



CITY OF CHICAGO
OFFICE OF INSPECTOR GENERAL

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The City's Response to Rogue Towing: An Explainer

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Acronyms

ANOV	Administrative Notice of Violation
BACP	Department of Business Affairs and Consumer Protection
CPD	Chicago Police Department
ICC	Illinois Commerce Commission
NICB	National Insurance Crime Bureau
OIG	City of Chicago Office of Inspector General

I | Overview

Rogue towing, also known as predatory or pirate towing, occurs when a tow truck operator arrives at the scene of an accident unsolicited, misrepresents themselves, tows a vehicle, and then charges exorbitant fees for its return. To address the long-standing issue of rogue towing in Chicago, in April 2021, the City enacted laws establishing licensing requirements and enforcement measures related to tow trucks. The City then updated those laws in April 2025. Since implementing the laws, City officials and departments, including the Department of Business Affairs and Consumer Protection (BACP) and the Chicago Police Department (CPD), have reported a reduction in complaints related to rogue towing.

The Office of Inspector General (OIG) initiated a review to determine whether the City had implemented these new laws restricting rogue towing practices. As we gained an understanding of the enforcement efforts of BACP and CPD through interviews, document review, and exploratory data analysis, we concluded that the risk to the public remaining in the wake of these efforts did not justify a full audit. Because the information we gathered may be of value to the public, including individuals who may be approached by rogue towing companies, we present this report explaining rogue towing practices and the City's efforts to regulate this activity.

II | Rogue Towing in Chicago

At a typical accident scene, drivers or their insurance companies will contact a tow operator to remove a disabled vehicle. Rogue towing operators arrive, taking advantage of the chaotic nature of the accident scene, and may falsely state that they were sent by the drivers' insurance companies or by the police.¹ The rogue towing operators may also assure drivers that they will take the vehicle to a dealership or an auto repair shop, only to tow the vehicle to their tow lot, instead. A driver may not even be aware that their vehicle was towed, as some rogue tow operators will seize a vehicle while the driver is being transported from the accident scene in an ambulance. Later, when attempting to retrieve their cars, drivers are often met with exorbitant towing and storage fees. Drivers filing complaints with the City have described feeling as though their vehicle was "held hostage."

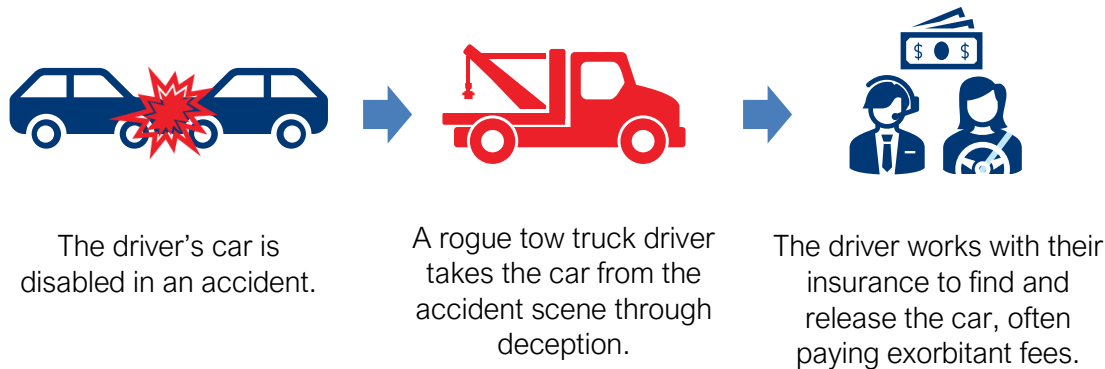
Rogue towing is not unique to Chicago; it happens across the country. The National Insurance Crime Bureau (NICB) reported, "From the beginning of 2022 to the end of 2024, NICB has seen an 89% increase nationwide in predatory towing claims. These claims are coming from big cities, small cities, suburbs, and rural areas alike."² Typically, drivers contact their insurance companies to handle towing fees after an accident (see Figure 1). Rogue tow operators anticipate large payouts, and this has caused fierce and sometimes violent competition in Chicago. Additionally, tow truck operators may drive recklessly to arrive first at an accident scene, endangering the public along the way.³

¹ Concerns about towing as a result of City parking violations or from private property, such as homes or parking lots, are not considered rogue towing and are not discussed in this report.

² NICB is a not-for-profit organization with a reported membership of "more than 1,200 property-casualty insurance companies, vehicle rental companies, auto auctions, vehicle finance companies, [etc.]" Its mission is to "combat and prevent insurance crime." NICB, "About NICB," accessed September 16, 2026, <https://www.nicb.org/about-nicb>.

³ See for example, CBS News, "Tow truck drivers get into road fight on Chicago's Southwest Side," September 26, 2024, accessed September 16, 2026, <https://www.cbsnews.com/chicago/video/tow-truck-drivers-get-into-road-fight-on-chicagos-southwest-side/>.

Figure 1: Rogue towing varies but typically follows three general steps.



Source: Interviews with the Department of Business Affairs and Consumer Protection and the Chicago Police Department.

City and state agencies that OIG interviewed noted that companies whose towing practices break the law also regularly attempt to evade enforcement and fines. They do this by either informally changing their business names or formally reincorporating under new business names. BACP stated that tow companies can be “hard to catch” because they change their names “overnight.” BACP also explained that some tow truck drivers will even keep multiple magnetic business name signs in their trucks, which they can swap out to avoid detection.

In 2021, City Council passed legislation banning tow operators from soliciting at accident scenes, requiring tow lots and trucks to be licensed, and prohibiting tow operators from misleading or misrepresenting their services or charges to drivers.⁴ An alderperson stated that one of the main inspirations behind passing this legislation was a report of a rogue tow truck crashing into a Chicago Transit Authority bus and running it off the road.⁵ Initially, only BACP was tasked with implementing the rogue towing ordinance. In April 2025, Council amended the Municipal Code of Chicago (MCC) to address enforcement gaps by empowering CPD to seize trucks that violate the ordinance.

In addition to the MCC, towing is regulated at the state level by the Illinois Commercial Safety Towing Law.⁶ The Illinois Commerce Commission (ICC) enforces this statute. In 2025, Illinois legislators amended the law to provide additional protections for victims of rogue towing. The amendment also attempts to make it more difficult for rogue towing companies to change their business names and reapply for state tow licenses.

With the variety of state and local agencies with oversight of towing, there are numerous places for people to report rogue towing. This range of reporting options makes the actual number of rogue towing incidents difficult to quantify. However, both City and state officials reported receiving fewer complaints since the implementation of the rogue towing ordinance.

⁴ Municipal Code of Chicago (MCC) § 4-227-080.

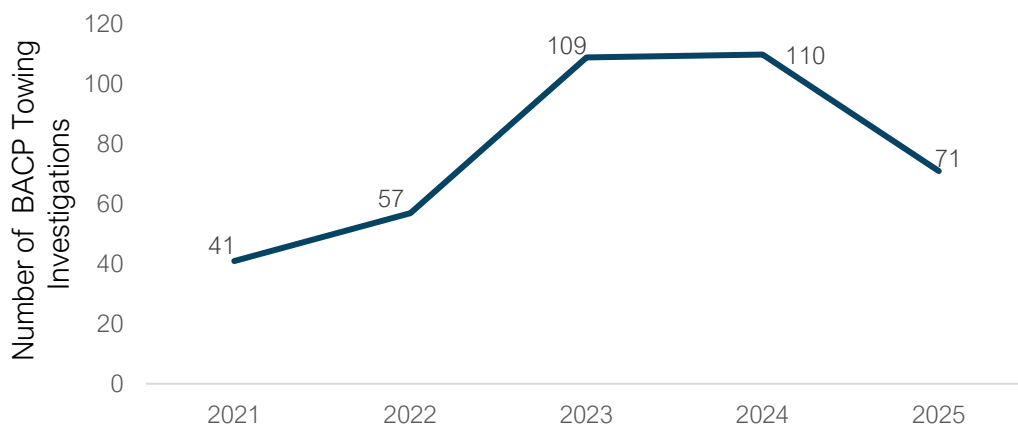
⁵ Sun-Times Media Wire, “6 hurt after CTA bus crashes into NW Side business after being struck by hit-and-run driver,” *FOX 32 Chicago*, June 26, 2020, accessed September 16, 2026, <https://www.fox32chicago.com/news/6-hurt-after-cta-bus-crashes-into-nw-side-business-after-being-struck-by-hit-and-run-driver>.

⁶ 625 ILCS 5/18d.

III | BACP Licenses Tow Operators and Lots and Addresses Consumer Complaints

BACP implements the rogue towing ordinance by licensing tow operators and investigating consumer fraud complaints related to towing. The number of BACP investigations related to rogue towing is shown in Figure 2. After the City implemented the ordinance in 2021, investigations initially increased. It is unclear whether this was due to an actual increase in complaints or an increase in public awareness of the issue. BACP has since reported that the number of rogue towing complaints—and, thus, the number of related investigations—dropped from 2024 to 2025.

Figure 2: The number of rogue towing complaints investigated by BACP dropped in 2025.



Source: BACP.

A | BACP Licenses Tow Storage Lots and Trucks

City Council’s intent in establishing licensing requirements for tow operators was to “better enable the City to take prompt and meaningful enforcement action against tow truck companies and operators who repeatedly engage in [. . .] dangerous business practices.”⁷

To tow damaged or disabled vehicles from the public way, a tow operator must have both a City towing license and a licensed tow storage lot or a licensed motor vehicle repair facility.⁸ Tow operators signal their licensed status by displaying City-issued registration emblems on their trucks (Figure 3).

⁷ Journal of the Proceedings of the City Council of the City of Chicago, Illinois, May 26, 2021, 30458, accessed September 16, 2026, [https://chicityclerk.s3.us-west-2.amazonaws.com/s3fs-public-1/document_uploads/journals-proceedings/2021/2021_05_26\(1\)_1.pdf](https://chicityclerk.s3.us-west-2.amazonaws.com/s3fs-public-1/document_uploads/journals-proceedings/2021/2021_05_26(1)_1.pdf).

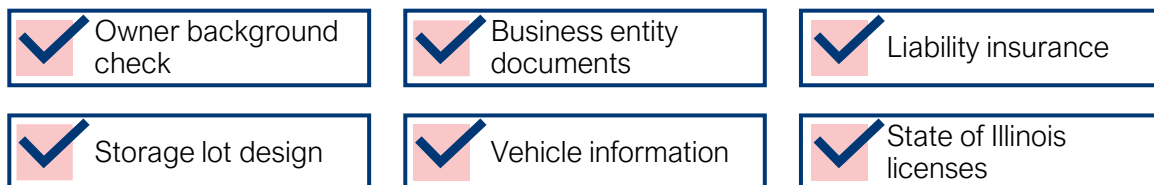
⁸ MCC §§ 4-227-020(a), 4-227-100.

Figure 3: The City requires licensed tow operators to post this emblem on their tow trucks.



Source: BACP.

While the City has specific requirements for tow operators and lots, the licensing process is similar to other business licenses issued by BACP. BACP's tow licensing process requires applicants to submit information to ensure they comply with state and local laws, including:



BACP's Small Business Center processes applications and licenses tow trucks and lots. Staff review and confirm application documentation and conduct fingerprint-based background checks before approving licenses. City tow lot and truck licenses are valid for two years and companies are responsible for renewing their licenses before the expiration dates.

B | BACP Investigates Rogue Towing Complaints

Those who experience rogue towing can file consumer fraud complaints with BACP through CHI 311.⁹ BACP assigns investigators to complaints that are within its jurisdiction and present allegations warranting further action. The investigators conduct in-depth reviews, identify violations, and make recommendations for enforcement. Enforcement can take the form of:

⁹ People can access CHI 311 by dialing 311, visiting 311.chicago.gov, using the CHI 311 mobile application, or contacting a local alderperson's office.

- **An Administrative Notice of Violation (ANOV)**, which alleges a violation of MCC and is typically resolved through the payment of fines and fees.
- **A cease and desist or closure order**, which instructs unlicensed tow operators/lots to stop business operations or to close completely.

Of the 388 complaints received from 2021 through 2025, 329, or 84.8%, resulted in an enforcement action.

IV | CPD Responds to Violations of the Rogue Towing Ordinance

CPD enforces the rogue towing ordinance through its Vice Section's investigation of business licenses and its Bureau of Patrol's responses to accident scenes. To prepare its members to recognize rogue towing and enforce ordinance violations, CPD has provided them with reference materials, training bulletins, relevant state and local towing laws, and explanations of the Department's associated duties.

A | CPD's Vice Section Responds to Rogue Towing Complaints

Drivers may make rogue towing complaints to BACP, ICC, or directly at District police stations. Complaints made at District police stations are then forwarded to the Vice Section for investigation. (Vice may also receive complaints from BACP and ICC.) However, the Vice Section stated that from mid-2025 to March 2026, it had not received any rogue towing complaints from any source.

Due to the decrease in reports and complaints, the Vice Section pivoted from investigating the business licenses of tow truck drivers at accident scenes to investigating lots where towed vehicles were stored. CPD provided an example of investigating a lot with many towed cars. The Department found that the lot may not have been licensed to operate as a tow lot and that some of the cars on it had been reported stolen.

B | CPD's Bureau of Patrol is Empowered to Impound Rogue Tow Trucks at Accident Scenes

When someone calls 911 to report an automobile accident, Bureau of Patrol officers are dispatched to the location. As noted above, the 2025 amendment to the rogue towing ordinance empowers CPD to tow and impound trucks when they encounter rogue tow operators soliciting drivers at accident scenes.¹⁰ CPD stated that this authority is important because Patrol officers are most likely to make initial contact with rogue tow operators.

However, accident scenes may be chaotic, requiring Patrol officers to balance multiple responsibilities at once. According to a Department directive, when the officers arrive at a scene, they should, as necessary:

¹⁰ MCC § 4-227-140(c).

- check for injuries;
- render aid and call an ambulance;
- identify any fire hazards and/or hazardous materials and call the Chicago Fire Department;
- collect all necessary identification and contact information for involved parties; and
- try to clear the public way.¹¹

A Sergeant in the Vice Section stated that while they would like to see more enforcement on initial contact with rogue tow operators, they understand that there are “more pressing elements” that Patrol officers must address at accident scenes. Although Patrol officers are empowered to impound rogue tow trucks at accident scenes, to date, CPD has not seized any tow trucks for violation of the rogue towing ordinance.

V | CPD, BACP, and ICC Work Together to Address Rogue Towing

Beyond the requirements of the ordinance, CPD’s Vice Section, BACP, and their state partner, the ICC, have coordinated efforts to address rogue towing through work on a joint task force.¹² CPD’s Vice Section reported that CPD members first became interested in engaging with the task force when BACP and CPD discovered a pattern of rogue tow truck drivers targeting non-English speakers. In 2022, the agencies began working on task force events which are referred to as “missions.”

CPD stated that ICC leads the task force because of its statewide inspection authority. ICC selects a date and location for a task force mission based on records of previous rogue towing activity, then coordinates with CPD and BACP to meet at a nearby CPD station. Task force members then travel together to active accident scenes to witness tow trucks soliciting accident victims. If the task force encounters tow truck drivers violating the rogue towing ordinance,

- BACP or CPD can issue ANOVs;
- BACP can issue cease and desist or closure orders; and
- CPD can arrest repeat offenders.

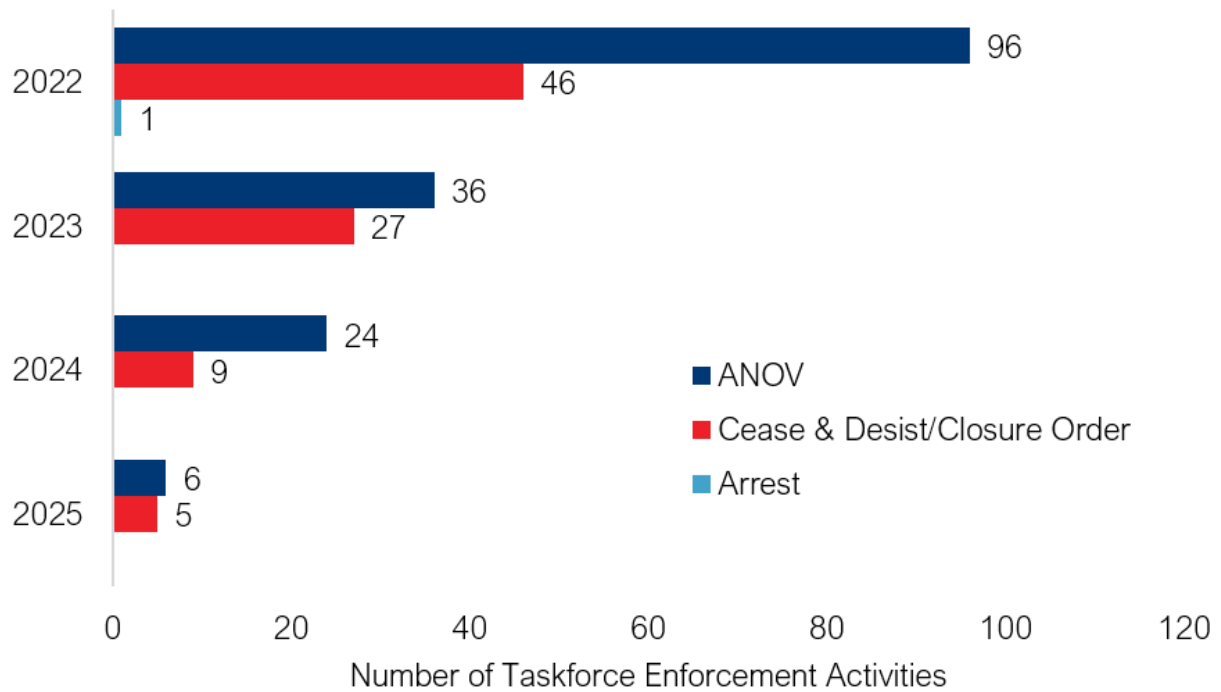
According to CPD data, the task force conducted 56 missions between April 2022 and March 2025 (the most recently documented task force mission).

CPD provided OIG with activity data for the task force dating back to January 1, 2022, which shows enforcement activities declining every year since the task force missions began (see Figure 4).

¹¹ Chicago Police Department, “Special Order S04-07: Preliminary Investigations – Traffic Crashes,” Section II, November 30, 2017, accessed September 16, 2026, <https://directives.chicagopolice.org/#directive/public/6124>.

¹² As noted in the background, ICC is the state agency responsible for enforcing statewide laws related to rogue towing.

Figure 4: During missions, the task force most frequently relied on the issuance of ANOVs and cease and desist/closure orders.



Source: CPD taskforce data from January 2022 through December 2025. As of June 2026, the task force has not completed any missions in 2026.

BACP, CPD, and ICC all noted that complaints of rogue towing have dropped. Still, the landscape of rogue towing is evolving. City staff hypothesize that rogue tow operators may have moved their operations into the surrounding suburbs, away from the jurisdiction of BACP and CPD. With defined licensing and enforcement structures, in addition to the relationships built through taskforce efforts, the City now has more tools to respond to rogue towing incidents in Chicago.



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