

Managing Risks in Transportation

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Getting kids to school and back home safely



Insurance Considerations

If you know you are at fault, do not tell other drivers the school's insurance will pay for your damages:

- Michigan No-Fault Insurance Law
- Road accident, parked vehicle, sitting in car waiting for to pick up student, etc.
- Every claim is different

“They said this and they said that!”

Auto Claim Form

- List in report if minor and school plant to just pay the invoice
- More information is better
- Do not need an estimate to file a claim
- Do not pay invoices before working with SET SEG
- Let appraiser and claims team review estimates/invoices

Auto Incident Report

setseg.org

“Property/Casualty” tab

“File A Claim” page


MASB-SEG PROPERTY/CASUALTY POOL, INC.


SET SEG **AUTO INCIDENT REPORT**

Complete this diagram only if accident occurs on private property (ex. parking lot, school property).

Indicate on diagram what happened.

1. Draw heavy lines to show streets
2. Name streets
3. Draw arrow pointing north
4. Show vehicles and pedestrians thus:

Vehicles: 

Pedestrians: 

5. Show angle of collision

Indicate North with Arrow

WHAT TO DO IN CASE OF AN ACCIDENT

Complete both pages of this report at the scene of the accident and submit it to your school business or transportation office. In case of a severe accident, telephone your office at once.

NOTE: When submitting an Auto Incident Report, include a police report and 2 estimates of damage.

Should you have any questions, please contact CCMSI PC Claims Team at (866) 204-0808 or (517) 347-2331 or email pcclaims@ccmsi.com

WHAT TO DO IN THE EVENT OF AN ACCIDENT

- Secure vehicle and passenger(s)
- Notify proper authorities (i.e. police and fire departments if necessary)
- Notify appropriate district personnel
- Do not admit fault/liability
- Take photos of accident scene
- Create a list of passengers in the vehicle and submit with claim at the time of accident

AUTOMOBILE LIABILITY

Any claim involving bodily injury should be reported to the Pool as soon as possible.

Contact: SET SEG PC Claims Team
Phone: (800) 292-5421
Fax: (517) 492-0883
Email: pcclaims@setseg.org
Mail: SET SEG | 1520 Earl Ave. | East Lansing, MI 48823

Set 10/10/18

MASB-SEG PROPERTY/CASUALTY POOL, INC.

SET SEG **AUTO INCIDENT REPORT**

The Auto Incident Report form should be completed in its entirety for all accidents involving the collision of the insured vehicle with another vehicle or object.

MEMBER

DISTRICT NAME: _____ PHONE: _____
DRIVER: _____
YEAR/MAKE/MODEL: _____
DAMAGE: _____
WHERE CAN VEHICLE BE SEEN: _____
VEHICLE IDENTIFICATION NUMBER (VIN): _____

ACCIDENT

DATE: _____ TIME: ☐ AM ☐ PM LOCATION: _____
ADDRESS: _____ PHONE: _____
Description of accident: _____
Was car parked and unattended? ☐ YES ☐ NO Reported to police? ☐ YES ☐ NO To whom? _____
Report number: _____ Citation issued? ☐ YES ☐ NO If yes, to whom? _____

OWNER: _____ HOME PHONE: _____ WORK PHONE: _____
ADDRESS: _____
DRIVER: _____ HOME PHONE: _____ WORK PHONE: _____
YEAR/MAKE/MODEL: _____ HOME PHONE: _____ WORK PHONE: _____
DAMAGE: _____
VEHICLE IDENTIFICATION NUMBER (VIN): _____
REPORT PREPARED BY: _____ PHONE: _____
TITLE: _____
DATE: _____

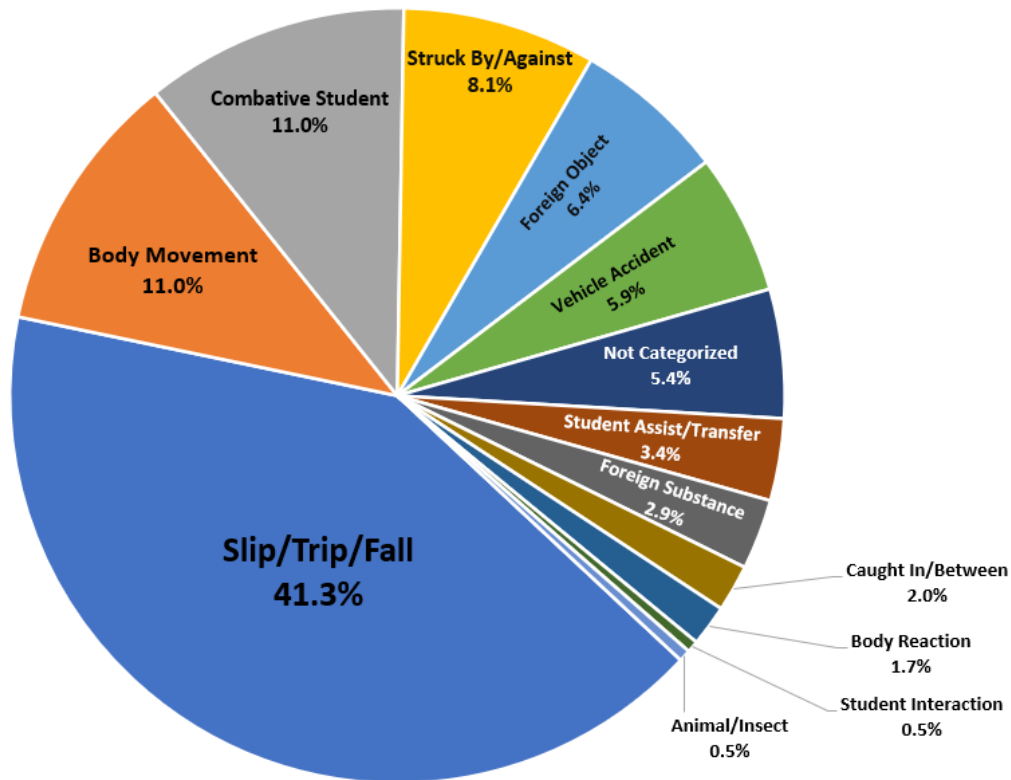
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Claim Trends - Worker's Compensation

Costliest Drivers WC Claims by Cause Since 7/1/2022	
Category	Avg. Cost/Claim
Body Movement (Pushing, Pulling, Lifting)	\$8,574
Student Assist/Transfer	\$6,344
Slip/Trip/Fall	\$6,080
Vehicle Accident	\$4,984
All Claims	\$4,655

Drivers Workers' Compensation Claims since July 1, 2022

Claim Frequency by Cause Category



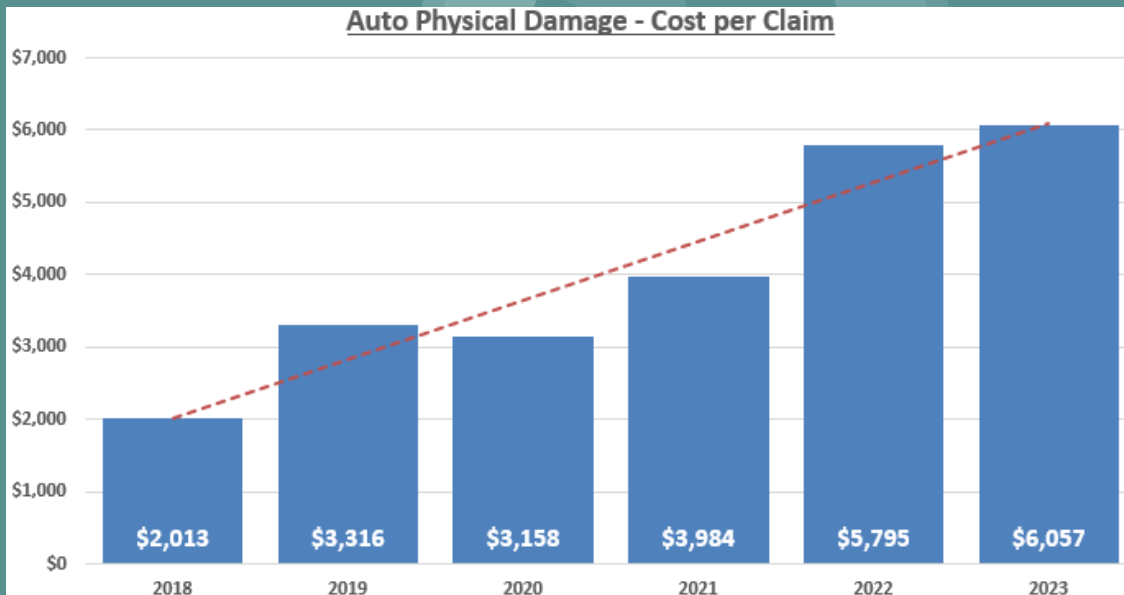
Claim Trends - Property & Auto Damage

Cost per claim has nearly tripled from 5 years ago

- Annual increase of 40% year over year

Inflationary forces to blame

- Vehicle prices and replacement costs are elevated
- Parts and labor to repair buses/other vehicles is also higher



Injuries

- File claims as immediately as possible!!
- SET SEG Adjuster will notify parents on coverages- do not discuss with them

Contact SET SEG for assistance -
not just when filing a claim!

Marc Ramsey

SET SEG Claims Supervisor

517-816-1688

mramsey@setseg.org



Distracted Driving

As with all of the drivers on the road, distracted drivers are a big problem. School bus drivers are routinely distracted inside the school bus while driving a 40 foot vehicle, during all weather conditions, while being a friend, referee, medic, etc to the students they transport. With today's technology, some drivers could be checking their phones, making calls, and or texting.



[257.602](#)



Training

Are you giving your school bus drivers the training they need or just the basics?

- Driving skills
- Pre-trip inspections
- Medical
- Wheelchair securements
- CPI
- Dealing with hostile parents
- Proactive Response Training for School Bus Drivers

[ELDT](#)
[257.1851](#)
[CPI](#)
[UMTRI](#)

Training of Our Students

- What training do you give to your students?
- How often do you give them training?
- How are you presenting the rules to the students?



School Bus Stops Are They Legal?

- Are you taking all the required steps to ensure the bus stop is legal?
- Do you have the correct distance of visibility?
- Have you weighed the stop being legal against the risk?

[257.1855 2\(b\)](#)

Loading and Unloading Zones

- Are parent drop-off and pick-up separate from the school loading and unloading zone?
- How are the students funneled out of the building?
- Is there a barrier between the parents and school buses?



Traveling in Vehicles Other Than School Owned

In general, the best solution for all pupil transportation is an approved school bus with a qualified school bus driver.

- Does your staff transport students in their private cars?
- Do students transport other students in their cars for school sponsored events?
- Do you require permission slips?
- Do you run the driver through CARS?
- Do you ensure their vehicle is insured?



[257.1807](#)

Traveling in Vehicles other than the School Bus

In general, the best solution for all pupil transportation is an approved school bus with a qualified school bus driver.

- What size van is legal to transport students to or from school or a school activity?
- What driver credentials are needed?
- Can you use an 11-15 passenger school bus under 26,000 pounds?
- What driver credentials are needed?



[257.1810 \(2\)](#)
[49 CFR 301.01](#)

Preventative Maintenance Schedule

- Along with the pre-trip inspections, how often to do your technicians conduct preventative maintenance?
- What are your technicians looking for when conducting your preventative maintenance?



 PM



Bus Garage

- What is your protocol for staff other than mechanics in the work bays?
- Is there a policy in place for staff?
- What policies do you have in place for use of the hoist? Tools? Pits?



Bus Yard

- What is the flow for traffic in your yard?
- Do you have underground or above ground fuel tanks?
- Is the lot salted properly before staff arrive?



Questions?



Contact Us



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