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Rural Transit Vehicle Insurance Study

November 1984

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Wisconsin
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ADVANCED RISK MANAGEMENT TECHNIQUES

Wisconsin Department of Transportation

**RURAL TRANSIT
VEHICLE INSURANCE STUDY**

November, 1984

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with a grant under Section 18 of the
Urban Mass Transportation Act of 1964, as amended.

RURAL TRANSIT VEHICLE INSURANCE STUDY

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L. MANAGEMENT SUMMARY

A. PURPOSE

The purpose of this study was to determine if organizations providing transportation services in rural Wisconsin had difficulty obtaining vehicle insurance and to recommend effective methods of managing insurance and controlling its cost. The scope of this assignment included evaluation and recommendations regarding:

1. The rural transit organizations' automobile insurance programs (availability, coverage adequacy and cost).
2. The individual rural transit organizations' automobile loss prevention practices (including hiring standards and training programs).
3. Alternative methods for the rural transit organizations' methods to buy automobile insurance coverage.

The conclusions and recommendations found in this report are based on information reported in written surveys and oral interviews by a select study group.

B. STUDY GROUP

The study group was comprised of 61 rural transit systems selected by staff of the Wisconsin Department of Transportation, Bureau of Transit. Fifty-one systems completed a written survey form. The 51 respondents were comprised of:

1. Twenty-two private, nonprofit organizations.
2. Twenty-one agencies of county governments.
3. Six taxis.
4. Two Indian tribes.

The typical respondent to the survey has a fleet of approximately 4.5 vehicles and an annual automobile insurance premium of \$2,550. It operates in a small to medium sized rural community and serves primarily an elderly and handicapped ridership.

Appendix A displays key data collected from the study group. Our summary observations about the study participants' insurance programs are presented in this chapter. The support for these conclusions and recommendations is provided in subsequent chapters.

C. COVERAGE ADEQUACY

Though a couple of exceptions are noted in the body of the report, coverages currently purchased by study participants are adequate. We have recommended that the study participants purchase liability limits of no less than \$500,000 and should strongly consider the purchase of \$1 million limits. Over half of the participants are already buying coverage at the higher limit.

Other coverage recommendations are that participants should:

- o Buy comprehensive liability coverage, not limiting coverage to only a few types or uses of vehicles. (Only one participant did not have the comprehensive form.)
- o Request removal of the liability exclusion for fellow-employee suits. (All participants' policies have the exclusion.)
- o Not buy medical payments coverage which duplicates other insurance coverages. (Almost all study participants are buying this unnecessary coverage.)
- o Insure for damage to vehicles against all risks of loss (comprehensive coverage) versus the more restrictive specified perils coverage. (All study respondents have the preferred form.)

D. INSURANCE COST AND AVAILABILITY

The cost of vehicle insurance now being paid by over two-thirds of the study participants is reasonable. Further, coverage is readily available. Participants in this study are, with few exceptions, satisfied regarding the pricing and availability of insurance.

These findings are not surprising in that the insurance market has been a buyers' market for the last four to six years. However, the market is now in a stage of transition and is moving fast toward a sellers' market.

E. INSURANCE MANAGEMENT

With insurance coverage soon likely to become more expensive and harder to find, agencies will have to improve their ability and techniques in buying insurance. Hiring, training and safety programs also can be improved to make the agencies

more attractive to potential insurers. Guidelines to assist study participants in these areas are provided in the body of the report and include:

- o Systematic and formal solicitation of competitive vehicle insurance bids.
- o Checks of applicant and employee driving records.
- o Expanded use of the driver training programs readily available throughout the State.

F. GROUP ALTERNATIVES

We believe it will be advantageous for representatives of the agencies to band together to find at least one provider of insurance willing to attempt development of an insurance program designed for social service agencies. Such a program, if properly structured, can help to mitigate the expected increase in vehicle insurance premiums (keeping them an estimated 5% to 15% below the norm), assure the availability of coverage in the future and provide safety, training and claims handling programs tailored to social service agency needs.

II. INSURANCE COVERAGE ADEQUACY

A. LIABILITY INSURANCE TERMS

1. Comprehensive Form of Coverage

The business auto policy and the comprehensive automobile liability policy are the two standard vehicle coverage forms providing the broadest protection against liability arising from the ownership, operation, maintenance or use of automobiles. The term automobile (or auto) is generic and includes cars, vans, buses, trucks, trailers and all other vehicles licensed for highway use.

The three major features of a business auto policy are:

1. A broad definition of who is insured:
 - o The named insured; the person or organization buying the policy.
 - o Anyone who drives a covered auto with the permission of the insured, with a few exceptions.
 - o Anyone liable for the operation of an insured vehicle, but only to the extent of that liability.
2. Automatic coverage for all owned (including long-term lease), hired (generally short-term rental units) and non-owned (all other licensed motor vehicles used in entities' business) vehicles if the policy is appropriately marked with symbol 1 (all autos) or symbols 2, 7 and 9 (owned, hired and non-owned respectively).
3. The comprehensive nature of the policy does not require each vehicle to be reported by the insured to obtain coverage.

Agencies should avoid the seldom used basic auto policy which contains the following limitations:

- o Excludes liability arising from the use of non-owned or hired vehicles.

- o Requires that newly acquired vehicles be reported to the insurer within 30 days.
- o Excludes liability arising out of a public or livery conveyance, technically negating coverage the policy is intended to provide.

All respondents to the survey have a business auto policy or comprehensive automobile liability coverage except Rock County.

We recommend that Rock County purchase a comprehensive or business auto policy. All organizations should avoid restrictive auto policies like the basic auto policy.

2. Fellow Employee Actions

Section 895.46 of the Wisconsin statutes requires political subdivisions to defend and indemnify their employees for any liability which may arise out of the employees' actions on behalf of the political subdivision. Under Section 102.03 (2) of the Wisconsin Workers' Compensation Act, an employee may sue a fellow employee for any accidents that arise from use of automobiles. The business auto policy contains an exclusion which voids coverage for these types of situations.

To properly protect the public entity for its responsibility to defend and indemnify its employees and to provide adequate coverage for that employee, we recommend that the fellow employee exclusion be deleted from policies of such organizations. We also recommend the exclusions be deleted from the policies of private non-profit organizations whose employees who may be involved in fellow employee suits.

Coverage for fellow employee actions should be available at little or no cost. Because we received few complete insurance policies, we were unable to determine how many of the organizations have this exclusion deleted from their policies.

3. Medical Payments Coverage

This optional coverage pays, irrespective of fault, the medical bills of occupants of insured vehicles. With respect to injured employees of study participants, the coverage duplicates that offered by workers' compensation. As respects passengers, if there is any possibility that the bus operator was negligent and caused the accident, the liability portion of the policy will respond. If the operator is not negligent, then recovery should be obtained from the negligent party. Since this coverage duplicates other sources of recovery and offers no protection to the organization paying for the coverage, we recommend it not be purchased.

Eighty-five percent of the respondents to the survey carry medical payments coverage. The premium for medical payments ranges from \$6 per vehicle for smaller vehicles to \$35 per vehicle for larger vehicles. In our opinion, those now buying the coverage are receiving no benefit from this expenditure.

4. Uninsured Motorists Coverage

Uninsured motorists coverage responds for bodily injuries to the drivers and other occupants of insured vehicles where the injuries are caused by a hit-and-run driver

or by a driver who has no liability insurance. Like medical payments, this coverage duplicates that afforded by workers' compensation and other insurance programs. Accordingly, we normally recommend it not be purchased. However, the Wisconsin Insurance Code mandates that this coverage be afforded on every automobile liability policy. All of the respondents' policies meet this requirement. Since the State mandates what we consider to be an unnecessary coverage, we recommend that no more than the minimum limit of coverage be purchased. This coverage costs between \$6 and \$10 per vehicle.

B. LIABILITY INSURANCE LIMITS

The 1983 Wisconsin Act 175, Section 20 (s. 344.55 Wis Stats.), requires that human service vehicles carry an automobile liability limit of \$75,000 per person for bodily injury, \$500,000 per accident for bodily injury and \$10,000 per accident for property damage.* We recommend that no less than \$500,000 in a combined single limit (i.e., available for any combination of bodily injury and property damage) be purchased for the automobile liability and strongly suggest that a \$1 million limit, which costs about 16% more, be considered. Accident scenarios can be constructed where even a \$1 million limit is not sufficient, but we believe it is a prudent limit to carry.

A combined single limit provides the entire limit to each accident and does not contain sublimits per person or for property damage. Presently, all of the county organizations are purchasing at least a \$500,000 combined single limit policy and most have extended this limit by an umbrella liability policy to at least a \$1 million limit.

*Note: See Appendix E, note 1.

Private, nonprofit organizations have limits ranging from \$300,000 combined single limit to \$1 million combined single limit. Five of the 22 private, nonprofit organizations have limits below the recommended \$500,000 minimum. These are: E & H Transit, Inc., The Opportunity Center, Vernon Area Rehabilitation Centers, Phelps Senior Citizens Club and the Elderly Nutrition Program of Douglas County.

We understand Wisconsin will soon be following the federal guidelines in Chapter Trans. 176, Wisconsin Administrative Code, which establishes minimum limits for common carriers (carriers for hire). This guideline will apply to Indianhead Transit System for its route service, Oneida Tribe of Indians and the Menominee Tribal Transit Project.

The limits stated by Trans. 176.06 are:

<u>Seat Capacity</u>	<u>Limit</u>		
	<u>One Passenger</u>	<u>All Passengers</u>	<u>Property Damage</u>
7 or less	\$100,000	\$300,000	\$50,000
8-12	100,000	350,000	50,000
13-20	100,000	400,000	50,000
21-30	100,000	450,000	50,000
31 and over	100,000	500,000	50,000

The Menominee Tribal Transit Project policy has a limit of \$100/300/100 (000's omitted). Yet, the organization has a vehicle with a seating capacity of 26 and is required by statute to have liability limits of \$100/450/100. Increasing limits to the recommended \$500,000 or \$1 million limit would satisfy the requirement and provide needed protection from large losses.

Taxicabs are required to maintain a State minimum of \$25/50/10 by 1983 Wisconsin Act 34, Section 194.41 (6) (b). Local ordinances may require greater minimum limits. All of the taxicabs responding to the survey have at least \$300,000 (which was the previous State limit). However, we suggest limits be increased in accordance with our recommendation stated previously.

C. PHYSICAL DAMAGE INSURANCE

1. Form of Coverage

Physical damage insurance reimburses a policyholder for damage done to its insured vehicles. This coverage can be purchased for damage resulting from collision and damage resulting from perils other than collision. There are two forms of coverage for damage other than collision: comprehensive physical damage coverage and specified perils damage coverage. The specified perils coverage provides reimbursement for damages which are caused by perils specified in the policy. Specified perils include fire or explosion, theft, windstorm, flood, mischief or vandalism and the sinking, burning, collision or derailment of any conveyance transporting the covered autos.

Comprehensive coverage is preferred because it provides reimbursement for damages which occur from any peril other than collision. Damage from a falling object is an example of a peril covered under the comprehensive form but not under the specified form. All of the respondents have the preferred comprehensive form of physical damage coverage.

2. Limit of Coverage

Physical damage coverage is usually purchased on an actual cash value (ACV) basis. This means the insurer will pay for physical damage loss up to the ACV of a vehicle. ACV is interpreted as the lesser of repair or replacement cost, but usually no more than the resale value of the vehicle immediately prior to the loss.

An alternative to buying insurance on an actual cash value basis is to purchase coverage for a stated value. If the vehicle is destroyed, the value stated in the policy is then paid, irrespective of its pre-loss resale value. The stated value approach is usually used for vehicles of rare value, like antiques. However, it can be used for situations where a loss payment based on actual cash value would not be large enough to buy a replacement vehicle. A stated value assures that insurance proceeds are available up to the amount stated to replace the vehicle if destroyed. ACV is preferred where the vehicles covered are relatively new or where there are non-insurance funds available to supplement insurance proceeds.

Stated value coverage rates are generally higher per vehicle than ACV rates. Many insurance companies will not write coverage for stated value because of the moral hazard involved (the intentional destruction of an older vehicle by the policyholder to obtain funds for a newer replacement vehicle).

Two counties, Dodge and Waukesha, purchase coverage for a stated value of \$10,000 per vehicle. The remainder of the respondents purchase coverage for ACV.

We learned from our discussions with the study participants that county organizations replace their vehicles using insurance proceeds, county operating budgets, reserve trust funds or a combination of all three. The private, nonprofit organizations are generally less able to rely on operating budgets (which are usually very lean) and reserve funds for unanticipated vehicle replacements made necessary by physical damage losses. The private, non-profit firms were likely to rely on insurance proceeds and grants. These organizations should consider stated value coverage to facilitate replacement of older vehicles that may be destroyed by physical damage perils.

3. Deductibles

Premiums for physical damage decrease as the amount of the selected deductible increases. Insurance Services Office (ISO) comprehensive and collision coverage rates will generally decrease per vehicle as deductibles increase according to the following tables:

Comprehensive Deductible

	<u>\$50</u>	<u>\$100</u>
Premium decrease from full coverage.	\$10	\$20

Collision Deductible

	<u>\$250</u>	<u>\$500</u>	<u>\$1,000</u>
Premium decrease from \$100 deductible.	\$18	\$40	\$70

Presently, the most common comprehensive deductible is \$50 and the most common collision deductible is \$250.

Organizations commonly consider higher deductibles as a means to save insurance premium dollars. If the premium credit for a higher deductible seems greater than the expected amount of losses to fall within the deductible, then the higher deductible is selected. Of course, the difficulty in selecting a deductible arises in that a single, small insurance buyer does not know with a great degree of certainty what its sub-deductible losses will be. Usually only the owners of large (100 or more vehicles) fleets can make such decisions based on statistically credible loss data.

The small fleet operator, such as this study's participants, must make an "informed guess" on deductible levels based upon:

- o The premium credit available for different deductibles.
- o The organization's loss record.
- o The perceived skills of the drivers.
- o The availability of funds to pay losses if higher deductibles are chosen.

While these factors must be weighed, the above tables reflect that premium credits for higher deductibles will not be a significant source of net savings for the typical entity in this study. Nonetheless, alternative deductibles should be priced from time to time to assure that net savings opportunities are not overlooked.

III. COST AND AVAILABILITY OF INSURANCE

A. COST

The cost of vehicle insurance for rural transportation systems is dependent upon many factors. We have grouped these factors into several categories which we explain as follows:

- o Insurance Market Conditions - As is true with virtually any product or service purchased by an organization, relative supply and demand affect price. Accordingly, insurance pricing is affected by the number of insurers interested in providing coverage to a particular type (e.g. special and public transportation) of entity. The insurance market is presently coming to the end of what has been a "soft" market period, where commercial vehicle insurance (and other types of insurance) has been available at a relative bargain. Because insurers, on the whole, have not been collecting sufficient premiums to pay losses, operating expenses and an adequate return on investment, insurance industry profits have lagged.

As has happened in the insurance industry for decades, insurers are now beginning to revise their rates upward and to decline selling insurance to certain types of organizations which they consider less desirable risks. While the current trend to increase premiums has been most noticeable on the east and west coasts, price increases are common throughout the country - particularly for vehicle insurance. Further, this upward price trend is expected to continue for several years before it moderates.

- o Organization Profile - Some of the vehicle insurance purchaser's objective operating characteristics which normally affect the price of its vehicle insurance include its accident record, type of transportation service, radius of operations, number of passengers carried, annual miles driven and location. An insurer takes a base vehicle rate and applies a series of credits and debits, based on these characteristics, to determine the ultimate price of the insurance.
- o Vehicle Characteristics - The usual vehicle rating criteria include vehicle cost, passenger capacity, age and condition.
- o Insurance Purchasing Method - Generally, organizations best able to obtain fairly-priced insurance coverage are those that deal with knowledgeable insurance agents and companies motivated to provide the broadest coverage for the lowest cost. Unless a competitive process is used, it is difficult to identify the agents and companies that offer the best coverage and service for the lowest cost. An informed decision on which

vendor can best provide insurance to the organization is made when several quotations are obtained.

We have examined the premiums paid for vehicle insurance by 27 social service agencies, 5 shared-ride taxi systems and 3 rural transit organizations that provided data complete enough for analysis. We discuss our analysis and conclusions in the following sections of this chapter.

1. Social Service

To determine whether insurance premiums presently being paid by Wisconsin social service agencies were reasonable, we calculated the average per vehicle rate for 27 such organizations which provided sufficient data and compared this to the Insurance Services Office (ISO) rate. The results of our comparison are presented in Exhibit 1.

We chose the ISO rates because they are based on data supplied by member Wisconsin insurance companies, which include most insurers operating in the State. While almost all insurers deviate, either up or down, from ISO published rates, the rates do provide a basis for determining whether current rates actually charged are above or below what many consider the norm.

Because not all study participants purchase the same limit of liability coverage, we had to adjust reported vehicle liability rates to provide a common basis for comparison. Accordingly, we took reported rates and modified them, either up or down, with industry factors so that all rates equate to a \$1 million liability coverage limit.

VEHICLE LIABILITY RATE¹ COMPARISON

SOCIAL SERVICE AGENCIES

	<u>Vehicle Type²</u>			
	<u>Vans</u>	<u>Small Buses</u>	<u>Medium Buses</u>	<u>Large Buses</u>
<u>Local Government Agencies (12)</u>				
ISO Manual Rates ³	\$ 480	\$ 601	\$ 1,681	\$ 2,402
Study Group Average Rate	328	406	784	--
Study Group Highest Rate	1,053	1,581	784	--
Study Group Lowest Rate	81	54	784	--
<u>Private, Nonprofit (15)</u>				
ISO Manual Rates	\$ 480	\$ 601	\$ 1,681	\$ 2,402
Study Group Average Rate	362	714	1,259	279
Study Group Highest Rate	1,326	2,042	2,194	279
Study Group Lowest Rate	99	194	259	279
<u>Total Social Service Organizations (27)</u>				
ISO Manual Rates	\$ 480	\$ 601	\$ 1,681	\$ 2,402
Study Group Average	350	591	1,140	279
Study Group Highest Rate	1,326	2,042	2,194	279
Study Group Lowest Rate	81	54	259	279

Notes

1. Because the limits of coverage vary from one organization to the next, we used insurance industry recognized factors to provide a common basis of comparison at \$1 million coverage limits.
2. The vehicle type was generally determined, based on seating capacity:

Seating Capacity

Van	15 or less
Small Bus	15 to 24
Medium Bus	25 to 36
Large Bus	Over 36

3. ISO (Insurance Services Office) is a private data collection and rate making organization funded by insurers. While few insurers follow ISO rates precisely, they are used as a guideline. All rates shown are annual, per vehicle. Rates are statewide averages, excluding large metropolitan areas.

A similar comparison for physical damage rates was not possible because the number of variables which determine physical damage rates is too large, in relation to the study group size, to put in a tabular comparison. These variables include vehicle cost, age, location as well as coverage characteristics like deductible level, comprehensive versus named peril coverage, etc. Further, a sufficient number of organizations either did not purchase these coverages or did not report detailed data about current rates to permit analysis and objective conclusions. Based on our experience, however, we doubt our conclusions about physical damage rates would differ substantially from those we have reached about liability rates, if a tabular physical damage rate analysis would have been possible.

From our review of the participants' liability insurance programs and the data summarized on Exhibit 1, we conclude as follows:

1. Overall, social service agencies are paying reasonable rates for automobile liability insurance. This is demonstrated by two observations:
 - o For virtually every rating category, the average rate paid by the group is less than the ISO rates would indicate.
 - o Of the 12 local government agencies, 9 are paying premiums below the average rate for governmental agencies. Of the 15 private, nonprofit agencies, 9 are paying rates below the private, nonprofit average rate.
2. The local government agency rates are generally lower than those paid by the private, nonprofit participants. This seems logical in that:
 - o Governmental agencies are purchasing their coverage along with other agencies in their parent governmental unit, and larger buying groups typically get quantity discounts.
 - o Governmental agencies surveyed generally sought competitive bids more frequently than did the private non-profit agencies. Competition generally produces lower costs.
 - o Governmental agencies would understandably be more likely to have the personnel resources and management time necessary to seek the most cost effective insurance program.

3. We were unable to correlate the relative rates of study participants to accident records, driver training and hiring practices, safety procedures and similar items. This is probably because the soft market condition, which existed during the period of time covered by our survey, prompted insurers to provide coverage without detailed evaluation of these factors.
4. Those organizations that generally had the lowest rates purchased their coverage through insurance agents located in larger communities, 25,000 or larger in population.
5. Those organizations that regularly (approximately every three to five years) obtained competitive quotes were able to purchase insurance at lower insurance rates.

The clear, overall conclusion from the above points is that any social service organization is best served if it:

- o Purchases its insurance with the largest buying unit it can associate with.
- o Regularly includes competition among its insurance procurement practices.

Finally, even though the review of study data does not now indicate so, we know from experience that organizations who work at preventing accidents by hiring good drivers, training them and encouraging safe vehicle operation, are better able in the long run to purchase low cost vehicle insurance.

2. Shared-Ride Taxis

We separated our analysis of the cost of insurance for the organizations providing shared-ride taxi service from our analysis of social service organizations because:

- o The vehicle type, private passenger autos, used by these organizations is different than the vans and buses used by the social service organizations. The base rates insurers use for private passenger autos are substantially different than those used for vans and buses.
- o Insurers also use totally different modifying factors in developing rates for taxi service firms. Generally, insurers consider taxi services as being more likely to create a liability loss because historically such organizations have had more transient drivers, have not maintained their vehicles as well and have statistically incurred more frequent and larger losses.

Using substantially the same method of analysis as was used in evaluating rates on social services organizations, we conclude from Exhibit 2 that:

1. Rates are considered reasonable because the ISO rate is higher than both the statewide average rate and the highest reported rate.
2. Although they are public transportation services, the shared-ride taxi services resemble specialized transit services because their riderships are mainly elderly and handicapped persons. When compared with ISO rate levels, the lower rates being paid by these taxi systems would therefore appear to be justified. If the characteristic ridership of these taxi services is emphasized in communications with potential insurers, further rate credits or reductions may be realized.
3. We found no evidence in reviewing loss histories and operating information about the shared-ride taxis that would allow us to conclude that they are more likely candidates for frequent, severe losses than social service agencies.

3. Rural Transit Systems

We analyzed the rates of the three rural transit systems separately from the other two groups because insurers generally consider them unique. The results of our comparison of rates, using the previously discussed method, are presented in Exhibit 3.

Our conclusions are:

**VEHICLE LIABILITY RATE¹ COMPARISON
SHARED RIDE TAXIS (5)**

ISO Manual Rates ³	\$ 1,713
Study Group Average Rate	1,266
Study Group Highest Rate	1,485
Study Group Lowest Rate	1,067

Notes

See Exhibit 1

VEHICLE LIABILITY RATE¹ COMPARISON
RURAL TRANSIT

	<u>Vehicle Type²</u>		
	<u>Vans</u>	<u>Small Buses</u>	<u>Medium Buses</u>
<u>Oneida and Indianhead</u>			
ISO Manual Rates ³		525	1,470
Oneida Tribe of Indians Rate		310	225
Indianhead Transit Rate		1,326	1,326
<u>Menominee Tribal Transit Project</u>			
ISO Manual Rate	1,470	1,575	2,520
Menominee Tribal Transit Project	231	255	1,633

Notes

See Exhibit 1

1. The rates currently being paid by the Oneida Tribe are very competitive and reasonable when compared with ISO rates and the rates charged the other two rural transit systems.
2. While the rates for Indianhead Transit Service are substantially higher than Oneida, they appear reasonable because Indianhead puts on approximately six times as much mileage in providing its service with a vehicle fleet 1½ times as large as Oneida's.
3. The Menominee Tribe Transit Project's rates also appear reasonable in relation to ISO rates.
4. We have distinguished between the Menominee Tribal Transit Project and the other two rural systems. Menominee Tribal Transit Project ridership is more characteristic of a public transit service whereas the other two organizations have higher concentrations of elderly and handicapped riders. Insurers recognize organizations with over 80% of their operations classified in the social service area as qualifying for lower social services vehicle rates.

4. Effects of Service or Passenger Revenue Changes

In performing this study, we were asked to determine how a change in type of transportation service would affect insurance rates. Based on standard insurance company rules, if an organization changes from exclusively a social service mission (i.e. transportation of elderly and handicapped) to less than 80% social service, liability rates will increase. Accordingly, if the organization's elderly or handicapped ridership falls below 80% of total ridership, the classification for insurance purposes will change to one with higher liability rates. If the change is to an urban (or inter-city) transportation service, liability rates would increase by approximately 50%. If the change is to an inter-city (or rural) bus system, liability rates would double. Neither change would impact the physical damage rate.

Any social service organization considering a change in service should consider the resulting impact on its auto liability premiums. Further, all social service

organizations must maintain adequate records to prove their social service status, or be subject to higher insurance rates.

As long as there is no fundamental change in the type of service being provided, changing the passenger fare or donation structure should have no effect on premiums. Insurer rating standards do not now consider fare structures as a cost criterion.

B. AVAILABILITY

In the previous section of this chapter, we conclude that most study participants are paying reasonable rates for their insurance. Also, only four study participants advised us that they believed their insurance rates were excessive. Three of those four are taxi service providers.

We also conclude that insurance has been readily available to study participants. This is supported by the fact that there are a large number of insurers (20) providing coverage to the study group. The following table lists those insurers we found most frequently providing insurance to the study group:

<u>Insurer</u>	<u>Number of Agencies Insured</u>
General Casualty	8
St. Paul Insurance	4
Wausau Insurance	4
Hartford Insurance	4
Empire Insurance	3

Of the above insurers, General Casualty appears to specialize in county agencies and Empire appears to specialize in taxis. Each of these insurers exclusively provides coverage to these two types of agencies.

IV. INSURANCE MANAGEMENT

A. INSURANCE BUYING TECHNIQUES

Insurance buying techniques reported by the county agencies studied are generally different than those utilized by the private, nonprofit organizations. The county agencies purchase insurance as a part of the county. The counties customarily put their insurance program out to bid every three to five years. A few counties solicit bids from agencies and brokers throughout the State, but others appear to limit their choices to those agents and brokers that are in the immediate geographic area.

The private, nonprofit organizations indicate that their insurance buying is usually at the discretion of their boards of directors. Further, there is typically no planned frequency at which insurance is put out to bid. It appears that the boards of directors often influence the choice of agents allowed to submit quotes for the insurance program. Our discussions with the private, nonprofit organization managers indicate that most quotes are submitted from local agents. In some instances, a single insurance agency has controlled the organization's insurance for a substantial period of time during which the insurance program has not been subjected to competitive bid.

We recommend that private, nonprofit organizations plan to solicit insurance quotes every three years. Those organizations in smaller communities should not limit their choice of competing to insurance agents to that geographic area. Insurance agents in larger communities usually have access to more insurance markets and are thus more able to place coverage at a competitive price.

To solicit competitive bids from several sources of insurance, it is important to provide each bidder with complete and identical information, including:

- o General organizational data.
- o Vehicle data.
- o Driver information.
- o Accident records.
- o Types and limits of coverage desired.

To facilitate the solicitation and comparison of bids, a standard format, such as that shown in Appendix B, may be used.

We also recommend that the private, nonprofit entities attempt to find ways to buy insurance as part of a larger insurance-buying unit. For example, the Wisconsin Department of Transportation indicates it may be possible in the near future for private, nonprofit entities to lease 16 (b) (2) vehicles to counties. This would permit a private, nonprofit organization to insure its vehicles as part of a county fleet insurance program. As previously stated, the rates afforded larger fleets are usually lower than the rates available to smaller fleets.

A private, nonprofit organization obtaining insurance coverage using this method should verify that the liability policy has an endorsement naming the organization as an insured with respect to liability arising out of the operation of its vehicles leased to the county. The organization should also be named loss payee on the physical damage coverage to assure it receives the insurance proceeds for any physical damage losses to its vehicles.

B. LOSS PREVENTION

The loss prevention activities discussed in this section will not immediately produce premium reductions, but will assist in reducing future losses. Good management principles dictate that loss prevention activities should be performed to assure the safety of passengers and employees as well as the general public. These steps will indirectly affect future premiums. Premium increases almost always follow serious or numerous accidents. In the long run, those best able to buy low cost insurance are those who use successful accident prevention techniques.

I. Driver Hiring Standards

The study participants should examine applicant drivers' driving records before hire. Following employment, motor vehicle records should be examined every two years to determine if there has been a change in driving habits of its employees. Driving records are an indication of employees' driving habits and ability.

Our discussions with representatives of various entities have indicated that there has been some difficulty in obtaining driving records. Each organization should contact their local law enforcement agency (sheriff's or police department). Many of the organizations we interviewed indicated that their local law enforcement agencies will often make driving records available. If this information is not available from local law enforcement agencies, we recommend that the Division of Motor Vehicles should be contacted. We understand that the Department of Transportation, Division of Motor Vehicles has a form which may be submitted to get this information directly.

The driver's record should be examined for tickets and accidents. One of either is generally no cause for concern, unless it involves driving while intoxicated, leaving an accident scene, or something similar.

Drivers with two tickets or accidents might be questioned and, for new hires, given a probationary period during which they are monitored closely. Existing employees with two of either might also be put on probation and encouraged to enroll in an appropriate driving course.

Applicants with three or more tickets or accidents should usually not be hired for driving positions. If existing drivers incur three or more, driving suspension, mandatory driving classes, probation or some combination of these should be considered.

Serious offenses, like very high speed violations, intoxication or wreckless driving, of any number should be handled carefully. These may indicate the driver needs professional counseling in addition to the other corrective measures.

Potential drivers should be in good physical condition. We found the following procedures and programs in place:

1. The State requires that all operating and chauffeurs licensees pass an eye examination every four years.
2. Most counties also require a physical examination for their employee drivers.
3. The Division of Motor Vehicles can also require any licensee suspected of having a physical or emotional handicap to obtain medical evidence of ability to drive from a physician.
4. Drivers with school bus licenses are required to obtain physical examinations every three years.

We recommend that the organizations screen prospective drivers for physical health problems. Ideally, this should take the form of a physical exam by a medical doctor. Where this is not practical, a health questionnaire should at least be completed to learn of any health facts about drivers such as heart disease, epilepsy, dizziness or regular medication.

The table below summarizes the current practices of study participants regarding driving records and physical exams:

Driver Hiring Practices (51 Respondents)

<u>Practice</u>	<u>Number</u>	<u>% of Total</u>
Check driving records before hire	34	66%
Check driving records after hire	21	41%
Require physical exams	28	55%

2. Driver Training Program

Forty-seven percent of the entities that we have examined have had some driver training programs. These programs have ranged from defensive driving to passenger handling and wheel chair lift operation. These classes have been taught by vocational schools, sheriff's departments, police forces and in-house personnel.

We recommend that employees and volunteers driving vehicles or handling passengers be required to attend training courses. These courses will help to decrease the likelihood of any liability arising from traffic accidents or poor passenger handling. Such courses appear readily available in Wisconsin. We discuss below two sources of training.

a. Vocational School Programs

Sixteen vocational schools and technical institutions throughout the State offer a variety of driver training courses which are available to the agencies. The vocational schools teach courses in all types of driver training, including defensive driving and handicapped passenger handling.

Mr. Otis Mehlberg is the transportation consultant to the State Vocational, Technical and Adult Education System and provided us with information on the system's curricula and teaching methods. Some schools will only instruct these courses on campus, while others will travel to the various agencies requiring the training. We are also advised that the cost for instructing such a course is usually between \$5 and \$10 per person, and the minimum enrollment per class is 10 to 13 people. The courses can be customized to the precise needs of the agencies requesting the training.

b. University of Wisconsin - Extension System

The University of Wisconsin Extension System provides short courses for elderly and handicapped transportation systems at the extension campuses throughout Wisconsin. Mr. David J. Cyra, Director, Statewide Transportation Program - University Extension System, is responsible for providing the short courses and coordinating other transportation related classes through the extension system.

The Office also provides slides and tape presentations on subjects such as:

- o Passenger handling.
- o Defensive driving.
- o Sensitivity to handicapped passengers.

These slide and tape presentations can be purchased from the department, or they may be borrowed.

Staff from the Office of Statewide Transportation Programs will occasionally travel to a requesting agency's site to give training and instruction. For example, staff has traveled to Waukesha to train a senior citizens group in defensive driving and passenger handling.

The Office is very interested in working with elderly and handicapped transportation systems and should be contacted to make arrangements. We understand the Office does not charge a fee for such courses, because most of these systems are sponsored or funded in part by the State. Only reimbursement for out-of-pocket expenses is required, as for travel expenses to perform instruction outside of the Milwaukee area.

Training now provided to drivers by study participants is summarized as follows:

Training Classes

<u>Class</u>	<u># of Agencies</u>	<u>% of Total</u>
Defensive Driving	24	47%
Vehicle Orientation	42	82%
First Aid	31	61%
CPR	22	43%

3. Miscellaneous Loss Prevention Techniques

Some miscellaneous loss prevention techniques which may be utilized include vehicle orientation, vehicle inspection programs, written safety procedures and the use of seatbelts. Vehicle orientation acquaints the drivers with the operation of the vehicle and its equipment. We highly recommend that such instruction be given to all drivers to avoid the accidents that can arise from not being aware of such things as blind spots, chair lift operations and handling peculiarities.

Written safety programs help to avoid losses which may occur because of carelessness, ignorance or oversight. These programs should be distributed to all employees and regularly be reinforced. Periodic safety meetings should be held to review the current or new safety programs and discuss matters of present concern to safe vehicle operation. Sample written safety and related instructions used by Kenosha Achievement Center appear in Appendix C.

Regular vehicle inspections verify that vehicles are in proper working order and help to avoid needless accidents caused by equipment problems like non-functioning brakes, burned out lights and badly worn tires. Several useful vehicle inspection forms appear in Appendix D.

Seatbelts should be required of all passengers and drivers if vehicles are so equipped. Injuries to passengers commonly result from or are aggravated by falling from seats during stops, turns or accidents. Elderly or handicapped people, who may not react quickly and may not have full use of their body functions, are especially susceptible

to such mishaps. We understand that many elderly people are not inclined to cooperate when having to wear seatbelts, but we would recommend that a "no-belt, no-ride" rule be instituted. Those agencies that have established and firmly enforce such a rule find that riders ultimately prefer wearing seat belts over walking.

Safety practices of study participants are:

Safety Practices (51 Respondents)

<u>Safety Practice</u>	<u># of Agencies</u>	<u>% of Total</u>
Written Safety Program	10	19
Monthly Vehicle Inspection	37	72
Requiring Seatbelts	16	31

C. CLAIM HANDLING

Approximately 35% of the organizations we surveyed indicated that they were not satisfied with the claim handling activities of their current insurance agent or insurance company. Problems with claim handling can be the fault of the insured, as well as the insurance company or agent.

One method to speed up the claim handling activities is to have a written accident reporting procedure. The written procedure should be carried in each vehicle and should be periodically reviewed with drivers. The accident report can help to determine who is at fault, exactly why the accident happened, the extent of damage to the vehicle or injury to passengers and identify witnesses. Prompt and accurate

reports are a useful tool in avoiding litigation and controlling settlement amounts paid to injured third parties.

Claims handling practices of study participants are:

<u>Claim Handling</u>		
	<u># of Agencies</u>	<u>% of Total</u>
Written accident reporting procedures	27	53%
Accident reporting training	28	55%

D. VOLUNTEERS

The issue of auto coverage for volunteers is technically not part of the scope of this project. However, many of the social service agencies are dependent upon volunteers for transporting elderly people to and from meal sites, doctor appointments and other locations. Both insurance and driver selection related to use of volunteers are concerns of agency management.

The volunteers utilize their own vehicles and their own auto liability insurance is the primary source of protection for the driver. Most volunteers are themselves elderly (excess of age 60) and may not carry adequate liability insurance limits to protect themselves from financial ruin made more possible by their fixed incomes.

In cases where the social service agencies heavily rely on volunteers with their own vehicles, it may be desirable to provide and pay for higher coverage limits in order

to attract volunteers. Higher coverage limits can be provided by amending the social service agency's business auto policy so that it protects volunteers from liability arising out of the use of their vehicles on agency business. However, this is not a common policy modification. Many primary auto insurers either will not agree to such an amendment or will charge a significant premium for making the change.

An alternative to the above approach has been developed by Corporate Insurance Management Association (CIMA) located in Washington, D.C. This policy can be purchased by the social service agency on behalf of its volunteers. CIMA should be contacted directly for quotes.*

The second concern, driver selection, is quite sensitive. While many individuals are quite willing to offer their time and vehicle with no compensation except mileage reimbursement, not all are desirable drivers. Agencies should establish standards for these drivers including such things as:

- o Proof of insurance.
- o Current driver's license.
- o Family doctor statement of physical ability to drive.
- o No more than two accidents or tickets in the previous three years.

If a volunteer driver does have an accident while driving for the social service agency, the agency may be involved in a suit brought by an injured third party. By making sure the drivers are properly insured and screened, the likelihood of the agency's insurer having to pay these losses is lessened. This, in turn, acts to control the long term cost of the agency's insurance program.

*Note: See Appendix E, note 2.

V. GROUP ACTION ALTERNATIVES

When insurance becomes unreasonably expensive or difficult to obtain, organizations with similar operations often band together to pool (or self-fund) losses and/or purchase insurance. Throughout the country in times of tight insurance market conditions, such programs have saved participants typically between 15% and 30% when compared to individually purchased insurance. The characteristics of such joint programs and their applicability to this study group are discussed in this chapter.

A. JOINT INSURANCE/SELF-INSURANCE

Under joint insurance/self-insurance programs, similar organizations experiencing problems with the price or availability of insurance form an association to buy:

- o "First-dollar" insurance, or
- o Insurance in excess of a deductible and jointly fund for losses within the deductible, and
- o Loss prevention, claim handling and employee training programs designed to address the problems unique to association members.

These programs are typically not financially feasible unless the aggregate amount of dollars being spent on individually-purchased insurance programs exceeds \$500,000. Further, these programs require a substantial amount of time during the organization and operation of the association from each association member.

We stop short of describing these programs further because we estimate that the aggregate amount of premium now being paid by study participants and other similar organizations within Wisconsin is less than \$300,000 annually. Further, most of the

organizations studied have limited resources which would hamper their ability to contribute management time needed to run the association. Accordingly, at this time, we do not believe that such a program is a viable alternative for organizations of the type included in this study. However, if the insurance market tightens so as to significantly increase premiums - a clear possibility within the next 18 months - such a program should again be considered.

Currently there is a program (similar to the one described above) for Wisconsin urban transit systems. The program has been successful in:

- o Reducing total vehicle liability premiums by about 50% initially.
- o Holding the reduced rates for its four years of operation.
- o Providing a stable source of coverage to its participants.
- o Improving coverage terms and limits over previous programs.

Because the Department of Transportation was involved in studying and implementing the program, it has reports and other material describing the mechanism. If premiums rise dramatically for this study's participants, this resource can be used to develop joint insurance/self-insurance programs.

B. MASS MARKETED INSURANCE

A mass marketed insurance program is distinguished from the joint purchase of insurance in that the resources necessary to organize it and manage it come from the insurance industry. That is, an insurer, a single agent or a network of agents develops a program that:

- o Offers a low cost insurance program to a group of entities, such as are included in this study, that have similar operating characteristics. This is done in anticipation of obtaining a large percentage of the potential participants.
- o Provides loss prevention, claim handling, training and similar services that are specifically designed to the needs of group members.

Such a program has been developed in Wisconsin for taxi services. It appears that three of the study participants are now participating in this program. Taxi organizations that have not considered this program should contact the Wisconsin Taxicab Association for more information.

In other states, such programs have been developed for social service agencies. We believe it would be beneficial for the DOT or a small nucleus of social service agency managers to attempt to interest the insurance industry in developing a similar program in Wisconsin. To do this, we suggest the following steps be taken:

1. Identify likely potential developers of such a program. We have learned of several potential insurers and agents who might be contacted.
2. Interview potential program developers and select between one and three to prepare details of a program it might offer to potential participants.
3. Evaluate the cost, coverage and service capabilities of the competing program developers based on written proposals submitted by them. A second round of interviews might aid the evaluation.
4. Endorse or sponsor the program which offers the greatest benefits for potential participants and assist the developer in marketing the program with such organizations. This assistance might include:
 - o Organizing regional symposiums so that the developer could explain the characteristics of the program to potential participants.
 - o Giving the developer mailing lists and the names of contacts at each agency.
 - o Including information about the program in mailings to agencies.

The benefits of sponsoring such a program are likely to be that members obtain coverage at a cost lower (probably 5% to 15%) than they could obtain on their own and services more specifically designed to meet their needs. In the tightening insurance market, such a program would more readily insure the reasonable availability of insurance coverage.

APPENDIX A
STUDY GROUP DATA

**WISCONSIN SPECIALIZED TRANSIT STUDY
VEHICLE TRANSIT QUESTIONNAIRE RESPONSES
OPERATING INFORMATION**

A-1

	<u>Budget</u>	<u>Passenger Revenue</u>	<u>Annual Passengers</u>	<u>% Elderly</u>	<u>% Handi- capped</u>	<u>Annual Mileage</u>	<u>Charter</u>	<u>Fleet Size</u>	<u>Radius of Ops.</u>
1-1a Columbia County Commission on Aging	\$ 60,249	\$ 15,214	11,544	90	10	121,034	No	3	
1-1b Portage Cab Co.							No		
1-2 Hanson's Taxiway Service		12,869	15,649	44	1	32,860	No	2	50
1-3a Dodge County Commission on Aging	38,606	5,000	3,900	97	3	76,049	No	1	40
1-4 Grant County Commission on Aging	50,210	10,549	608	98	1	35,940	No	4	40
1-6 Iowa County Commission on Aging	20,874	2,159	455	95	2.5	18,848	No	1	100
1-7 Hodan Center	91,000	3,000	16,800	10	90	160,000	No	5	50
1-8 Jefferson County Human Services	35,664	6,620	7,500	90	10	55,000	No	3	12
1-9 Lafayette County Commission on Aging	68,000	5,800	1,586	99	100	51,200		4	
1-10 Rock County Council on Aging	94,600	5,250	10,972	68	32	65,000	No	2	45
2-1 Fon du Lac Dept. of Senior Services	188,857	27,265	72,800	94	3	20,000	No	10	115
2-2 Kenosha Achievement Center	362,380	29,000	79,296	26	74	239,264	Yes	13	26
2-3 Hartford Rec Department	31,160	12,921	14,353	65	10	36,622	No	5	50
2-4 Waukesha County Dept. of Aging	154,262	22,890	21,256	83	17	136,300	No	6	18
3-1 Oneida Tribe of Indians	45,130	4,000	10,940	87	12	33,911	Yes	21	15
3-2 Kewaunee County Dev. Center	23,500	1,200	13,207	3	97	37,885	No	4	28
3-3 Wausaukee Activity Center	31,000	0	7,935	0	100		No	3	
3-4a Goodwill Industries	19,723	17,673	7,680	79	81	9,511	No	1	17
3-4b Handicapped United	8,700	6,400	7,890	40	60	33,400	No	2	100
3-4c Marinette County Elderly Services	46,004	6,864	4,596	66	34	64,413	No	2	
3-5 Menominee Tribal Transit Project	52,318	3,493	23,704	39	0	65,000	No	5	
3-6 Oconto County Commission on Aging	33,400	5,941	15,000	75	25	42,000	No	2	25
4-1 Ripon Taxi Service	35,781	19,998	20,309	71	1	40,128	No	3	75
4-5a Portage County Commission on Aging	89,029	5,987	23,841	96	4	57,231	No	4	25
4-5b Community Industries Corp.	70,862	3,391	21,663	0	100	128,000	No	4	40
4-6 Waupaca (A-1 Taxi)	28,723	12,920	6,437	78	0	30,365	No	2	15
4-7a Waushara County Commission on Aging	14,062	1,800	2,085	100	0	22,000	No	1	80
4-7b Waushara Industries	57,056	0	11,700	5	92	83,207	No	5	60
4-8 600 Radio Cab	89,476	43,182	47,111	70	30	105,329	No	4	10
5-1a Opportunity Center	54,300	3,000	20,873	12	88		No	7	45
5-1b Crawford County Dept. of Aging	39,960	6,037	8,688	99	1	45,173	No	4	75
5-2a Monroe County Unit on Aging	43,792	10,717	710	71	29	85,113	Yes	5	81
5-2b Handishop Industries	105,900	0	79,000	5	95	160,000	Yes	15	27
5-3a Trempealeau County Dept. of Social Svs.	27,689	2,550	4,432	94	6	26,000	No	1	50
5-3b Western Dairyland Economic Opportunitites			5,219	53	47	24,684	No	21	45
5-4 Mississippi River Human Services Center	76,152	7,500	31,530	15	84	20,124	No	7	140
5-5b Vernon Area Rehabilitation Center	76,000	7,200	14,400	5	95	120,000	Yes	7	160
6-1 United Way Transportation	61,740	5,700	27,909	70	30	77,437	Yes	3	20
6-2 Pierce Transportation, Inc.	53,716	2,902	29,679	47	52	102,118	No	7	20
6-3 Black River Industries	61,751	1,200	28,314	48	52	94,149	No	6	60
7-1 Florence County Aging Unit	22,204	2,715	12,240	98	1	15,595	No	2	40
7-2 Look-Up Workshop		500	16,460	50	50	20,000	No	2	30
7-4a Oneida County Commission on Aging	29,222	7,005	19,841	80	19	33,525	No	3	60
7-4b Headwaters Achievement Center	47,166	0		0	100	117,600	No	4	40
7-4c Yellow Cab Co.	88,763	78,252	40,855	66	1	122,150	No	4	
7-8 Phelps Senior Citizens Club	4,160	1,410	1,892	95	5		No	2	100
8-1 Ashland County Aging Unit	23,778	4,863	182	98	2	20,100	No	2	50
8-2 Bayfield County Aging Unit	4,725	1,000	247	100		10,192	No	2	76
8-3 Elderly Nutrition Program, Douglas County			1,000	94	2	21,250	No	3	100
8-4 Indianhead Transit Service	134,000	37,055	45,433	70	12	191,166	Yes	7	40
8-5 Washburn County Day Development Center			7,696	0	100	110,872	Yes	4	100

A-1

**WISCONSIN SPECIALIZED TRANSIT STUDY
VEHICLE TRANSIT QUESTIONNAIRE RESPONSES
VEHICLE INSURANCE INFORMATION**

	<u>Ins. Co.</u>	<u>Agency</u>	<u>Automobile Liability Limit*</u>	<u>Physical Damage</u>	<u>Automobile Annual Premium</u>	<u>Umbrella</u>
1-1a Columbia County Commission on Aging	General Casualty	Dan Rick Ins.		Yes	\$ 473	Yes
1-1b Portage Cab Co.						No
1-2 Hanson's Taxiway Service	Empire Fire & Marine	Snyder Gen. Agency	\$300,000	Yes	2,618	No
1-3a Dodge County Commission on Aging	Wausau Ins.		500,000	Yes	263	Yes
1-4 Grant County Commission on Aging	Heritage Mutual	Fritz Ins.	500,000	Yes	667	Yes
1-6 Iowa County Commission on Aging		Richgels/Schaeffer	1,000,000		950	Yes
1-7 Hodan Center	U.S. Insurance	Richgels/Schaeffer	500,000	Yes	4,163	No
1-8 Jefferson County Human Services	General Casualty	Mason Insurance	500,000	Yes	839	Yes
1-9 Lafayette County Commission on Aging	General Casualty	McConnel/Whalen	1,000,000	Yes	251	Yes
1-10 Rock County Council on Aging	National Indemnity	MGM Insurance	250,000	Yes	3,201	Yes
2-1 Fon du Lac Dept. of Senior Services	Employers		500,000	Yes	1,376	Yes
2-2 Kenosha Achievement Center	St. Paul	John P. Brown	500,000	Yes	22,987	Yes
2-3 Hartford Rec Department	Employers of Wausau	Dennis Hodges	500,000	Yes	2,701	Yes
2-4 Waukesha County Dept. of Aging	Hartford	Laub	500,000	Yes	1,154	Yes
3-1 Oneida Tribe of Indians	Aetna	R&R Insurance	1,000,000	Yes		
3-2 Kewaunee County Dev. Center	Auto Owners	Weber Insurance	500,000	Yes	1,021	No
3-3 Wausaukee Activity Center						No
3-4a Goodwill Industries	Continental	Twin City Service	500,000	Yes	1,769	No
3-4b Handicapped United	Hartford	Eklund Insurance	500,000	Yes	3,557	No
3-4c Marinette County Elderly Services	Gen. Casualty of Wi.	Marinette Ins. Ctr.	500,000			
3-5 Menominee Tribal Transit Project	Hartford		300,000	Yes		
3-6 Oconto County Commission on Aging	U.S. Insurance	Waudelich & Assoc.	500,000	Yes	1,067	Yes
4-1 Ripon Taxi Service	Empire Ind.	Specialty Ins. Brokers	300,000	No	2,406	No
4-5a Portage County Commission on Aging	General Casualty	Kein/Mannenbach	500,000	Yes	600	Yes
4-5b Community Industries Corp.	Sentry Ins.		500,000	Yes	2,293	Yes
4-6 Waupaca (A-1 Taxi)	Aetna	Johnson Ins.	500,000	No	2,516	No
4-7a Waushara County Commission on Aging	General Casualty	Robert Fresbrick	300,000	Yes	110	Yes
4-7b Waushara Industries	West Bend Mutual	Eagan	500,000	Yes	1,631	No
4-8 600 Radio Cab	Empire Fire & Marine	Jack O.A. Nelson	500,000	Yes	4,063	No
5-1a Opportunity Center	United Fire & Casualty	Sutton Ins.	350,000	Yes	4,729	No
5-1b Crawford County Dept. of Aging	Sentry	Fritz Ins. Sevcies	500,000	Yes		Yes
5-2a Monroe County Unit on Aging	General Casualty	Fritz Ins. Services		Yes		
5-2b Handishop Industries	St. Paul	Beadle Ewing	500,000	Yes	2,685	Yes
5-3a Trempealeau County Dept. of Social Svs.	National Farmers Union	John Hansen	500,000	Yes		Yes
5-3b Western Dairyland Economic Opportunites	General Casualty	English Ins.	500,000	Yes	9,200	Yes
5-4 Mississippi River Human Services Center	National Farmers Union	John Hansen	500,000	Yes	9,200	Yes
5-5b Vernon Area Rehabilitation Center	Tower Ins.	Klein & Son	300,000		3,278	No
6-1 United Way Transportation	U.S. Fire Ins.	Stonewall, Josep	1,000,000	Yes	4,828	Yes
6-2 Pierce Transportation, Inc.	Colonial Penn	Laub Group	500,000	Yes	2,057	Yes
6-3 Black River Industries	Lloyds	Diocese of Superior	500,000	Yes	3,000	Yes
7-1 Florence County Aging Unit		Laub		Yes		Yes
7-2 Look-Up Workshop	Wausau Insurance		500,000	Yes	1,710	No
7-4a Oneida County Commission on Aging	Hartford Indemnity	Estabrook	1,000,000	Yes		Yes
7-4b Headwaters Achievement Center	Lloyds	Diocese of Superior	500,000		2,000	Yes
7-4c Yellow Cab Co.	Fireman's Fund	Jack O.A. Nelson	1,000,000	No	4,147	No
7-8 Phelps Senior Citizens Club	Wausau Insurance	Carter Insurance	300,000	Yes	893	No
8-1 Ashland County Aging Unit	U.S. Fire Insurance	Robertson-Ryan	1,000,000	Yes	1,398	No
8-2 Bayfield County Aging Unit	St. Paul	Smith Insurance	500,000	Yes		No
8-3 Elderly Nutrition Program, Douglas County	Mutual Service	Larry Boll	300,000	Yes	1,220	No
8-4 Indianhead Transit Service	Empire Insurance	Dedrich Insurance	500,000	No	7,068	No
8-5 Washburn County Day Development Center	St. Paul	Ist Agency	500,000	Yes		No

* This limit is the highest limit shown on the policy. Some organizations may have split limits. In this case, the limit shown is for per occurrence bodily injury.

WISCONSIN SPECIALIZED TRANSIT STUDY
VEHICLE TRANSIT QUESTIONNAIRE RESPONSES
LOSS CONTROL

	<u>Safety Program</u>	<u>Accident Reporting Procedure</u>	<u>Seat Belt Required</u>	<u>Vehicle Safety Inspection</u>	<u>Percent of Vehicles with Seatbelts</u>
1-1a Columbia County Commission on Aging	No	Written	No	Yes	43
1-1b Portage Cab Co.	Unwritten	Unwritten	No	Yes	
1-2 Hanson's Taxiway Service	No	No	No	No	100
1-3a Dodge County Commission on Aging	Written	Written	Passengers	No	98
1-4 Grant County Commission on Aging	No	Written	No	Yes	25
1-6 Iowa County Commission on Aging	Unwritten	Unwritten	No	Yes	0
1-7 Hodan Center	No	Written	Drivers	Yes	60
1-8 Jefferson County Human Services	No	Unwritten	Both	No	105
1-9 Lafayette County Commission on Aging	No	No	No	No	0
1-10 Rock County Council on Aging	No	Unwritten	No	Yes	100
2-1 Fon du Lac Dept. of Senior Services	No	Written	Passengers	Yes	100
2-2 Kenosha Achievement Center	Written	Written	No	Yes	100
2-3 Hartford Rec Department	No	Written	No	Yes	40
2-4 Waukesha County Dept. of Aging	No	Written	No	Yes	67
3-1 Oneida Tribe of Indians	Unwritten	Written	Both	Yes	100
3-2 Kewaunee County Dev. Center	No	Written	Both	Yes	100
3-3 Wausaukee Activity Center	Unwritten	No	Passengers	Yes	100
3-4a Goodwill Industries	Unwritten	Unwritten	No	Yes	100
3-4b Handicapped United	No	No	No	Yes	50
3-4c Marinette County Elderly Services	No	Written	Drivers	No	100
3-5 Menominee Tribal Transit Project	No	No	Drivers	Yes	0
3-6 Oconto County Commission on Aging	No	Unwritten	No	No	100
4-1 Ripon Taxi Service	No	Unwritten	No	Yes	100
4-5a Portage County Commission on Aging	No	Written	No	Yes	25
4-5b Community Industries Corp.	No	Unwritten	Both	Yes	60
4-6 Waupaca (A-1 Taxi)	No	Unwritten	No	Yes	100
4-7a Waushara County Commission on Aging	No	Unwritten	No	Yes	0
4-7b Waushara Industries	Written	Written	Both	No	100
4-8 600 Radio Cab	No	Unwritten	No	Yes	100
5-1a Opportunity Center	Written	Written	Both	Yes	60
5-1b Crawford County Dept. of Aging	No	Written	No	Yes	66
5-2a Monroe County Unit on Aging	No	No	Drivers	Yes	100
5-2b Handishop Industries	Written	Written	Drivers	Yes	20
5-3a Trempealeau County Dept. of Social Svs.	No	Unwritten	No	Yes	100
5-3b Western Dairyland Economic Opportunites	No	Unwritten	Both	No	100
5-4 Mississippi River Human Services Center	No	Unwritten	Both	No	100
5-5b Vernon Area Rehabilitation Center	Unwritten	Written	Both	Yes	100
6-1 United Way Transportation	No	Unwritten	Drivers	Yes	100
6-2 Pierce Transportation, Inc.	No	Written	No	Yes	100
6-3 Black River Industries	Written	Written	Both	Yes	100
7-1 Florence County Aging Unit	No	Written	No	Yes	0
7-2 Look-Up Workshop	Unwritten	Written	No	No	50
7-4a Oneida County Commission on Aging	No	Unwritten	No	Yes	0
7-4b Headwaters Achievement Center	Written	Written	Both	No	100
7-4c Yellow Cab Co.	No	No	No	No	100
7-8 Phelps Senior Citizens Club	Unwritten	Unwritten	Both	Yes	75
8-1 Ashland County Aging Unit	No	Unwritten	No	No	100
8-2 Bayfield County Aging Unit	No	Unwritten	No	Yes	0
8-3 Elderly Nutrition Pogram, Douglas County	Unwritten	Unwritten	Both	Yes	100
8-4 Indianhead Transit Service	No	No	No	Yes	50
8-5 Washburn County Day Development Center	No	Unwritten	No	No	20

WISCONSIN SPECIALIZED TRANSIT STUDY
VEHICLE TRANSIT QUESTIONNAIRE RESPONSES
TRAINING

	<u>Vehicle Orientation</u>	<u>Defensive Driving</u>	<u>First Aid</u>	<u>CPR</u>	<u>Accident Reporting</u>
1-1a Columbia County Commission on Aging	Yes	Yes	Yes	Yes	Yes
1-1b Portage Cab Co.	Yes	Yes	Yes	No	Yes
1-2 Hanson's Taxiway Service	No	No	No	No	No
1-3a Dodge County Commission on Aging	No	Yes	No	No	No
1-4 Grant County Commission on Aging	Yes	Yes	Yes	Yes	Yes
1-6 Iowa County Commission on Aging	No	Yes	No	No	No
1-7 Hodan Center	Yes	Yes	Yes	Yes	Yes
1-8 Jefferson County Human Services	No	No	No	No	No
1-9 Lafayette County Commission on Aging	No	No	No	No	No
1-10 Rock County Council on Aging	Yes	No	No	No	No
2-1 Fon du Lac Dept. of Senior Services	Yes	Yes	No	No	No
2-2 Kenosha Achievement Center	Yes	Yes	Yes	Yes	Yes
2-3 Hartford Rec Department	Yes	Yes	Yes	Yes	No
2-4 Waukesha County Dept. of Aging	Yes	No	Yes	Yes	Yes
3-1 Oneida Tribe of Indians	Yes	No	Yes	Yes	Yes
3-2 Kewaunee County Dev. Center	Yes	No	Yes	Yes	No
3-3 Wausaukee Activity Center	Yes	No	Yes	Yes	Yes
3-4a Goodwill Industries	Yes	No	Yes	No	Yes
3-4b Handicapped United	Yes	No	Yes	Yes	No
3-4c Marinette County Elderly Services	Yes	No	Yes	No	Yes
3-5 Menominee Tribal Transit Project	Yes	Yes	No	No	No
3-6 Oconto County Commission on Aging	Yes	Yes	Yes	Yes	Yes
4-1 Ripon Taxi Service	Yes	No	No	No	No
4-5a Portage County Commission on Aging	Yes	Yes	Yes	Yes	No
4-5b Community Industries Corp.	Yes	No	Yes	No	No
4-6 Waupaca (A-1 Taxi)	Yes	Yes	Yes	Yes	Yes
4-7a Waushara County Commission on Aging	Yes	Yes	Yes	No	Yes
4-7b Waushara Industries	Yes	Yes	Yes	Yes	Yes
4-8 600 Radio Cab	No	No	No	No	No
5-1a Opportunity Center	Yes	Yes	Yes	No	Yes
5-1b Crawford County Dept. of Aging	Yes	Yes	Yes	No	Yes
5-2a Monroe County Unit on Aging	Yes	Yes	Yes	Yes	No
5-2b Handishop Industries	Yes	No	Yes	Yes	Yes
5-3a Trempealeau County Dept. of Social Svs.	Yes	No	No	No	No
5-3b Western Dairyland Economic Opportunit	Yes	Yes	Yes	Yes	Yes
5-4 Mississippi River Human Services Center	Yes	No	No	No	Yes
5-5b Vernon Area Rehabilitation Center	Yes	No	Yes	No	Yes
6-1 United Way Transportation	Yes	No	No	No	Yes
6-2 Pierce Transportation, Inc.	Yes	Yes	No	No	No
6-3 Black River Industries	Yes	No	Yes	Yes	Yes
7-1 Florence County Aging Unit	Yes	No	No	No	Yes
7-2 Look-Up Workshop	Yes	No	Yes	Yes	No
7-4a Oneida County Commission on Aging	Yes	No	No	No	No
7-4b Headwaters Achievement Center	Yes	Yes	Yes	Yes	Yes
7-4c Yellow Cab Co.	No	No	No	No	No
7-8 Phelps Senior Citizens Club	Yes	Yes	No	No	No
8-1 Ashland County Aging Unit	Yes	Yes	Yes	Yes	Yes
8-2 Bayfield County Aging Unit	Yes	No	No	No	Yes
8-3 Elderly Nutrition Program, Douglas County	Yes	Yes	Yes	No	Yes
8-4 Indianhead Transit Service	No	No	Yes	Yes	No
8-5 Washburn County Day Development Center	No	No	No	No	No

WISCONSIN SPECIALIZED TRANSIT STUDY
VEHICLE TRANSIT QUESTIONNAIRE RESPONSES
HIRING

	<u>Check Driving Records Prior to Hire</u>	<u>Check Driving Records After Hire</u>	<u>Physical Exams Required</u>
1-1a Columbia County Commission on Aging	Yes	Yes	Yes
1-1b Portage Cab Co.	Yes	Yes	No
1-2 Hanson's Taxiway Service	No	No	No
1-3a Dodge County Commission on Aging	No	No	No
1-4 Grant County Commission on Aging	No	No	No
1-6 Iowa County Commission on Aging	Yes	No	No
1-7 Hodan Center	No	No	No
1-8 Jefferson County Human Services	No	No	No
1-9 Lafayette County Commission on Aging	Yes	Yes	Yes
1-10 Rock County Council on Aging	Yes	No	No
2-1 Fon du Lac Dept. of Senior Services	No	Yes	No
2-2 Kenosha Achievement Center	Yes	No	Yes
2-3 Hartford Rec Department	Yes	No	No
2-4 Waukesha County Dept. of Aging	Yes	Yes	Yes
3-1 Oneida Tribe of Indians	Yes	Yes	Yes
3-2 Kewaunee County Dev. Center	Yes	No	No
3-3 Wausaukee Activity Center	Yes	Yes	Yes
3-4a Goodwill Industries	Yes	No	Yes
3-4b Handicapped United	Yes	No	No
3-4c Marinette County Elderly Services	Yes	No	Yes
3-5 Menominee Tribal Transit Project	Yes	No	No
3-6 Oconto County Commission on Aging	Yes	No	No
4-1 Ripon Taxi Service	Yes	Yes	No
4-5a Portage County Commission on Aging	Yes	Yes	Yes
4-5b Community Industries Corp.	Yes	Yes	No
4-6 Waupaca (A-1 Taxi)	Yes	No	Yes
4-7a Waushara County Commission on Aging	No	No	No
4-7b Waushara Industries	No	Yes	Yes
4-8 600 Radio Cab	No	No	No
5-1a Opportunity Center	No	Yes	Yes
5-1b Crawford County Dept. of Aging	Yes	Yes	Yes
5-2a Monroe County Unit on Aging	Yes	No	Yes
5-2b Handishop Industries	Yes	Yes	Yes
5-3a Trempealeau County Dept. of Social Svs.	Yes	No	Yes
5-3b Western Dairyland Economic Opportunites	No	Yes	No
5-4 Mississippi River Human Services Center	Yes	No	Yes
5-5b Vernon Area Rehabilitation Center	Yes	No	Yes
6-1 United Way Transportation	Yes	Yes	Yes
6-2 Pierce Transportation, Inc.	Yes	No	Yes
6-3 Black River Industries	Yes	Yes	Yes
7-1 Florence County Aging Unit	Yes	Yes	No
7-2 Look-Up Workshop	Yes	Yes	Yes
7-4a Oneida County Commission on Aging	No	No	No
7-4b Headwaters Achievement Center	Yes	Yes	Yes
7-4c Yellow Cab Co.	No	No	No
7-8 Phelps Senior Citizens Club	Yes	No	No
8-1 Ashland County Aging Unit	No	No	No
8-2 Bayfield County Aging Unit	No	No	Yes
8-3 Elderly Nutrition Porgram, Douglas County	Yes	Yes	No
8-4 Indianhead Transit Service	Yes	No	Yes
8-5 Washburn County Day Development Center	Yes	No	Yes

APPENDIX B
REQUEST FOR VEHICLE INSURANCE BID

(Organization Letterhead)

Agent's or Insurance Company's Name
Address
City, State

Dear _____:

REQUEST FOR VEHICLE INSURANCE BID

We formally invite you to submit a quotation to provide vehicle insurance. We are a human services organization that provides transportation to those we serve.

Attached is the underwriting data describing our vehicle operations and our bid specifications. The deadline for providing a quote is _____ date _____.

If you have any questions regarding this request, please contact the undersigned. Your cooperation will be greatly appreciated.

Sincerely yours,

Name

**VEHICLE INSURANCE
BID SPECIFICATIONS**

Organization Name _____

Address _____

Contact _____ Phone Number _____

Purpose of Organization _____

OPERATING DATA

Annual Operating Budget _____

Annual Passenger Revenue _____

Annual Passengers Carried _____

- Percentage Elderly _____
- Percentage Non-Elderly _____
- Percentage Handicapped _____
- Percentage Other _____

Total 100%

Annual Operating Miles _____

Charter Operations for Hire Yes _____ No _____

If Yes, Annual Charter Miles _____

DRIVER PROFILE

Name	Date of Birth	Type of License	Driver's License Number	Employee or Volunteer	Years of Experience with Organization

VEHICLE SCHEDULE

Year	Make	Model	Registered Owner	Passenger Capacity	Lift or Ramp	2-Way Radio	Purchase Price	Year Purchased	Radius of Operations	Annual Miles

**VEHICLE ACCIDENT RECORD
PAST 3 YEARS**

Date	Description	Amount of Damage to Our Vehicle	Amount of Bodily Injury & Property Damage We were Liable for

INSURANCE QUOTES DESIRED

<u>Coverage Type</u>	<u>Alternative A</u> <u>Limits</u>	<u>Alternative B</u> <u>Limits</u>
Automobile Liability	_____	_____
Uninsured Motorists	_____	_____
Medical Payments	_____	_____
	<u>Deductibles</u>	<u>Deductibles</u>
Comprehensive	_____	_____
Collision	_____	_____

All quotes must:

1. Be for a business auto policy or comprehensive auto liability policy form.
2. Include non-owned and hired automobiles.
3. Delete the fellow employee exclusion.
4. Clearly delineate deviations from above requirements.

Cut-off-date for submitting insurance quotes: _____

Effective date of the insurance policy: _____

SAMPLE QUOTE REQUEST SHEET
(Page 5 of 5, preceding)

INSURANCE QUOTES DESIRED

<u>Coverage Type</u>	<u>Alternative A</u> <u>Limits</u>	<u>Alternative B</u> <u>Limits</u>
Automobile Liability	\$500,000 CSL	\$1,000,000 CSL
Uninsured Motorists	\$15,000/\$30,000	\$15,000/\$30,000
Medical Payments	None	None
	<u>Deductibles</u>	<u>Deductibles</u>
Comprehensive	ACV	\$100
Collision	\$100	\$250

All quotes must:

1. Be for a business auto policy or comprehensive auto liability policy form.
2. Include non-owned and hired automobiles.
3. Delete the fellow employee exclusion.
4. Clearly delineate deviations from above requirements.

Cut-off-date for submitting insurance quotes: 12-1-84.

Effective date of the insurance policy: 1-1-85.

APPENDIX C
SAMPLE SAFETY POLICIES AND PROCEDURES

The following policies and procedures were written by staff of the Kenosha Achievement Center, Inc. (KAC) for use in KAC's transportation service. These policies and procedures are offered only as an appropriate and informative example. No endorsement of these policies and procedures is given or implied by this study.

1. Center owned vehicles should be driven only by staff members unless otherwise authorized by Administrator.
2. Non-center use of Center vehicles by staff should be specifically authorized by Administrator for each use.
3. Accidents or breakdowns should be reported as soon as possible to Transportation Coordinator, or Administrator in Coordinator's absence. Procedures to be used following accident or breakdown are in the Vehicle Use Manual kept in each vehicle.
4. An emergency evacuation drill should be held once each quarter and a written report of the drill submitted to the business office.
5. The safety and well-being of the clients is of primary importance! Do not attempt to make up time by speeding. Use extra caution when road conditions are bad.
6. There will be no smoking, drinking of any beverage, or eating in the Center vehicles. Passengers must wear their seat belts, where provided, and must remain seated at all times. The driver will decide if the windows are to be opened and where the passengers will sit. Each passenger will be taken to his/her residence unless prior arrangements have been made through the Administrator.
7. Invoices for gas, oil, and maintenance should be signed by the driver. Driver should note on invoice which Center vehicle received the service and copy of each invoice should be given to the business office.
8. The last driver using a vehicle each day should check the gas gauge to make sure the tank is at least half full. Because of potential fire hazard, fill tank when there are no passengers in vehicle. Any vehicle malfunction should be reported immediately to the primary driver or Transportation Coordinator. Vehicles should be locked after each use.
9. The primary driver is responsible for maintaining his/her vehicle, i.e. regular maintenance checks, oil changes, tire changes, etc. and should make his own appointments for service after making out a purchase requisition to be signed by Business Manager and Administrator. The primary driver should also insure that each vehicle has updated fire protection and first aid equipment. The primary driver should also make the following vehicle checks:

Weekly

- a. Oil
- b. Battery for acid level and corrosion
- c. Fan Belt
- d. Tire pressure and wear
- e. Radiator water level and anti-freeze temperature in winter
- f. Lights
- g. Brake Lights
- h. Turning signals
- i. Horn
- j. Windshield washer
- k. Wiper blades
- l. Other vital systems

Daily

- Fluid levels & possible leaks
- Doors and windows
- Lights
- Tires & wheels
- Exhaust System
- Emergency equipment
- Interior condition
- Gauges and controls
- Steering
- Brakes

10. The log sheets in each van should be filled in by the driver whenever the vehicle is used. Usage should be noted as:
- a. Client transportation (client from home to Center and back, to and from Unified Counseling, etc.)
 - b. Field trips (Hardee's, picnics, outings, bowling, etc.)
 - c. Staff training
 - d. Production materials
 - e. Other - specified (such as shopping, meetings, etc.)

The primary van driver should give the log to the business manager on the last day of each month, or when all date spaces are used. There is also a vehicle maintenance record form in the Vehicle Use Manual which should be kept up-to-date. Record oil changes, any repairs, tune-ups, new tires or tire rotation, etc. on this form.

IN CASE OF AN ACCIDENT OR BREAKDOWN

Each bus/van should carry Emergency Cards which list telephone numbers to be used to summon help in case of an emergency (e.g. - Prairie Rescue Squad, Sheriff, Fire Department, Rehabilitation Facility). Help should be summoned by calling for help on the CB radio or by flagging down a passing motorist. Under no circumstances should the driver leave the bus/van and passengers; it is the driver's responsibility to remain with the passengers to protect them from injury.

The bus/van driver should direct all emergency procedures. If unable to do so because of injury, a responsible passenger will need to take charge. It is important that passengers have some training to assume this responsibility.

Recommended procedures to be used following an accident or breakdown are as follows:

1. Decide whether passengers are safe in the vehicle or whether they should be evacuated. If evacuation is necessary, supervise the unloading and give directions to maintain safety. Injured persons should not be moved unless they are in further danger from fire or additional collisions.
2. Determine injuries to passengers and administer first aid. Be sure all passengers are accounted for.
3. Set out bi-directional emergency triangles at the traffic side of the bus/van and approximately 100 feet to the front and to the rear of the bus/van.
4. Determine what assistance is needed and flag down help.

If the accident involves another vehicle, follow the recommendations on the attached "When You Have a Vehicular Accident" sheet.

OTHER EMERGENCIES - Seizures

Some passengers of bus/van will have physical conditions which may cause an emergency on the bus/van. If a passenger has a seizure, use the following procedure:

1. Stop bus/van using proper safe procedures in doing so. Turn on emergency flashers.
2. Keep calm. The person is usually not suffering or in danger.
3. Help the person to a safe position in the bus/van, but do not restrain his movements.
4. After jerking of seizure has subsided, and if he is still unconscious, turn person's head to side with face gently turned downward.
5. Do not put anything between person's teeth.

6. Have a fellow passenger sit by person to prevent him from falling off seat.
7. Proceed with bus/van route, checking periodically on person.
8. It is rarely necessary to call public authorities, a doctor, or an ambulance.

In case of Fire

A fire may develop as a result of a collision or because of a malfunction of some part of the vehicle. Recommended procedures are:

1. Evacuate passengers and direct them to a safe place away from vehicle and traffic.
2. Set out flares (flags or reflectors).
3. Attempt to extinguish the fire with fire extinguishers.
4. Flag down help.

Tornado Emergency

In case of an actual sighting of a tornado, the driver must either attempt to out-run the tornado or evacuate the bus/van. Never keep passengers on a bus/van that is in the path of a funnel cloud because of the danger that the vehicle may be rolled and crushed by the tornado. Suggested procedures are as follows:

1. If a tornado is sighted some distance away, it may be possible to get away from its path by driving on roads which are at right angles to the tornado's path.
2. If the bus/van is evacuated, passengers should seek shelter in a basement or interior corridor of a reinforced building. However, time usually does not permit seeking shelter. In that case, passengers should be flat on the ground, preferably in a ditch or ravine, away from vehicle on the side towards the approaching tornado.

Emergency Equipment

All buses/vans are equipped with first aid kits, fire extinguishers, flares, and wrecking bar (axe). Drivers are responsible for the upkeep on this equipment.

Bus/Van Maintenance

It is the responsibility of the bus/van driver for the maintenance of their vehicle to insure its safe operation.

WHEN YOU HAVE A VEHICULAR

ACCIDENT

1. MAKE NO STATEMENT or COMMENT that can in any way be INTERPRETED as an ADMISSION OF FAULT. Be especially careful what you say immediately after the accident, even if you feel you may be at fault.
2. BE ALERT and OBSERVANT of any COMMENTS MADE BY THE OTHER DRIVER(S) THAT MAY BE AN ADMISSION OF FAULT or an ASSUMPTION OF LIABILITY. Such comments are OFTEN THE FIRST WORDS UTTERED IMMEDIATELY AFTER THE ACCIDENT.
3. ASK SOMEONE TO NOTIFY THE POLICE.
4. EXCHANGE DRIVERS INFORMATION. This is best done by recording the other driver's name exactly as it appears on the drivers license. Be certain to include the drivers license number. It would be wise to ask if the current address is the same as shown on the license, as well as the current home and business phone numbers. If you have the license in hand, take a few seconds to look it over carefully to determine if any restrictions are noted on the front or back. If such are observed, attempt to determine if the driver is in compliance. If not, it could have contributed to the accident.
5. DETERMINE IF THE OTHER DRIVER(S) HAVE INSURANCE. Obtain the name, address and phone number of the agent as well as his insurance company. If the driver is carrying an insurance I.D. card, attempt to obtain the policy number.
6. IDENTIFY OTHER VEHICLE(S). Note the make, model and year as well as license plate number and state of registry.
7. IDENTIFY THE INJURED. Attempt to obtain the name, address and where they may be reached by phone.
9. OBSERVE THE FINAL POSITION OF ALL VEHICLES INVOLVED. This will aid you in making a graphic description of the accident. If possible, include sketch of accident scene on back of form.
10. REPORT THE ACCIDENT IMMEDIATELY. If you are the named insured under the policy notify your agent or insurance company. If you are operating a non-owned vehicle, notify the owner promptly so he can contact his insurance agent and or company.
11. DO NOT DISCUSS THE ACCIDENT with anyone EXCEPT THE POLICE AND YOUR INSURANCE COMPANY. When Talking to the police, MAKE NO SELF-INCRIMINATING STATEMENTS. SIMPLY DESCRIBE WHAT HAPPENED. MAKE NO STATEMENTS to any "OTHER" INSURANCE INVESTIGATORS OR ATTORNEYS until you have first talked to your insurance company and/or the company covering the vehicle you were operating. ASK THEIR ADVICE AS TO HOW YOU SHOULD RESPOND TO THE REQUESTS FROM THE OTHER INSURANCE COMPANY OR ATTORNEYS.

Turn over to record accident information

VII. EMERGENCY PROCEDURES, OC VEHICLES

A. Evacuation drills

To ensure the health and safety of passengers on OC vehicles emergency evacuation procedures have been formulated. Practice evacuations will be conducted in order that passengers know the proper procedures to follow in the event of an emergency. To properly prepare vehicle operators to safely transport OC clients, the following requirements must be met:

1. Vehicle operators must have a valid chauffeurs and/or school bus drivers license.

2. Vehicle operators must receive certification in Red Cross first aid techniques.
3. Vehicle operators must conduct practice vehicle evacuations following stated procedures on a quarterly basis.
4. Vehicle operators must submit minutes of practice vehicle evacuations on the proper form to the program director. These minutes will be reviewed with a goal of improving the emergency evacuation procedures.

B. PROCEDURES, VANS

1. In the event of an emergency, passengers should remain calm and quiet and listen for instructions from the driver.
2. Front and side door evacuation: Passengers sitting in front seat should use front door. Passengers in back seats should use side door, passengers in row one going out first, followed in turn by row two, etc.
3. Rear exit evacuation: Passengers in rear seat are to climb over back seat and exit, helping those passengers following off the van.
4. Immediately after alighting from the van, passengers should move off the roadway to a safe position. Under no circumstances should passengers cross the roadway unless instructed to do so by the driver.

C. PROCEDURES, 24 PASSENGER BUS

1. One staff member is to ride in the back of the bus at all times during its operation except during a scheduled bus route.
2. In the event of an emergency, passengers should remain calm and quiet and listen for instructions from the driver.
3. All ambulatory passengers are to be evacuated first in both front and rear evacuation followed by the non-ambulatory who will need assistance from driver and staff.
4. Front door evacuation: Passengers sitting in the left front seat move out first followed by those in the right front seat. Continue alternating from the front to the rear until all passengers are off.
5. Rear emergency door evacuation: Staff members riding in rear or responsible passenger should open the door and exit first in order to help the remaining passengers out of the bus. Passengers sitting in the left rear seat should go out first followed by passengers in the right rear seat. Continue alternating from the rear to the front of the bus until all passengers are off.
6. Evacuation using front and rear door: If a rapid evacuation is necessary, the driver should order the use of both doors. Use same procedure as 3, 4, and 5.
7. Immediately after alighting from the bus, passengers should move off the roadway to a safe position. Under no circumstances should passengers cross the roadway unless instructed to do so.

D. PROCEDURES, WHEELCHAIR LIFT EQUIPPED MINI-BUS

1. In the event of an emergency, passengers should remain calm and quiet and listen for instructions from the driver.
2. All ambulatory passengers are to be evacuated first in both front and rear evacuation followed by the non-ambulatory who will need assistance from driver. For non-ambulatory passengers the driver will need to operate the wheelchair lift or will have to carry those passengers from the vehicle.
3. Front door evacuation: Passengers sitting in the left front seat move out first followed by those in the right front seat. Continue alternating from the front to the rear until all passengers are off.
4. Rear emergency door evacuation: Driver or responsible passenger should open the door and exit first in order to help the remaining passengers out of the bus. Passengers sitting in left rear seat should go out first followed by passengers in the right rear seat. Continue alternating from the rear to the front of the bus until all passengers are off.
5. Evacuation using front and rear door: If a rapid evacuation is necessary, the driver should order the use of both doors. Use same procedure as 3, 4, and 5.
6. Immediately after alighting from the bus, passengers should move off the roadway to a safe position. Under no circumstances should passengers cross the roadway unless instructed to do so.

E. PROCEDURES, MOTORIZED WHEELCHAIR EVACUATION

Persons in motorized wheelchairs are prevented from exiting mini-buses through side or rear doors of these vehicles due to the size and weight of their wheelchairs. In the event that emergency evacuation of these vehicles is required the following procedures will be followed:

1. Vehicle wheelchair lift will be used if the lift is operational and if time permits.
2. If the wheelchair lift is inoperable or blocked, persons in motorized wheelchairs must be removed from their chairs and evacuated through front or rear exits utilizing a firemen's carry or some type of upper torso drag. Vehicle operators must be aware of how to extract these passengers from their wheelchairs.
 - a. Mr. Scott: A belt with a velcro type fastener on the lower thigh of each leg must be unfastened. In addition, a velcro fastened seat belt around his waist must be unfastened.
 - b. Mr. Rieck: A tray on a horizontal sliding track must first be removed. A belt with a clasp type release around his waist must be uncoupled.

KENOSHA ACHIEVEMENT CENTER

BUS DRIVER

Policies and Procedures

1. All drivers of KAC vehicles must possess the appropriate valid bus driver's license: regular school bus driver's license for the yellow school bus; human service vehicle license for orange buses and vans licensed as human service buses; or chauffeur's license for emergency purposes on Human Service Vehicles. KAC will reimburse the license fee to the driver upon completing his/her probationary period.
2. All bus drivers are to carry on their person the Kenosha Achievement Center Driver Identification Card, which authorizes them to operate KAC vehicles and to purchase emergency repairs and service. This card must be returned to the Associate Executive Director upon termination of employment. Final pay check will be given with the return of the I.D. card.
3. All route drivers are to report to the Transportation Office at least 15 minutes before scheduled departure.
4. All drivers are to daily check the Driver's Bulletin Board located outside the Transportation Office prior to departure. Information regarding changes in client pick-ups, new pick-ups, stops, or any announcements will be posted there. Be certain to have appropriate route sheet on your bus.
5. All drivers are to make a pre-trip inspection of their assigned vehicle before departing, completing in duplicate the appropriate "pre-trip inspection" form. Hence, the requirement to report 15 minutes before departure time.

BUS CHECK:

- a. The white copy is turned into the Mechanic or to the Dispatcher in the absence of the Mechanic.
 - b. The yellow copy stays on the clip board with the bus until 7 days after any defects listed are corrected.
6. Before Drivers Depart:
- a. Fill in trip card - date, starting time, mileage, destination.
 - b. Check radio transceiver (Call Base). Each driver is to have been instructed in the proper use of the radio.
 - c. Fill fuel tank - record bus number, mileage, opening and closing pump reading, and total gallons on appropriate report/records at gas pump station, or if purchased, sign charge slip with recording odometer reading and vehicle number.
7. As you depart, remember DO NOT RIDE THE CLUTCH or BRAKE.
8. Client Pick-up:
- Follow the client route attendance sheet. Mark an "X" for each individual pick-up in the appropriate days column on the line for the person's name, and encircle "O" that same "X" if the person is dropped off in the p.m.
- (EXAMPLE: a two way trip for the day would be (X))

BUS DRIVER

MANUAL

This manual is to be distributed to KAC BUS DRIVERS as part of their inservice training before they assume the responsibility of a bus driver.

A copy of this manual is to be kept on every KAC bus for purposes of reference.

Bus Drivers, upon termination of employment should return the manual to the Transportation Office.

9. Each driver is responsible to keep the attendance sheet and trip sheets up-to-date and in proper order.
10. If a new client is added to the route, their name and address will be added to the bottom of the sheet with a notation of the exact schedule/location in the route they should be assigned. The new sheets for the next month will be adjusted so that they are listed in order of pick-up.
11. WHEN YOU REACH YOUR DESTINATION: Remain on the bus until it is completely unloaded (never leave bus unattended with keys in the ignition and passengers on board). Fill in trip sheet time and mileage.
12. Park bus in appropriate area - turn off all lights, radio accessories, leave transmission in low gear and set parking brake. For any vehicle parked outside the building, the key must be deposited in the Transportation Office (or at Bristol, with the Office Manager).
13. Any defects noticed while driving should be written on "Pre-trip Inspection Sheet" in office and turned in to the Mechanic immediately after completing route.
14. Smoking, eating and drinking are NEVER permitted on the buses. Passengers must be seated while bus is moving.
15. BREAKDOWN: In case of a breakdown contact the Center via the Two-Way radio and await instructions. Emergency phone numbers are recorded on the driver's KAC Identification Card.
16. INJURY: Report any injury of a passenger or driver the very same day to the Dispatcher and the Staff Nurse. At the same time, complete an Accident Report as the person witnessing the accident. (Accident Reports for injuries are obtained from the Nurse or in the Transportation Office).
17. PASSENGER DISCIPLINE: It is the driver's responsibility to enforce the Bus Rules (listed in the Bus Driver's Manual). KAC programs are Training programs, and bus drivers have the responsibility to instruct riders on all appropriate transportation behaviors, e.g. boarding, riding, sitting, disembarking, etc. If a behavior problem exists, report it immediately to the Transportation Office and client's Counselor/Casemanager.
18. Wheel chair lift equipment is only to be operated by the driver and all wheel chair securement is to be checked by the driver.
19. ACCIDENT REPORT: KAC Accident Report forms are kept in the glove compartment of each vehicle. A report must be filled in by any driver in any accident. Follow instructions on form (in ALL cases the Police must be called). BE SURE TO GET POLICE CASE NUMBER. Report all accidents IMMEDIATELY to the Mechanic, the Dispatcher and Associate Executive Director.
20. Drivers are responsible to keep their vehicles clean inside and out!

**REMEMBER - MANY OF THE PEOPLE WE TRANSPORT HAVE BALANCE PROBLEMS -
DO NOT MOVE BUS UNTIL THE PASSENGERS ARE SEATED!**

KENOSHA ACHIEVEMENT CENTER

Bus Driver Staff/Schedulea

1. To facilitate KAC's ability to attract and hire a full compliment of full time bus drivers, drivers will be expected to drive door to door routes and client routes which best accomplish the mission of KAC's Transportation Department as scheduled by the Dispatcher. Part time drivers will be hired as substitutes when possible.
2. If full time KAC employees are utilized to substitute for regular bus drivers, they are paid according to the base route schedule. Part time route drivers are paid bi-weekly.
3. Kenosha Achievement Center will reimburse all employed bus drivers those fees necessary to obtain or renew the license required by State Law for driving facility buses. Initial license fee will be paid by employee and fee will be reimbursed upon completion of probationary period.
4. It is the intent of KAC to provide responsible driver training and monitoring of all bus drivers for proper operation of equipment and compliance with laws and policies. Initial training will consist of an audio-visual series, laws and policies, and driver training. Monitoring will take place bi-weekly during the probationary period and quarterly thereafter. Full-time staff who are licensed and do not regularly drive a full sized bus will quarterly participate in a refresher training program in which they will be brought up-to-date with new laws and policies and receive behind the wheel training over a simulated course where they will demonstrate their ability to properly handle the bus.
5. Every KAC bus driver will possess a Bus Driver's Manual which defines the bus driver's responsibilities and standard procedures. Each driver is expected to be familiar with all details in this manual and put them into practice, which involves familiarity with correct/accurate use of all forms.
6. It is the responsibility of the Dispatcher to:
 - a. Post on Friday a complete weekly schedule indicating:
 1. substitute staff for regular drivers on vacation or leave
 2. drivers on a week-long emergency call for the a.m. route
 3. drivers on a week-long emergency call for the p.m. route
 - b. Keep a record for every pay period indicating each route driven by the named driver, and bus used for each route.
 - c. Maintains a monthly vehicle utilization schedule.
7. It is always the purpose of KAC Transportation to not only provide the means of travel for our clients to the Center and return home, but to train our passengers in appropriate bus travel behaviors (e.g. waiting, boarding, riding and exiting) with the ultimate purpose of training these persons who qualify to independently use the more normal Kenosha Public Transit System. Bus drivers are responsible for this training and maintaining appropriate behaviors on the bus.

8. Revised route rates will be effective October 1 of each year. However, each quarter, a study of the existing route rates will be reviewed to determine whether a further revision is necessary for any route due to the length of time or complexity of the route.


NOTE: Be it noticed that a route (unlike regular school bus routes) may become longer or shorter, and respectively, the rate may be increased or decreased, for the following reasons:

- a. Few, or more passengers as routes themselves are revised to accommodate better travel patterns and program scheduling.
 - b. Fewer passengers as a result of more clients using the Kanosha Transit System.
 - c. Afternoon routes being shorter due to no waiting time at drop offe and less stops required because of absenteeism.
 - d. The replacement of large buses with smaller vans with a consequent shortening of travel time.
9. A probationary period of time (2 months) with a safe and accident free, satisfactory driving record is necessary to qualify for permanent employment.

KAC Bus Driver Identification

Attached is the K.A.C. Bus Driver Identification Card.

- 1) It is to be carried on person at all times during which a K.A.C. employee is driving a K.A.C. bus.
- 2) The card is to be returned to the Transportation Supervisor upon termination of employment at K.A.C.

	<hr/> <p>JOHN SMITH</p>
	<p>1218-79TH STREET / KENOSHA, WI 53140 PHONE (414) 658-1687</p>
<p>KENOSHA ACHIEVEMENT CENTER</p>	<p>SPECIALIZED TRANSPORTATION BUS DRIVER</p>

<p>IS AUTHORIZED TO DRIVE KAC VEHICLES AND PURCHASE EMERGENCY REPAIRS AND SERVICE.</p>
<hr/> <p>James Van De Loo, Supv. of KAC Transp. Associate Executive Director</p>
<hr/> <p>VAN DE LOO 654-9501 POLICE 656-1234 CHRISTENSEN 654-5143 TIRADO 652-3961</p>

APPROVED BUS POLICY

FOR

KENOSHA ACHIEVEMENT CENTER BUSES

PURPOSE OF THE BUSES

1. It should be understood that the original resources providing money to purchase the Kenosha Achievement Center buses and vans intended the vehicles to be utilized primarily for the transportation of the persons enrolled in the Kenosha Achievement Center programs and programs sponsored by Kenosha Achievement Center. More recently (1977), the KAC committee has extended the Specialized Transportation services to elderly persons age 60 and over and handicapped of any age who are not KAC clientele, with demand responsive door-to-door transportation services.
2. It should be further understood that the utilization of the buses by any other group, agency, or programs shall be only at the concurring approval of the Associate Executive Director of the Kenosha Achievement Center or to whom he designates the responsibility.
3. In any and all cases of request for utilization of the buses, the Center reserves the right to loan the buses or to refuse.
4. Driver Qualifications:
 - a. Groups approved to use the bus must first request the driver to be one of the Kenosha Achievement Center's drivers.
 - b. In any and all situations the driver of the bus/van must be approved by the insurance company.
 - c. In any and all situations the driver must be competent and experienced in driving the bus.
 - d. In any and all situations the driver must be properly licensed to drive the bus.
 - e. In any and all situations, the KAC Associate Executive Director and the Dispatcher must approve any driver other than the Center's driver.
5. Bus expenses -- in any and all situations the Kenosha Achievement Center should receive a donation in the amount which will adequately cover the cost of:
 - a. Gas and oil.
 - b. Maintenance.
 - c. General wear and depreciation of the bus.
 - d. Prevailing hourly wage for the driver.
6. The transportation programs at the Center must always receive priority in utilization of the buses.

KENOSHA ACHIEVEMENT CENTER

Policy on Vehicle Safety

As a result of our increased fleet size and the diversified utilization of our vehicles, the following procedures should be followed for the type of vehicle used. KAC's vehicles fall into one of four categories. Because State Laws and Administrative orders differ for each category, the following procedures must be followed:

CLIENT TRANSPORTATION VEHICLES:

1. These vehicles are formally defined and licensed as Human Service Vehicles. We opted not to paint our buses "School Bus Yellow" or to equip them with flashing lights and stop arms.
2. All bus drivers must possess a valid Human Service Vehicle license. However, they can use a chauffeur's license in emergency situations only.
3. If the vehicle is licensed as a "Restricted School Bus", a Restricted School Bus license must be possessed for operation of that vehicle.
4. The law requires that no person age 70 or over can possess a valid School Bus license, however, the same can be licensed to operate a Human Service Vehicle. The state also will not issue a School Bus license to an individual who has been convicted of a crime against public morals within five years previous to application for license.
5. KAC's School buses are inspected by the Wisconsin Department of Motor Vehicles semi-annually. DMV Inspectors thoroughly check each vehicle for safety and conformity to administrative orders (MVD-17).
6. Routine preventive maintenance programs inspects all vehicles periodically, minimally quarterly.

SPECIALIZED TRANSPORTATION VEHICLES:

1. These vehicles are licensed as Human Service Vehicles.
2. Drivers of Specialized Transportation vehicles must possess a valid Human Service Vehicle license.
3. KAC's Specialized Transportation vehicles receive the same rigid state inspection as do School Buses and Human Service Vehicles, and KAC's preventive maintenance programs inspects these vehicles minimally every two months.

DELIVERY VEHICLES:

1. These vehicles are defined and licensed as trucks.
2. Drivers of these vehicles whose primary function (Job Description) is driving, must possess a valid Chauffeur's license. Occasional users need only a valid operator's license, not a Chauffeur's license.
3. Delivery vehicles are also safety inspected as part of the routine preventive maintenance program.

STAFF CARS:

1. These vehicles are defined and licensed as automobiles.
2. Drivers of staff vehicles must possess a valid Driver's license and have approval of Management.
3. Use of these vehicles to transport clients shall be on an unscheduled, infrequent basis, and all units of service must be accounted for and reported to the Transportation Department.
4. Staff cars are safety inspected as part of the routine preventive maintenance program.

KENOSHA ACHIEVEMENT CENTER

CLIENT BUS RULES AND REGULATIONS

The Bus Driver is responsible to maintain the following behaviors of clients on his/her bus:

1. No standing while bus is in motion.
2. No eating or drinking on bus.
3. No smoking on bus.
4. No fighting on bus.
5. Clients may be dropped off only at their assigned designations unless otherwise approved by Parent, Counselor/Casemanager and Driver.
(See #11 below)
6. No body contact permitted with other clients: (example: kissing, petting, holding hands, etc.)
7. No radios or tapes played on bus.
8. No hanging out of open windows or shouting from window.
9. In case of seizure or illness of any client, the clients are to remain calm and quiet and notify the Bus Driver without shouting unduly.
10. Board and leave bus quietly and quickly.
11. To be dropped off at any destination other than their assigned location, the client must have written permission from his/her Counselor/Casemanager and present the permission slip to the driver.
12. Any client who does not follow these rules is to be reported by the driver to the Dispatcher and Counselor/Casemanager. If undesirable behavior continues, the client will be assigned a seat or may have his/her privilege of riding the Kenosha Achievement Center bus suspended by the Associate Executive Director.

KENOSHA ACHIEVEMENT CENTER
PRE-TRIP INSPECTION

- OIL LEVEL
- WASHER LEVEL
- RADIATOR LEVEL
- BATTERY
- UNUSUAL ENGINE NOISE
- OIL PRESSURE
- VACUUM
- SWITCHES
- HORN
- FANS & DEFROSTERS
- WIPERS & WASHERS
- HEADLIGHTS
- CLEARANCE LIGHTS
- TAIL LIGHTS
- STOP LIGHTS
- TURN SIGNALS
- STOP ARM
- INSIDE AND OUTSIDE MIRRORS
- BRAKE PEDAL AND WARNING LIGHT
- OPERATION OF SERVICE DOOR
- EMERGENCY EQUIPMENT
- FIRST AID KIT
- EMERGENCY DOOR AND BUZZER
- FLUID LEAKS
- TIRES AND WHEELS
- BUS/BODY
- WINDOWS
- MIRRORS
- TAIL PIPE

COMMENTS: _____

DRIVER'S SIGNATURE: _____

Each driver is required by law to make a complete pre-trip inspection of his vehicle every morning before leaving on first route.

The inspection is recorded on this form in duplicate. The white copy is turned in to the Mechanic and is used to initiate repairs. The yellow copy is put on the clipboard of the bus and remains there for 7 days after any defects are repaired.

**KENOSHA ACHIEVEMENT CENTER
TRANSPORTATION DEPT.**

Veh. # _____ MILAGE: _____ DATE: _____

	Initial	Remarks
Oil Change		
Filter		
Grease		
Rear End		
Tires (air & condition)		
Exhaust System (leak & secure)		
Belts		
Coolant (level & anti freeze)		
Brake Level (fluid)		
Leaks (oil, gas, coolant)		
Air Cleaner		
Auto Transm. (fluid & leaks)		
Lights (clearance & head & etc.)		
First aid kits		
Fire extinguisher		
Emergency sounding device		
Front end (king pins, bearings, idler arms)		
Interior (Fans & seats & glass & etc.)		
Springs & shocks (U-bolts Shackles)		

Signature _____

This form is used by the Maintenance Department as a check list each time a vehicle has an oil change. An oil change on each vehicle is scheduled on a routine basis and at that time the Maintenance Department will do a thorough inspection of that vehicle.

This record is kept in each vehicle folder in the Mechanic's vehicle file.

CLIENT ROUTE SHEET
KENOSHA ACHIEVEMENT CENTER
TRANSPORTATION

BUS ROUTE: City to Bristol #2

ROUTE SHEET

DATE: MARCH, 1983

NAME	Client #	Client CODE #	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
MITH, John	2221	DD																														
211 Sheridan Road																																

Through this form the Kenosha Achievement Center Bus Driver is responsible to:

1. Keep his bus route and pick-up schedule in proper order and up-to-date by entering in name, address, and pick-up time for each new client. (This information is obtained from the driver's board).

2. Keep daily attendance of all passengers by marking an "X" in the appropriate dated column for each pick-up in a.m. and encircling "O" that same "X" if dropped off in the p.m. (a round trip for a day should be)

ELDERLY AND HANDICAP
Kenosha Achievement Center
Specialized Transportation

Mileage _____ to _____

DATE: _____

VEHICLE # _____

Time	Name	Address	Destination
8:30			
9:00			
9:30			
10:00			
10:30			
11:00			
11:30			
12:00			
12:30			
1:00			
1:30			
2:00			
2:30			
3:00			
3:30			
4:00			
4:30			
5:00			
5:30			
6:00			
6:30			
7:00			
7:30			
8:00			

This form is used for each Specialized Transportation Driver. A new form is used each day with the name, address, and destination of each rider written into the correct time slot. This form will be written out each morning by either the Dispatcher or the Driver. At the end of each day the Driver is to have recorded the following:

1. Each person's name delivered with correct time delivered, if not already written.
2. What each person is:
 sc = senior citizen ambulatory
 sc/wc= senior citizen/wheel chair
 ne = non-elderly ambulatory
 ne/wc= non-elderly/wheel chair
3. Mark each \$1.00 collected for each person. (for City Transportation only)
4. Mark beginning and ending mileage and Vehicle used during the day.
5. Total amount of money collected with that amount written at bottom of sheet.

THIS SHOULD BE IN A NEAT, LEGIBLE FASHION AS THIS IS A LEGAL DOCUMENT AND COULD BE USED FOR SOME PURPOSE SO IT SHOULD BE READABLE AND CORRECT.

KENOSHA ACHIEVEMENT CENTER
 1218 - 79th Street
 Kenosha, Wisconsin

TRIP CARD

VEHICLE: _____

Date	Time		Mileage		Destination
	Start	End	Start	End	

Through the use of this form, KAC keeps record of mileage and use of its vehicles:

1. This sheet is kept on a clipboard in each vehicle.
2. Before departing, record date, odometer, time and destination.
3. Upon returning, record time and odometer reading.
4. At the end of each month, make sure that the vehicle number is recorded at the top of the form and turned in to the Transportation Office.

NOTE: KEEP CORRECT VEHICLE "TRIP CARD" ON APPROPRIATE VEHICLE -- DO NOT MOVE SHEET TO ANOTHER VEHICLE.

KENOSHA ACHIEVEMENT CENTER
1218 - 79th Street
Kenosha, Wisconsin
Phone 658-1687

Vehicle Accident Report

Attention: Drivers of K.A.C. Vehicles

- A. This form must be kept in the glove compartment of each K.A.C. vehicle.
 - B. This form must be completed by the driver of a K.A.C. vehicle involved in an accident.
 - C. This form must be completed and turned into the bookkeeper of K.A.C. the same day as the accident.
 - D. ALL accidents involving K.A.C. vehicles MUST BE reported to the police.
-

Date & Time of Accident: _____
Month Day Year Time

K.A.C. Vehicle: _____
Wisconsin License Number K.A.C. Vehicle Number

Address & Location of Accident: _____
Street Number (or Streets) City State

Driver of Other Vehicle(s):

1. _____
Name Driver's Lic. Number Street City State Phone

2. _____
Name Driver's Lic. Number Street City State Phone

Insurance Company of other(s) involved in accident: (Name, address & phone number of agent)

1. Was any person(s) injured? Yes No (Circle One)

2. Name(s) of person(s) injured:

1. _____ 3. _____ 5. _____

2. _____ 4. _____ 6. _____

3. Other vehicle(s) involved in accident:

_____ Make Year License Number

_____ Make Year License Number

(OVER)

KENOSHA ACHIEVEMENT CENTER

ACCIDENT REPORT

Procedure to Follow at Time of an Injury or Accident

1. In the event of an injury or seizure, notify the nurse at once.
Main Center Ext. 37 Bristol Ext. 7
2. When the nurse is not available, the following form should be completed and signed by the staff member witnessing accident and/or administering First Aid:

Name of Client: _____

How Injured: _____

_____Describe Injury: _____

Place of Accident: _____

Time of Injury: _____ AM PM Date: _____

Treatment Administered: _____

Referred to: Workshop _____ Home _____ Hospital _____

Time Referred: _____ AM PM _____

Means of Transportation: _____

Signature of Staff Member_____
Date

Note: This report must be completed by the staff member witnessing the accident or injury and filed with the nurse the same day of occurrence.

KENOSHA ACHIEVEMENT CENTER

VANDALISM REPORT

Police Case Number _____ Officer _____

Person Discovering the Event _____ Date _____

Date of Occurrence _____ Estimated Time of Event _____

Place of Event _____ Inside _____ Outside _____

Details of Event _____

Property Missing/Stolen

Quantity	Item	Description	Est. Stolen	Value Recovered

Signature of Reporter

Position

WYOMING GOVERNMENT CENTER - Transportation

Monthly Staff Services Rendered Report

Staff No. _____

_____, 19____ Transportation Dept. Only

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	Total		
Direct Client Service																																		
Staffings/Reports/Plan.																																		
Staff/Dept./Com. Mtgs.																																		
Supervision																																		
Public Relations																																		
Production Maintenance																																		
Transportation																																		
Conf. Development																																		
Scouting																																		
Out Time																																		
Holiday																																		
Vacation																																		
Sick Day																																		
Personal Day																																		
Leave w/o Pay																																		
Emp. Time Used																																		
Overtime Pay																																		
TOTALS																																		

THIS SHOULD BE FILLED OUT BY EACH DRIVER AND TURNED INTO THE OFFICE AT THE END OF EACH MONTH. IT SHOULD HAVE THE EXACT HOURS WORKED, OR THE EXACT HOURS OFF SICK, VACATION, ETC.

Date _____ Employee's Signature _____
 Coordinator's Signature _____

Emp. Time Earned																																	
Date																																	

APPENDIX D
SAMPLE SAFETY INSPECTION CHECKLISTS

DRIVERS VEHICLE REPORT

Vehicle Number _____

Type of Vehicle: Truck Bus

Driver _____

Date _____

Check defects and explain under "Remarks"

- | | |
|-----------------------------------------------------|----------------------------------------------------------|
| 1. Steering gear <input type="checkbox"/> | 11. Reflectors <input type="checkbox"/> |
| 2. Foot brake <input type="checkbox"/> | 12. Motor <input type="checkbox"/> |
| 3. Air brake hoses . . . <input type="checkbox"/> | 13. Exhaust system (leaks?) <input type="checkbox"/> |
| 4. Emergency brakes . . <input type="checkbox"/> | 14. Tire Chains <input type="checkbox"/> |
| 5. Tires <input type="checkbox"/> | 15. Directional signals . . . <input type="checkbox"/> |
| 6. Rear view mirror . . . <input type="checkbox"/> | 16. Windshield defroster . . . <input type="checkbox"/> |
| 7. Windshield wiper . . . <input type="checkbox"/> | 17. Fire extinguisher <input type="checkbox"/> |
| 8. Horn <input type="checkbox"/> | 18. Flores, pot torches, fuses <input type="checkbox"/> |
| 9. Lights <input type="checkbox"/> | 19. Red flags <input type="checkbox"/> |
| 10. Spare bulbs and fuses <input type="checkbox"/> | 20. Emergency Equipment . . . <input type="checkbox"/> |

If No Defects, Check Here _____

Remarks: _____

Repaired by _____ O.K.'d _____

Date _____

YOU ARE HELD RESPONSIBLE FOR THE CONDITION OF YOUR VEHICLE

PROPOSED BUS MAINTENANCE AND SAFETY INSPECTION

2500 Miles or 30 Days

Coach No. _____ Mileage _____ Date _____

TYPE OF OPERATIONS TO BE PERFORMED

IF O.K. "X" REPAIRS NEEDED

ENGINE

- _____ Ck. all fuel lines & connections for leaks
- _____ Ck. engine & radiator for water leaks
- _____ Ck. fuel tank for leaks & mounting and adjust all belts
- _____ Ck. engine for oil leaks
- _____ Ck. air cleaner
- _____ Ck. exhaust leaks-manifold and gaskets

DRIVE

- _____ Ck. exhaust pipe & muffler
- _____ Ck. clutch clearance
- _____ Ck. drive line & universal joints
- _____ Ck. trans. & differ. for proper oil level, mtg. & seals
- _____ Ck. drive shaft for guard

CHASSIS

- _____ Ck. steering arms, drag links & tie rod ends
- _____ Ck. steering gear, mounting and oil level
- _____ Ck. all springs, shackles & "U" bolts
- _____ Ck. axle flanges & studs
- _____ Ck. grease seals for leaks
- _____ Ck./tighten all wheel lugs

BATTERIES

- _____ Ck. battery cables
- _____ Ck. water for proper level

SAFETY EQUIPMENT

- _____ Accident reporting kit
- _____ Fire Extinguisher
- _____ First Aid kit
- _____ Flares or emergency road equipment
- _____ Spare tire and jack (check for air)

BRAKES

- _____ Ck. tubing hoses condition & protection
- _____ Ck. pneumatic check valve
- _____ Ck. hydraulic system, (leaks & condition)
- _____ Ck. air compressor
- _____ Ck. parking brake
- _____ Ck. lining, drums & adjust
- _____ Ck. brake system for air leak
- _____ Ck. brake & throttle interlocks
- _____ Drain air tanks

BODY

- _____ Ck. emerg. door & warn sign.
- _____ Ck. doors sensitive edges
- _____ Ck. door operations, timing warning bell
- _____ Ck. shutter operations
- _____ Ck. windshield wiper & blade
- _____ Ck. fire ext. & first aid kit
- _____ Ck. body and seats
- _____ Ck. loose grab rails & stanchions
- _____ Ck. all mirrors
- _____ Ck. flooring condition
- _____ Ck. tires
- _____ Coach greased as per schedu.

ELECTRICAL

- _____ Ck. all instruments for pro operation
- _____ Ck. horn
- _____ Ck. all lights
- _____ Ck. directional signals
- _____ Ck. warning devices-low air oil & temp.
- _____ Ck. electrical wiring (condition & protection)

MECHANIC'S SIGNATURE

FIGURE V-2

SAMPLE MAINTENANCE CHECKLIST

DAILY VEHICLE INSPECTION

(B)

Mark X for defect; ✓ for O.K.

FLEET NO. _____ ODOMETER _____ DATE _____ TIME _____

ENTER BUS AND CHECK:

- Service Door
- Grab Handles
- Steps (incl. aux. step)
- Stanchions
- Cleanliness
- Floor Covering
- Seats and Glazing
- Emergency Door (open & Close)
- First Aid Kit
- Fire Extinguisher
- Warning Devices

ADJUST DRIVER'S SEAT AND CHECK:

- Seat Belt
- Driver's Door & Window Reg.
- All Mirrors (adjustment)
- Sun Visor
- Service Door (open & close)
- Neutral Safety Switch

START ENGINE AND CHECK:

- Horn
- Steering Wheel
- Windshield Wipers & Washers
- Heaters and Defrosters

ACTUATE ALL INTERIOR AND EXTERIOR LIGHTS AND CHECK:

- Dimmer Switch
- Service & Emergency Brakes
- All Gauges
- Interior Lights
- Air Conditioner

WITH ENGINE RUNNING AND ALL LIGHTS ON, CHECK FOLLOWING EQUIPMENT OUTSIDE VEHICLE:

FRONT

- Body Condition & Windshield
- Look under vehicle for leaks
- Clearance & I.D. Lights and Reflectors
- Wiper Arms and Blades
- Headlights & Turn Signals

LEFT SIDE

- Body Condition
- Side Marker Lights, Turn Signal Lights & Reflectors
- L.F. Wheel and Tire
- Left Mirror & Bracket
- Driver's Door and Step
- L.R. Wheel and Tire

REAR

- Body Condition
- Clearance & I.D. Lights and Reflectors
- Emergency Door (open & close)
- Tail & Turn Signal Lights
- Exhaust System (tail pipe clear?)

RIGHT SIDE

- Body Condition
- Side Marker Lights, Turn Signal Lights & Reflectors
- R.R. Wheel and Tire
- Lift or Ramp Operation
- Fuel Tank Filler Cap
- Right Mirror and Bracket
- R.F. Wheel and Tire

Condition of this vehicle is: Satisfactory _____ Unsatisfactory _____

REMARKS: _____

Signature of Driver making report _____

Signature of mechanic making repairs _____

Date repairs completed _____

FLUIDS	CK'D.	AM'T. ADDED
OIL		
ANTI-FREEZE		
TRANS.		
W/6 WASHER		
POWER STEERING		D-3

APPENDIX E

NOTES

DOT-I-85-42



TECHNOLOGY SHARING

A Program of the U.S. Department of Transportation