Eleven people had been injured in 19 crashes during high-speed pursuits over the two prior years. Social justice activists and reporters were scrutinizing the department, and Cox and others were suing.

Undeterred, St. Ann Police Chief Aaron Jimenez stood behind the high-octane pursuits and doubled down on the department's decades-old motto: "St. Ann will chase you until the wheels fall off."

Then, an otherwise silent stakeholder stepped in. The St. Louis Area Insurance Trust risk pool — which provided liability coverage to the city of St. Ann and the police department — threatened to cancel coverage if the department didn't impose restrictions on its use of police chases. City officials shopped around for alternative coverage but soon learned that costs would nearly double if they did not agree to their insurer's demands.

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