



NATIONAL SCHOOL TRANSPORTATION ASSOCIATION

## School Transportation Serious Loss

July 2018



Liberty  
Mutual®  
INSURANCE



# Objectives

Lessons  
Learned from  
Serious Loss

Emphasis on  
best practices:  
Loss prevention  
and mitigation

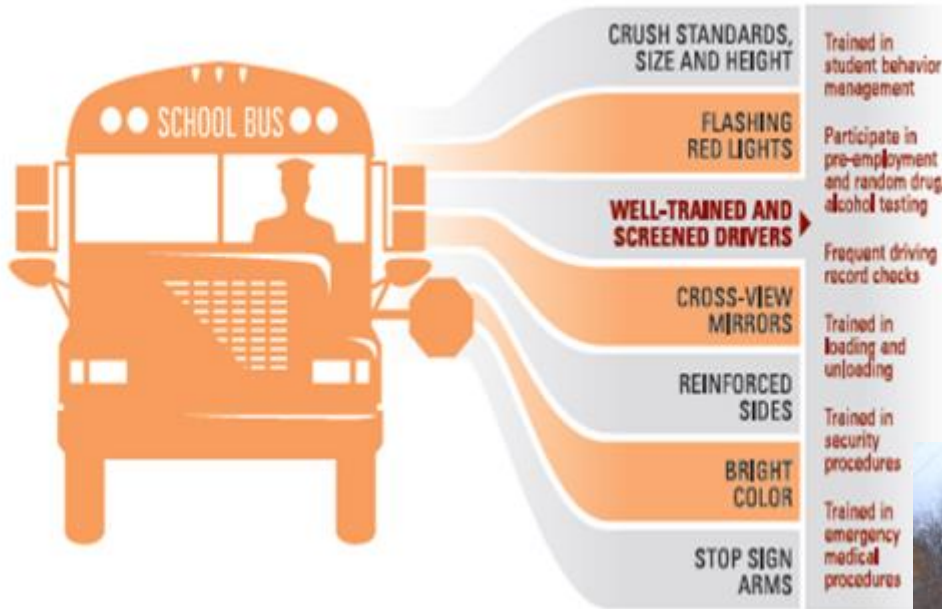
Resources  
available

# Safety has come a long way!



# School Buses Today

School buses are designed with specific safety features to protect occupants during a crash. Well-trained school bus drivers add to the safety of each school bus passenger.



Buses are safer today but accidents still occur

Image: NHTSA Safety in Numbers August 2014 publication

<b>Crash or Loss Type</b>	<b>% of Crash or Loss</b>	<b>% of Incurred</b>
Intersection	24%	19%
Rollover or off road incident	8%	13%
Turning	8%	10%
Pick up and drop off at home	4%	9%
Hit other vehicle in rear	9%	7%
Loading zone incident	4%	5%
Head on	3%	5%
Lane change	3%	4%
Pedestrian	3%	3%
No or vague details	8%	3%
Struck from behind by other	2%	3%
Convoy crash	4%	3%
Fire loss	4%	3%
Stationary object	1%	3%
Totals for 3% or more of Incurred	88%	92%
<b>Grand Total</b>	<b>100%</b>	<b>100%</b>

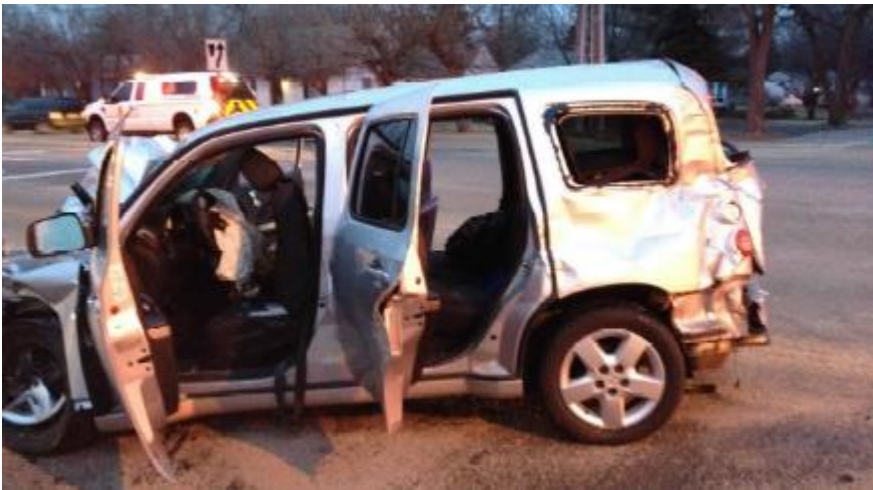
Multiple year analysis of losses with \$100,000 in incurred loss or more

# Intersection Accidents

- ▶ Largest category from a total \$\$ incurred and number of loss perspective.
- ▶ Majority of losses attributed to left hand turns. A few were \$1m+ losses.

Failure to Yield the Right of Way is:

- ▶ Left turns in front of oncoming traffic
- ▶ Pulling out from side roads in front of traffic.
- ▶ Disregarding stop sign/light



# Loss of Control/Rollovers/Overcorrections



# Pedestrian Strikes...loss descriptions

**NOTE: IF A STUDENT SHOULD DROP AN OBJECT IN THE ROADWAY, HE/SHE SHOULD NEVER STOP AND PICK IT UP UNTIL THE DRIVER IS MADE AWARE AND GIVES PERMISSION.**

**NOTE: THE STOP ARM SHALL BE USED AT ALL TIMES WHEN LOADING OR UNLOADING STUDENTS. THIS INCLUDES WHILE ON SCHOOL PROPERTY.**

Just some of the loss descriptions in this category

- ▶ Bus driver struck two students while driving in a residential area
- ▶ Bus making left turn and struck pedestrian. Pedestrian was crossing street and ran into bus. Injuries were fatal
- ▶ FATAL ACCIDENT - Bus lurched forward and hit the three people.
- ▶ Student back pack got caught on the front of the bus and was dragged about 15 to 20 ft on the ground
- ▶ FATALITY-Bus dropped student off; student exited the bus; walked up the bank on the side of the road and then re-entered the path of the bus again as it began moving forward; fatality injuring the 10-yr old male student
- ▶ STRUCK BY ONCOMING AUTO AS HE WAS CROSSING STREET TO BOARD SCHOOL BUS. FATALITY.
- ▶ SCHOOL BUS TURNING INTO PARKING LOT STRUCK PEDESTRIAN/STUDENT IN THE CROSSWALK. THE STUDENT WAS LOOKING AT HIS PHONE AT THE TIME.
- ▶ Plaintiff fell as he was exiting bus. Handicap student...unloading issue not pedestrian strike
- ▶ Bus stopped at light to make a right turn; looked left and when traffic cleared started to make his right turn and at that time two bicycles
- ▶ Fatality - 2nd grader at Elementary struck and killed by bus while unloading at school
- ▶ Bus was stopped to deliver to home a 5 year old student. When bus stopped driver opened the door. Parent was not there to meet child so driver decided to continue without leaving child at her home. She did not know child had left the bus and ran over the child. Fatal
- ▶ Driver had yellow lights on at pick up not reds and 7 year old boy ran in front of van on state highway with posted speed limits of 55mph. FATAL

NOTES are from the KY School bus driver manual.



# Pedestrian Strikes



# Failure To Maintain Clear Distance Convoy Accidents



**More than 50 hurt when Indiana school buses crash**



This image provided by the Kosciusko County Sheriff's Department shows a chain-reaction crash involving four buses in North Webster, Ind., Wednesday, May 22, 2013. The crash left dozens of middle and high school students with non-serious injuries and one driver seriously injured. / AP



# Hail, Fire & Flood



# School Bus Fires

Motorcoach and School Bus Fire Safety  
Analysis



November 2016



Photograph 4  
Wiring harness at the firewall



# Why You Don't Back Up A School Bus



- ▶ Driver missed stop on residential street and backed bus and ran over motorcyclist.

# Best Practice Fleet Safety Programs

- Select drivers based on their history and ability to perform the job
- Establish and communicate expectations on how jobs should be performed
- Monitor performance against the expectations
- Provide feedback on performance
- Change behavior that does not meet expectations
- Document their policies and actions



# Specific Topics

- Driver oversight
- Telematics
- Convoys
- Non-owned autos
- Human factors in crashes
- Hours of use (regulated and non-regulated vehicles)
- Distractions
- Route hazards and controls
- Metrics and measurements
- Documenting your policies and process



# Driver Oversight

## Lack of Driver Oversight Key Issue in School Bus Safety Special Investigation Report

“Unsafe drivers are a hazard, unsafe systems allow hazards to persist, and systems cannot be safe without effective oversight.”

Robert L. Sumwalt, NTSB Chairman

<https://www.nts.gov/news/press-releases/Pages/NR20180522.aspx> May 22, 2018



## Driver Oversight- Actions to Consider

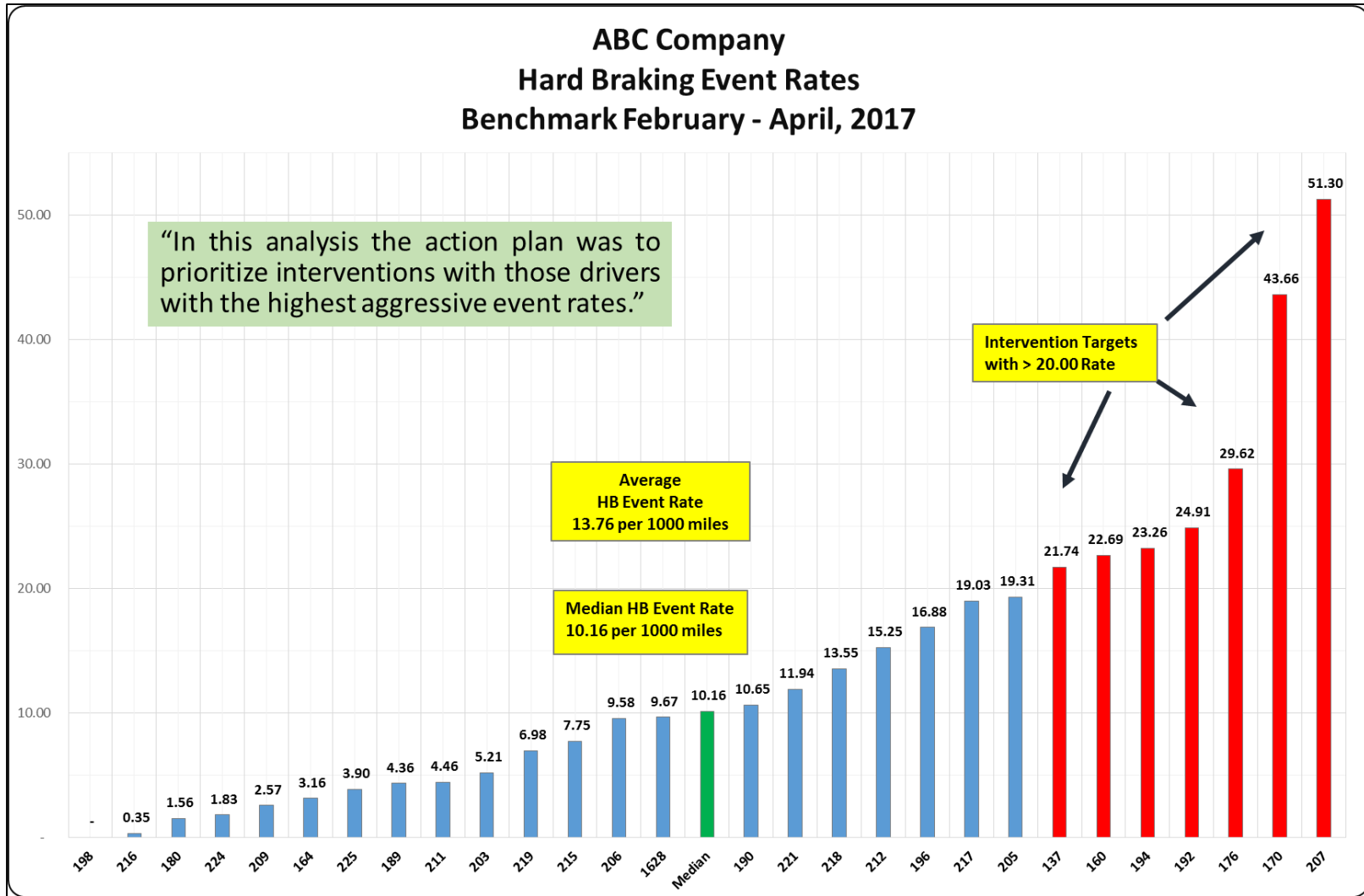
- Monitor driving records
- Investigate complaints from public
- Investigate complaints from parents
- Use telematics data for aggressive driving and route compliance
- Conduct observations
- Verify you have effective expectations
- Verify expectations have been communicated
- Take actions when expectations are not met that are more than “retraining”

# Telematics

## Managing Vital Driving Performance™ Process

- Establish event parameters based on the vehicle type
- Use events rates per 100 miles are used to compare performance
- Establish event rate ranges
- Compare performance to the median for same types and areas
- Identify Outliers
- Establish performance improvement objectives
- Track individual and location rates

# Baseline Benchmark “Data for a 10-Week Period”



Highest Rate  
51.3

Average Rate  
13.76

Median Rate  
10.16

# Baseline Benchmark – “RESULTS !!”

## ABC Company Hard Braking Event Rates New Benchmark July - September, 2017

“This new data analysis shows improvements in the aggressive event rates since holding interventions with those drivers with the highest aggressive event rates back in May and June.”

### RESULTS

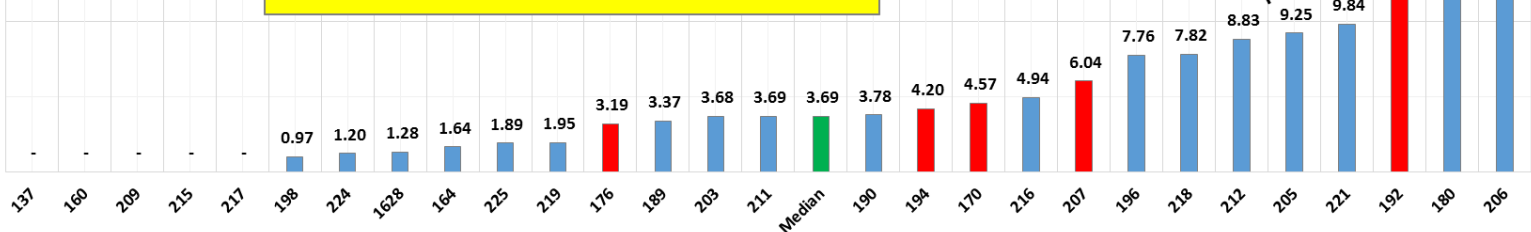
ABC reduced its corporate Hard Braking Event Rate by 65% from May to September. (13.76 per 1000 miles vs 4.86 per 1000 miles)

Median Event Rate was reduced 63% from 10.16 to 3.69

The seven worst performers identified in the April analysis saw an average reduction of 80% in their aggressive driving event rate, after the one-on-one interventions.

New intervention Targets are those with > 9.00 Rate

Red Markers indicate the active worst performers from the prior analysis in March-April 2017.



Highest Rate  
18.16

Average Rate  
4.86

Median Rate  
3.69

# Convoys

- Space between vehicles when arriving or leaving a school
- Field trips or games with multiple vehicles
- Establish following distance policies based on time interval rule
- Each driver needs to understand the route- never use the “follow me” method
- Don't fight for space or to keep other vehicles out of a convoy



# Non-owned Vehicles

- Identify employees that drive on school business
- Establish minimum insurance limits
- Establish protocols for rental vehicles
- Do not coordinate rides for students using their own vehicles
- Establish driver qualification protocols
- Establish vehicle specifications

# Human Factors in Crashes- Study in Progress

- Route Observation Rides
- Driver Selection
- Parking Location in Yards
- Vehicle Condition
- Windows and Mirrors
- Driver Rotation
- Health and Wellness
- Higher Crash Rate Month

# Hours of Use

- Comply with hours of service requirements (interstate and intrastate regulations)
- With longer day drivers look at commute times (can be legal but tired)
- Develop policies similar to HOS regulations for non-regulated vehicles
- Use technology to monitor hours of use
- Have policies to address risk created by expense control



# Distractions

- Address a wide range of distractions
- Prohibit use of phones when driving
- Have senior management set the example
- Look for operation policies that encourage distraction
- Document your distractions policies
- Clearly communicate the distraction policies
- Document the communication
- Use acknowledgement documents to show drivers understand and agree to comply

# Route Hazards and Controls

- ▶ Identify hazards during dry runs that might allow for modifications
- ▶ Ask for driver input
- ▶ Turns, intersections and limited visibility areas
- ▶ Work with route designers when concerns are identified



# Metrics and Measurements

- ▶ Use multiple metrics (miles and stops)
- ▶ Track a range of metrics including on time departure, telematics events and fuel use
- ▶ Track events, incidents, crashes etc. by route
- ▶ Use a root cause analysis when high rates are identified



# Document Policies and Process

- Policies and expectations
- Policy communication
- Driving record criteria and on-going monitoring
- Training outlines and completion
- Performance evaluations
- Observations
- Metrics showing action plans and progress
- Telematics process
- Have a record retention policy
- Trainer training and audits

# Questions and Comments

