

## RISK MANAGEMENT IN THE AREA OF SCHOOL TRANSPORTATION



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## OVERVIEW

- Workers' Compensation
  - Best Practices & Experience
- Property/Casualty
  - Best Practices & Experience
- MIOSHA
- Bus Garage Safety



## DISTRICT-WIDE BEST PRACTICES


- Incorporate safety into management process
- Training and awareness
- Hazard identification process
- Accident reporting and investigation
- Designated medical facility
- Transitional work opportunities



## DEPARTMENT-SPECIFIC CONTROLS

From 7/1/09 through 11/21/11...


- Bus drivers and bus aides have accounted for 884 claims (17%) and \$3,693,738 total incurred dollars (15%)
- What is causing the loss and how much is this costing the district?



## CAUSE OF LOSS

(Driver and Aides)

Cause of Loss	Number of Claims	Total Incurred
Slips and Falls	360	\$1,692,938
Strains	218	\$1,116,560
Struck-By	178	\$187,293
Miscellaneous	55	\$332,839
MVA	41	\$326,644



## SLIPS AND FALLS

<p><u>Exposures</u></p> <ul style="list-style-type: none"> <li>• Steps</li> <li>• Inclement Weather</li> <li>• Uneven surfaces</li> <li>• Tie downs</li> <li>• Standing on the bus</li> </ul>	<p><u>Controls</u></p> <ul style="list-style-type: none"> <li>• Appropriate footwear</li> <li>• Bus steps clear of ice and snow</li> <li>• Maintain and use hand rail</li> <li>• Use of step ladder</li> <li>• Surface awareness</li> <li>• Sit while bus is moving</li> </ul>
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## STRAINS

<p><u>Exposure</u></p> <ul style="list-style-type: none"> <li>• Working with equipment, mirror, wheelchairs</li> <li>• Wheel, hand brakes, door</li> <li>• Lifting hood</li> </ul>	<p><u>Controls</u></p> <ul style="list-style-type: none"> <li>• Maintain good posture</li> <li>• Utilize equipment to keep body in alignment</li> <li>• Upgraded buses</li> </ul>
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## STRUCK-BYS

<p><u>Exposures</u></p> <ul style="list-style-type: none"> <li>• Student behaviors</li> <li>• Motor vehicle accidents</li> </ul>	<p><u>Controls</u></p> <ul style="list-style-type: none"> <li>• CPI training – identifying triggers</li> <li>• Enforced behavior guidelines of the bus</li> <li>• Increased awareness</li> <li>• Defensive driving</li> </ul>
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## FINANCIAL IMPACT

District contribution is based primarily on two factors:

- Payroll
- Claims experience

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## PAYROLL

- Employee groups are rated according to exposure and the different rates are utilized in determining the payroll
- Transportation personnel fall into the second highest rated classification code

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## MODIFICATION FACTOR

- A modification factor is utilized in the calculation of contribution/premium
- The modification factor is three years experience not including the previous year

**Marathon versus a Sprint!**

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## MODIFICATION FACTOR (cont.)

A modification factor of 1.0 is considered average...

- Above 1.0 – the district will have an increase in contribution/premium
- Below 1.0 – the district will have a decrease in contribution/premium

**SET SEG** **WHAT DOES THIS MEAN?**

- Transportation personnel have a significant impact on premium
- Transportation personnel historically experience a significant amount of loss and have a high exposure level
- Both of these factors impact the contribution that a district will pay

**Go back to the best practices!!!**

**SET SEG** **PROPERTY/CASUALTY BEST PRACTICES**

- Management
- Driver selection and training
- Vehicle inspection and maintenance
- Security

**SET SEG** **AUTO LIABILITY HISTORY**

Cause of Loss	Number of Claims	Total Incurred Dollars
MVA – Members at fault	117	\$3,212,603
Stationary objects	314	\$617,393
MVA – Other vehicle at fault	33	\$278,966
Other	8	\$74,450
<b>Total for the Pool</b>	<b>472</b>	<b>\$4,183,412</b>

**SET SEG** **AUTO PHYSICAL DAMAGE HISTORY**


Cause of Loss	Number of Claims	Total Incurred Dollars
MVA – Other vehicle at fault	139	\$665,278
Stationary objects	123	\$455,016
MVA – Member at fault	74	\$527,993
<b>Total for the Pool</b>	<b>549</b>	<b>\$2,128,743</b>

**SET SEG** **MIOSHA STANDARDS**


- Two main applicable standards:
  - Part 1 General Provisions
  - 72 Automotive Service Operations
- Others: Part 8, Part 33, Part 40, Part 75, Part 76, Part 85 and Part 92

**SET SEG** **MIOSHA STANDARDS: EMPLOYERS RESPONSIBILITIES**

- Provide training on hazards and safe operation
- Ensure tools, equipment and work area are free of recognized hazards
- Prohibit smoking, flames and sparks within 15 feet of where Class 1 flammable liquids are dispensed or used. Post “No Smoking” signs

 **MIOSHA STANDARDS:  
EMPLOYERS RESPONSIBILITIES (cont.)**

- Maintain copy of Part 72 for employee review
- Do not bypass any safeguard unless required during servicing
- Establish and maintain lockout, tagout procedures
- Provide chain or other device at all times to restrain compressed gas cylinders

 **GENERAL SAFETY ISSUES**


- Incorporate formal inspection process
- Frequency of inspections
- Employee awareness and training

 **SAFETY CHECKLIST**

- Hazardous Materials & Waste Storage
- General Building
- General Equipment
- Housekeeping
- Battery and Tire Storage

 **SAFETY CHECKLIST (cont.)**

- Health & Safety
- Solvent Part Cleaner
- Air Conditioning and Refrigeration Servicing
- Wash Bays/Conveyors

 **TRANSPORTATION RISK  
MANAGEMENT**

Questions????

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