

NEW JERSEY TRANSIT PARATRANSIT VEHICLE INSURANCE STUDY

New Jersey Transit is pleased to make available the Paratransit Vehicle Insurance Study undertaken by Warren, McVeigh and Griffin, Inc. as prescribed in Section 10 of the Senior Citizen and Disabled Resident Transportation Assistance Act, P.L. 1983 C.578. This study, begun in July 1984, was submitted as a final draft to New Jersey Transit in November 1984.

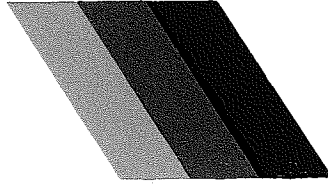
The findings of this report, that the accumulated insurance premiums of paratransit operators interested in insurance pooling is \$375,000 and falls short of the \$500,000 minimum premium threshold necessary for an insurance pool to produce cost savings, may be disappointing to those advocating that an insurance pool be established. The reason for this limited interest as indicated by the study is that the agencies insurance is purchased through a national program at no cost to agency, such as for Red Cross agencies, or that insurance is included in the master policy of a "parent" entity, such as a county, and/or that their insurance costs are paid by the parent entity. However, one must keep in mind that since the legislation was signed by the Governor in January 1984 all twenty-one counties have made great strides in developing service plans and, in some cases, initiating additional or expanded service to their senior and disabled population. As more counties actually begin to expand services their reliance on private and non-profit agencies to deliver those services will increase the interest and the potential of establishing a paratransit vehicle insurance pool. A second important factor is that current insurance trends indicate coverage availability is decreasing and prices are increasing. If this trend continues, there will be added incentive for paratransit vehicle owners and operators to participate in a vehicle insurance pool.

New Jersey Transit has considered the recommendations of Warren, McVeigh and Griffin, Inc. New Jersey Transit's Office of Special Services does already attend the monthly Council on Specialized Transportation (COST) meetings which are held on a monthly basis. New Jersey Transit will work closely with COST in continuing to gather the loss and exposure data that will be necessary to approach the insurance market in the future.

New Jersey Transit has already begun to work closely with COST and each county in developing vehicle specifications which maximizes driver and passenger safety.

New Jersey Transit will be working with COST and the counties in developing driver training programs as well as starting a library of informational material including films which New Jersey Transit will make available to paratransit vehicle operators.

Finally, New Jersey Transit will keep abreast of the paratransit vehicle owners and operators insurance problems and be prepared to move quickly if there is enough interest in creating an insurance pool for paratransit vehicles.



FEB 11 1985

Ms. Beverly Schrum
Supervisor of Legislative
Public Information Services
Room III
State House Annex
CN-097
Trenton, New Jersey

Dear Ms. Schrum:

Enclosed please find the New Jersey Transit Paratransit Vehicle Insurance Study as required by the Senior Citizen and Disabled Resident Transportation Assistance Act (P.L. 1983 C.578).

The legislation specifies that this report be submitted to the Senate and General Assembly Transportation and Communications Committees.

Should you have any questions, do not hesitate to call Mr. Robert Koska of my staff at (201) 648-7485.

Sincerely,

A handwritten signature in cursive script that reads 'Susan Kirk'.

Susan Kirk
Director
Public Affairs

SK/er

Enclosure

New Jersey Transit Corporation

Paratransit Vehicle Insurance Study

November 1984

Report By

**Warren, McVeigh & Griffin, Inc.
1420 Bristol Street North
Newport Beach, California 92660**

Warren, McVeigh & Griffin, Inc.

Warren, McVeigh & Griffin, Inc.

Risk Management Consultants

November 30, 1984

New Jersey Transit
MacCarter Highway and Market Street
Newark, New Jersey 07101

Attention: Mr. Terry Boyle
Director, Special Services

Paratransit Vehicle Insurance Study

Dear Mr. Boyle:

This report details our study of paratransit vehicle risks and insurance in New Jersey. Work on this study was performed by Margaret W. Tiller and Kathryn G. Furr, with the assistance of other consultants of our firm.

Chapter I of the report summarizes our work. Chapters II through IV provide the details of our study. The appendices contain supporting material and should be considered an integral part of this report.

We appreciate the opportunity to conduct this study for New Jersey Transit. We are happy to answer any questions concerning our work or to be of further help.

WARREN, McVEIGH & GRIFFIN, INC.

By Margaret W. Tiller
Margaret W. Tiller, CPCU, ARM, FCAS, MAAA
Principal Consulting Actuary

By Kathryn G. Furr
Kathryn G. Furr, CPCU, ARM
Consultant

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I. SUMMARY

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A. INTRODUCTION

In January, 1983, the New Jersey State Legislature passed the Senior Citizen and Disabled Resident Transportation Assistance Act ("Act"). One article of the Act directed the New Jersey Transit Corporation ("NJ Transit") to:

... prepare a comprehensive study designed to determine the feasibility of covering insurance costs by means of the development of a state-wide insurance pool for transit vehicles, regardless of owner, that are utilized at the county level and for inter-county transportation services.

Warren, McVeigh & Griffin, Inc. ("WMG") was selected by a competitive bidding process to perform this study for NJ Transit.

B. CONCLUSIONS AND RECOMMENDATIONS

We do not think that a state-wide insurance pool for senior citizen and disabled resident transportation ("paratransit") vehicle insurance is feasible at this time. In order to form such a pool, it must be supported by the potential pool participants. There is not currently enough support to justify creating a paratransit vehicle insurance pool.

There are primarily two reasons for forming an insurance pool: either (1) the desired coverage is unavailable, or (2) the pool results in significant cost savings. Liability and physical damage insurance for paratransit vehicles is currently available from a large number of insurers. Study participants did indicate some price dissatisfaction, but it is not now wide or strong enough to support a pooling approach.

The insurance market changes daily. The insurance industry is now entering a period of reduced coverage availability and increased prices. If this trend continues, the paratransit vehicle owners and operators will probably become much more interested in forming an insurance pool.

In order to move quickly if the insurance situation deteriorates, we recommend that NJ Transit make a concerted effort to keep abreast of the paratransit vehicle owners and operators insurance problems and help the Council on Specialized Transportation ("COST") gather loss and exposure data necessary to approach the insurance market and determine the potential cost impact of a pool. We also recommend that NJ Transit help COST develop loss control standards for paratransit vehicles and present these standards in training seminars for paratransit vehicle owners and operators.

Chapter II of this report recaps the methodology of our study. Chapter III discusses the current situation regarding paratransit vehicle insurance of the study participants. Our recommendations are detailed in Chapter IV.

II. METHODOLOGY

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We collected data concerning the study participants' paratransit vehicle insurance programs and practices through interviews and written surveys.

We visited NJ Transit twice to conduct interviews and to review the draft study questionnaires which were used to obtain information for participating paratransit agencies. Persons we interviewed during the study included:

- o Mr. Jim Minick, Senior Risk Management Analyst at NJ Transit,
- o Mr. Terrence Boyle, Director, Special Services,
- o Mr. David Stroud, Program Coordinator for the Office of Special Services at NJ Transit,
- o Mr. Charles Steele, Deputy Insurance Commissioner, and
- o Senator Gagliano, NJ Representative.

We also attended the September COST meeting. COST is an informal organization comprising operators of special service vehicles. Its purposes are to exchange information and to influence the state legislature. COST members have recently approved bylaws and are considering incorporation.

We conducted a two-stage survey to determine the feasibility and attractiveness of pooling and/or joint insurance purchasing. WMG designed both questionnaires used in the survey. NJ Transit was responsible for mailing the questionnaires to potential study participants, encouraging study participation by telephoning questionnaire recipients and collecting the responses.

The first stage (see Appendix A) was a one-page questionnaire that requested general information regarding the agency's size and current vehicle insurance program and asked whether the agency was interested in:

1. Joining an insurance pool, if it would provide improved services and/or lower cost than the agency's current arrangements.
2. Participating in the study to determine what the service and cost improvements would be.

On August 23, 1984, NJ Transit mailed 185 questionnaires, which we understand included some duplicate mailings to agencies which operate more than one program. Appendix B contains a list of the first questionnaire recipients. Agencies were requested to complete and return the questionnaire to NJ Transit by August 29, 1984. A total of 79 responses were received, 13 of which were received after the requested return date. The agencies that responded to this preliminary questionnaire are listed in Appendix C. A summary of the questionnaire responses is contained in Appendix D.

Of those agencies that responded, 53 indicated a willingness to participate in the pooling feasibility study. The 26 agencies that were not interested in participating in the feasibility study gave the following reasons for their lack of interest:

1. insurance purchased through a national program at no cost to the agency, such as for the Red Cross agencies,
2. insurance included on master policy of "parent" entity, such as a county, and/or insurance costs paid by the parent entity,
3. satisfied with current insurance arrangements,
4. do not feel that current coverage can be matched at lower rates, and/or
5. cannot take on additional paperwork.

Since the number of vehicles per agency averaged less than five, we did not exclude any interested agencies from participating in the second phase of our data collection process.

The second questionnaire (see Appendix E) was mailed by NJ Transit to interested agencies on September 20, 1984. The second questionnaire requested additional operational information and loss history. The cover letter accompanying this questionnaire requested that the agencies complete and return the questionnaire by October 3, 1984. Some agencies contacted by telephone which had not (and did not) respond to the first questionnaire indicated willingness to participate in the study. These agencies were mailed second questionnaires. The first questionnaire respondents whose questionnaires were received after September 20 were not sent second questionnaires. A total of 60 second questionnaires were sent out. A list of the second questionnaire recipients is contained in Appendix F.

Because of the limited number of responses, the response deadline was extended to October 23, 1984. As of the revised deadline, only 12 agencies had returned their questionnaires. The agencies that returned the second questionnaire by the October 23, 1984 deadline are listed in Appendix G. A summary of the second questionnaire responses received is contained in Appendix H.

Other activities we performed during the course of this study include:

1. research New Jersey statutes and federal funding legislation which may impact on the subject services' vehicle insurance requirements,
2. review similar studies conducted in other entities (Iowa, Oregon and the Department of Transportation) regarding paratransit vehicle insurance,
3. review Insurance Service Office material describing rate classifications for paratransit vehicles,
4. review sample contracts between NJ Transit and paratransit vehicle agencies, and
5. review other information, such as minutes of the public meeting of the Assembly Transportation and Communications Committee on Assembly Bill No. 3018 held on November 22, 1983, provided by NJ Transit relevant to the study.

III. CURRENT SITUATION

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A. LEGAL REQUIREMENTS

Based on our review of New Jersey statutes and discussions with Insurance Department personnel, there are no legal restraints to forming self-insurance pool with participants being both private- and public-sector.

B. ADMINISTRATION REQUIREMENTS

Most funding sources require paratransit agencies to maintain automobile liability insurance with a specified minimum coverage limit. No contracts we reviewed required a liability insurance limit higher than \$1 million. If, for example, a paratransit vehicle hit a fully-occupied school bus and caused many serious injuries, the liability losses could easily exceed \$1 million. Consequently, we recommend that each paratransit agency carry a higher minimum liability insurance limit, such as \$5 or \$10 million.

C. SOURCES OF INSURANCE

As shown in Appendix D, 33 of the interested respondents to the first questionnaire stated that the insurance for their paratransit vehicles was combined with the insurance for other non-paratransit vehicles. As stated in Chapter II of this report, many of the responding "uninterested" paratransit agencies stated that their vehicle insurance was provided by a "parent" entity, often at no cost to the agency. Also, some agencies are covered under a national group insurance program, such as the Red Cross program.

Many different insurers now provide vehicle insurance to New Jersey paratransit agencies. Insurance Company of North America and Selected Risks Insurance Company were the insurers most commonly noted by the first questionnaire respondents.

D. INSURANCE COVERAGE

Most agencies that responded to the first questionnaire indicated that they purchase first-dollar (no deductible) liability insurance and physical damage insurance with a low deductible (usually \$500 or less).

We did not receive policy copies from enough of the agencies to comment on the coverage scope or limit adequacy of insurance being purchased by the paratransit agencies. Most business auto liability insurance is written using standard Insurance Services Office forms. The coverage scope of excess automobile liability coverage varies.

E. LOSS PREVENTION PROGRAMS

The second questionnaire requested information regarding the paratransit agencies' loss prevention programs. Of the 12 respondents, seven stated that they do have a loss prevention program.

The most common loss prevention activity is a driver training/defensive driving program, although some agencies stated that they also have loss prevention programs regarding first aid techniques, how to handle elderly persons, stress management, instructions regarding emergency equipment available in the vehicle and one-to-one consultation on safety by agency management. Only one agency noted an insurer-assisted slide presentation as part of their loss control program.

F. ACCIDENT REPORTING

The second questionnaire asked if the agency reported all claims to its insurance agent/broker. All responding agencies stated that they report all claims to their insurance agent/broker.

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G. CLAIM MONITORING

Only two of the 12 second questionnaire respondents stated that they remain involved in the claim settlement process after they report a claim to their insurance agent/broker. The activities of the agencies that indicated continuing participation are limited to completing required forms, arranging access to vehicles and attending court hearings when required.

H. CLAIM HANDLING

All responding agencies stated that they felt their agent/broker/insurer handles their claims satisfactorily.

I. INSURANCE PREMIUMS

The per-vehicle insurance premiums charges varied significantly among responding agencies. We do not have adequate loss data to comment on the justification of the premium differentials.

J. INSURANCE RATING CLASSIFICATIONS

Insurance Services Office recently developed a separate rating classification for paratransit vehicles insurance. We did not receive responses for enough agencies to comment on whether or not most paratransit vehicles are being classified in the proper rate classification.

K. CAPABILITIES AND WILLINGNESS TO POOL

Although the first questionnaire reflected a moderate interest in pooling insurable vehicle risks, the response level to the second questionnaire reflects either (1) a very low interest level, or (2) inadequate time to complete the survey. NJ Transit called approximately 35 first questionnaire recipients to encourage study participation. As stated in Chapter II of this report, the survey completion deadline was revised to allow as much time as possible for the questionnaire recipients to respond, given the time required for WMG to perform its analysis and the time NJ Transit required for its internal review of our report, prior to presentation to the Senate.

Of the 12 agencies that responded to the second questionnaire, eight stated that they would be interested in participating in the management of the pooling arrangement.

IV. RECOMMENDATIONS

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A. FEASIBILITY OF AN INSURANCE POOL AT THIS TIME

From experience, we have learned that an insurance pool is successful when most of the following conditions are present:

1. The interested entities have homogeneous characteristics, such as similar size, operations, interests, etc.
2. Participating entities are sincerely interested in developing low-cost, high-quality, long-term programs.
3. Insurance coverage is not available to individual entities on a reasonably competitive basis.
4. Broad coverage terms and adequate policy limits are not available to the entities as individual purchasers of insurance.
5. Key insurance services, loss control engineering, claims handling and loss records are not sufficient to meet the needs of the entities.
6. The available group alternatives will generate savings, as well as improving the scope of coverage and the quality of services.

The entities selected to receive the questionnaires were determined by NJ Transit to own and/or operate paratransit vehicles. Both public and private non-profit entities were included. The number of paratransit vehicles operated ranged from one to 39, based on the first questionnaire responses. Some entities also own and/or operate other transportation vehicles. Based on these size and orientation differences we concluded that Condition #1 did not exist.

Because only 12 second questionnaires were returned, we concluded that Condition #2 is not currently met. Based on the low response in answer to our first questionnaire, we conclude that Condition #3 is also not met.

We were unable to reach conclusions concerning Conditions #4, #5 and #6 on the basis of the 12 second questionnaires returned to us.

B. FEASIBILITY OF AN INSURANCE POOL IN THE FUTURE

Until such time as there is a high level of interest by the majority of paratransit vehicle owners and operators for low-cost, high-quality, long-term insurance programs, an insurance pool for paratransit vehicle insurance is not feasible. We estimate from the first survey responses that the current paratransit vehicle insurance premium of the 52 interested respondents to the first questionnaire is about \$375,000. The minimum required for a pool to produce cost savings is about \$500,000. Consequently, much more interest is required before an insurance pool can be seriously considered.

Unavailability or high cost of desired coverage are the usual motivators for considering an insurance pool. The insurance market changes on a daily basis. Current coverage availability is decreasing and prices are increasing. If this trend continues, there may be enough interest of paratransit vehicle owners and operators in the future to warrant considering a vehicle insurance pool.

C. RECOMMENDATIONS

In order to determine if there is enough interest to consider a vehicle insurance pool, we recommend NJ Transit make an effort to keep abreast of the paratransit vehicle owners and operators insurance problems. This can best be accomplished by the following:

- o have a NJ Transit staff member attend the monthly COST meetings, and
- o assisting COST in sending out and tabulating an annual survey similar to the first one used in our study.

To be prepared to move quickly if there seems to be enough interest, we recommend that COST help the entities gather loss and exposure data necessary to approach the insurance market and to determine the potential cost impact of a pool. NJ Transit should help COST in the data gathering and to develop loss and exposure summaries similar to those contained in our second questionnaire. These summaries should be disseminated to possible pool participants and discussion

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sessions on filling them out should be held at COST meetings. These summaries should be updated annually. In order to assure the entities' cooperation in filling out these forms, it would be advisable to tie form completion to receipt of funds from NJ Transit.

The one area in which there currently seems to be interest is in loss control. With paratransit vehicles, there are loss control issues in addition to the usual driver safety, such as whether people are helped to and from their door, whether they are helped into and out of the vehicle, etc. The more contact drivers have with riders, the larger the liability exposure. We recommend that NJ Transit work with COST to develop some special paratransit vehicle driver training programs addressing the unusual as well as normal topics.

We also recommend that NJ Transit assist COST to work with insurance companies providing paratransit vehicle insurance to obtain premium credit for periodic attendance at these programs. The insurers offering paratransit vehicle insurance in New Jersey should be contacted before the programs are developed to determine their qualifications to receive premium credit and to encourage their participation in program design and implementation.

APPENDIX A
FIRST QUESTIONNAIRE

NEW JERSEY TRANSIT CORPORATION

Paratransit Vehicle Insurance Study

Preliminary Questionnaire

This is the preliminary questionnaire for determining interest in possible vehicle insurance pooling arrangements for paratransit vehicles. It will also be used to determine the study participants. Please fill out the questionnaire in its entirety, regardless of your interest.

1. Entity Information

- a. Name of Entity _____
- b. Type of Entity (Private, Non-Profit, Private for Profit, Public) _____
- c. Person Filling Out This Questionnaire _____
- Name _____ Title _____
- Address _____ Telephone _____
- _____
- _____

2. Would you be interested in joining an insurance pool if we can provide improved services and/or lower cost than your present arrangements? Yes _____ No _____

If not, why not? _____

3. Are you interested in participating in the study to determine what the service and cost improvements would be?

Yes _____ No _____

If not, why not? _____

4. a. Is your current paratransit vehicle insurance written separately from your other vehicle insurance? _____

b. Current paratransit vehicle insurance information:

	<u>Liability</u>	<u>Physical Damage</u>
1) Insurer	_____	_____
2) Coverage limit	\$ _____	Actual cash value _____ Stated amount _____
		\$ _____ Collision
3) Coverage deductible	\$ _____	\$ _____ Comprehensive
		\$ _____ Named Perils
4) Annual premium	\$ _____	\$ _____

c. List all sources of funds for paratransit vehicle program:

d. Expected total number of paratransit vehicles in 7/1/85-86.

e. Estimated paratransit passenger trips for 7/1/85-86.

f. Estimated miles of paratransit vehicles for 7/1/85-86.

5. Explain any perceived problems with your current paratransit vehicle insurance program.

6. Who is the designee for receiving the detailed questionnaire? Put N.A. if not interested in participating in this study.

Name _____ Title _____

Address _____ Phone _____

APPENDIX B
FIRST QUESTIONNAIRE RECIPIENTS

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NEW JERSEY TRANSIT

FIRST QUESTIONNAIRE RECIPIENTS

1. Always Young Club
2. American Heart Association
3. Archway School
4. Association for Advancement of the Mentally Handicapped
5. Association for the Multiple Impaired Blind, Inc.
6. Association for Retarded Citizens
7. Atlantic County Senior Citizen Transportation
8. Atlantic Human Resources
9. Atlantic Mental Health Center
10. The Bankcroft School
11. Bayshore Senior Day Center
12. Bergen-Passaic NJARC
13. Brick Senior Citizens
14. Burlington County Community Action Program
15. Burlington County Office on Aging
16. Burlington County Planning Board
17. Burlington RSVP
18. Byram Township Senior Citizens
19. Camden County Council Eco. Opportunity
20. Camden County Red Cross
21. Cape May Fare Free Transportation
22. Catholic Community Services (Lindin)
23. Catholic Community Services (Newark)
24. Catholic Welfare Bureau
25. Catholic Welfare Bureau - Delaware House
26. Central Jersey Jewish Hospital
27. Central New Jersey Chapter of Red Cross
28. Cerebral Palsy of Essex and West Hudson
29. Cerebral Palsy School
30. City of Bridgeton
31. Claremont-Lafayette
32. Collier Services
33. Community Center for Mental Health
34. Community Planning and Advocacy Council, RSVP
35. Community Services, Inc.
36. Concerned Parents for Headstart
37. Cumberland County Guidance Center
38. Cumberland NJARC
39. Daughter of Israel
40. Daughters of Miriam Center
41. Department of Planning and Development
42. Diocese of Paterson
43. Division of Aging & Disabled
44. Division of Mental Health & Hospital
45. East Bergen Regional Council of Mayors
46. East Union-Red Cross

47. East Windsor Township
48. Easter Seal Society
49. Eden Institute
50. Elmwood Park VFW
51. Essex Chapter American Red Cross
52. Essex County RSVP
53. Essex - Unit NJARC
54. Family & Childrens Services, Inc.
55. Family Guidance Center
56. Family Services of Burlington County
57. Father Francis English Multi-purpose School
58. Gloucester County Planning Board
59. Gloucester County St. John of God Community Services
60. Gloucester-Red Cross
61. Gloucester Unit - NJARC
62. Goodwill Industries (Camden)
63. Goodwill Industries of New Jersey (Harrison)
64. Robbie Grayson
65. Guidance Center of Camden
66. Hackensack Board of Transportation
67. Hamilton Township
68. Highlands Workshop
69. Highlands Workshop/Easter Seal
70. Holly Child Care
71. Holy Name Hospital
72. Hope House
73. H.O.P.E.S.
74. Housing Authority of Buena
75. Hudson County Mental Health
76. Hudson Unit - NJARC
77. Hunterdon County Board of Transportation
78. Hunterdon County YMCA
79. Hunterdon Unit - NJARC
80. Jewish Community Center (Somerville)
81. Jewish Community Center on the Palisades
82. Jewish Community Center of South Jersey
83. Jewish Counseling and Services
84. Jewish Family Service
85. Jewish Hospital and Rehabilitation Center
86. JFK Medical Center Rehabilitation Institute
87. Long Beach Island Community Center
88. Luther College
89. Luther Towers
90. Lutheran Arms
91. Lutheran Home
92. Lutheran Social Services
93. Mental Health Clinic of Passaic
94. Mercer Street Friends Center
95. Middlesex County Association of the Blind
96. Middlesex County Planning Board
97. Monmouth City Planning Board
98. Monmouth County S.C.A.T.

99. Monmouth Unit NJARC
100. Morris Area-Red Cross
101. Morris County Board of Public Transportation
102. Morris County NJARC
103. Mount Carmel Guild
104. Mount Carmel Guild/Catholic
105. Multiple Sclerosis Association
106. National Multiple Sclerosis Society
107. New Jersey Community Union
108. NJARC - Salem Unit
109. North Arlington Voluntary Emergency Squad
110. North Hudson Chapter - Red Cross
111. North Jersey Friendship
112. Northward Citizens First Aid
113. Northward Educational & Cultural Center
114. Northwest Chapter-Red Cross
115. NORWESCAP/RSPV
116. Nottingham Recreational Center
117. Occupational Center of Essex
118. Occupational Center of Hudson County
119. Occupational Training Center
120. O.C.H.E.T.S.
121. Office of Paratransit
122. P.A.C.O.
123. Paterson Task Force
124. Pequannock Senior Citizen Housing
125. Pioneer of Wheels
126. Plainfield Area-Red Cross
127. Princeton Child Development Center
128. Project Go
129. Ramapo Valley Chapter Red Cross
130. Ramsey Rotary Club
131. Ranch Hope for Boys
132. Red Bank Jaycees
133. Residents for Community Action
134. Riverview Hospitals
135. Roselle Vo. Ambulance Corporation
136. Salem County Improvement Authority
137. Salem County Office on Aging
138. Salem Unit - NJARC
139. S.C.A.M.P.
140. Secacus Municipal Facilities Corporation
141. Senior Citizens Center
142. Senior Citizen United Cerebral Community Services (Camden County)
143. Senior Citizens Organization
144. Shady Lane Home
145. Sheltered Workshop Easter Seals
146. Social Service of Englewood
147. Somebody Cares, Inc.
148. Somerset County Planning Board
149. Somerville Transportation Department
150. South Amboy Memorial Community Health Center

151. Southeast Morris Red Cross
152. Special Young Adults
153. St. Claire's Hospital
154. St. Joseph Hospital Harbor House
155. St. Joseph's Hospital
156. Stone Harbor Lions Club
157. Straight and Narrow
158. Sussex County Family
159. Sussex County Office of Transportation System
160. Sussex Unit - ARC
161. Theresa Grotto Center
162. The Tender Inc.
163. THRIVE (Essex County)
164. TRADE (Mercer County)
165. Union Baptist Church
166. Union County Community Action
167. United Cerebral Palsy (Edison)
168. United Cerebral Palsy (Glassboro)
169. United Cerebral Palsy (Long Branch)
170. United Cerebral Palsy (Union)
171. United Jewish Community
172. United Progress, Inc.
173. United Unit NJARC
174. United Vailsburg Services Organization
175. United Way - Hudson
176. Visiting Homemakers Service
177. Warren County - Abilities of NW Jersey
178. Warren County Coordinated Transportation System
179. West Hudson County Council
180. Westfield Mountainside Red Cross
181. Winfield Mutual Housing Corporation
182. YMCA of Metuchen/Edison
183. YM-YWHA of Eastern U.C.
184. YM-YWHA of Metro New Jersey
185. YWCA of Central New Jersey

APPENDIX C

FIRST QUESTIONNAIRE RESPONDENTS AND INTEREST

APPENDIX CFIRST QUESTIONNAIRE RESPONDENTS AND INTEREST

<u>RESPONDENT</u>	<u>PARTICIPATION RESPONSE</u>
1. American Red Cross	No
2. Archway Programs	Yes
3. ARC - Monmouth Unit	Yes
4. Association for Advancement of Mentally Handicapped	Yes
5. Association for Retarded Citizens - Hunterdon County	Yes
6. Association for Retarded Citizens - Union County	Yes
7. Atlantic Mental Health Chapter	Yes
8. Bergen County Minibus Program	Yes
9. Camden County Red Cross	No
10. Cape May County	Yes
11. Cerebral Palsy League of Union County, Inc.	Yes
12. Cerebral Palsy of Essex and West Hudson	Yes
13. Cerebral Palsy Association of Middlesex County	Yes
14. Collier Services	No
15. Community Services, Inc.	Yes
16. Concerned Parents for Head Start	Yes
17. County of Atlantic	Yes
18. County of Burlington	No
19. County of Gloucester	Yes
20. County of Middlesex	Yes
21. County of Ocean	No
22. County of Somerset	Yes
23. Department of Special Education	No
24. Diocese of Trenton	No
25. East Bergen Regional Council of Mayors	Yes
26. East Windsor Township	N/A
27. Essex Chapter American Red Cross	No
28. Family Guidance Center of Warren County	Yes
29. Fivetown Regional Dial-a-Ride	Yes
30. Goodwill Industries of New Jersey, Inc.	Yes
31. Harbor House St. Joseph's Hospital and Medical Center	Yes
32. Hope House	No
33. Hunterdon County Area Agency on Aging	No
34. Hunterdon County YMCA	Yes
35. Hudson County Mental Health Association - Academy House, Inc.	Yes
36. Hudson Unit NJARC	Yes

APPENDIX C

FIRST QUESTIONNAIRE RESPONDENTS AND INTEREST

<u>RESPONDENT</u>	<u>PARTICIPATION RESPONSE</u>
1. American Red Cross	No
2. Archway Programs	Yes
3. ARC - Monmouth Unit	Yes
4. Association for Advancement of Mentally Handicapped	Yes
5. Association for Retarded Citizens - Hunterdon County	Yes
6. Association for Retarded Citizens - Union County	Yes
7. Atlantic Mental Health Chapter	Yes
8. Bergen County Minibus Program	Yes
9. Camden County Red Cross	No
10. Cape May County	Yes
11. Cerebral Palsy League of Union County, Inc.	Yes
12. Cerebral Palsy of Essex and West Hudson	Yes
13. Cerebral Palsy Association of Middlesex County	Yes
14. Collier Services	No
15. Community Services, Inc.	Yes
16. Concerned Parents for Head Start	Yes
17. County of Atlantic	Yes
18. County of Burlington	No
19. County of Gloucester	Yes
20. County of Middlesex	Yes
21. County of Ocean	No
22. County of Somerset	Yes
23. Department of Special Education	No
24. Diocese of Trenton	No
25. East Bergen Regional Council of Mayors	Yes
26. East Windsor Township	N/A
27. Essex Chapter American Red Cross	No
28. Family Guidance Center of Warren County	Yes
29. Fivetown Regional Dial-a-Ride	Yes
30. Goodwill Industries of New Jersey, Inc.	Yes
31. Harbor House St. Joseph's Hospital and Medical Center	Yes
32. Hope House	No
33. Hunterdon County Area Agency on Aging	No
34. Hunterdon County YMCA	Yes
35. Hudson County Mental Health Association - Academy House, Inc.	Yes
36. Hudson Unit NJARC	Yes

<u>RESPONDENT</u>	<u>PARTICIPATION RESPONSE</u>
37. Jewish Community Center of Somerset County	Yes
38. Jewish Family Services of North Jersey	Yes
39. Jewish Federation of South Jersey	No
40. Jewish Hospital and Rehabilitation Center of New Jersey	Yes
41. Mental Health Clinic of Passaic	Yes
42. Mercer Street Friends Center	Yes
43. Metuchen - Edison YMCA	No
44. Middlesex County Association of the Blind	No
45. Monmouth County SCAT	Yes
46. Morris Chapter - Red Cross	No
47. Morris County - Department of Transportation	Yes
48. NRCPL	Yes
49. North Hudson Chapter Red Cross	N/A
50. Northern Valley Older Adult Day Care Center	No
51. NORWESCAP, Inc.	Yes
52. NORWESCAP Nutrition Program of Elderly	No
53. Passaic County Paratransit	Yes
54. Passaic County RSVP	Yes
55. Pioneer on Wheels, Inc.	Yes
56. Project Go/Tri-City Peoples' Corporation	Yes
57. Ramapo Valley Chapter ACC	No
58. Ranch Hope, Inc.	Yes
59. Red Bank Senior Center	No
60. Retired Senior Volunteer Program of Family	Yes
61. Robert Wood Johnson Jr. Rehabilitation and Children's Service	Yes
62. Salem County Office on Aging	No
63. Secaucus Municipal Factory Corporation	No
64. Senior Citizen United Community Services of Camden County, Inc.	Yes
65. Senior Services Corp., Inc.	Yes
66. Somebody Cares	Yes
67. South Amboy Memorial Hospital	No
68. Southeast Morris Chapter Red Cross	No
69. Stone Harbor Lions Home for the Blind, Inc.	Yes
70. Straight and Narrow, Inc.	No
71. Suburban Essex Nutrition Project	Yes
72. Township of Berkely Heights	No
73. Tri Youth Services, Inc.	Yes

<u>RESPONDENT</u>	<u>PARTICIPATION RESPONSE</u>
74. Unified Vailsburg Services Organization	Yes
75. United Cerebral Palsy of Monmouth and Ocean County, Inc.	Yes
76. United Jewish Community of Bergen County	Yes
77. United Progress, Inc.	Yes
78. Visiting Homemaker House Health Aide Service	Yes
79. West Milford Township	Yes

APPENDIX D

FIRST QUESTIONNAIRE RESPONSE SUMMARY

NEW JERSEY TRANSIT **FIRST QUESTIONNAIRE RESPONSE SUMMARY**

1. Study Interest Level

- a. Number of Questionnaires Mailed 185
- b. Number of Questionnaires Returned 79
- c. Number of Entities Interested in Participating in Study 53

2. Types of Entities

	<u>Total Responses</u>	<u>Interested Responses</u>	<u>Not Interested Responses</u>
a. Non-profit	40	28	12
b. Private Non-profit	20	14	7
c. Private for Profit	0	0	0
d. Public	<u>18</u>	<u>11</u>	<u>7</u>
Total:	79	53	26

3. Insurers of Interested Respondents

- a. Insurance Company of North America 10
- b. Selected Risks Insurance Company 5
- c. Various Other Insurers 25
- d. No Response 13
- Total: 53

4. Annual Paratransit Insurance Premiums of Interested Respondents

- a. \$0 - \$2,000 16
- b. \$2,001 - \$5,000 9
- c. \$5,001 - \$10,000 9
- d. \$10,001 - \$15,000 5
- e. \$15,001 - \$20,000 2
- f. \$20,001 - \$25,000+ 2
- g. No Response 10
- Total: 53

5. Paratransit Vehicle Insurance Written Separate from Other Vehicle Insurance of Interested Respondents

- a. Yes 8
- b. No 34
- c. No Response 11
- Total: 53

6. Interested Respondents' Estimated Number of Paratransit Vehicles for 7/1/85-86

a.	1	14
b.	2 - 5	20
c.	6 - 10	3
d.	11 - 20	5
e.	20 - 30	6
f.	30 - 40	4
g.	No Response	<u>1</u>
Total:		53

7. Interested Respondents' Estimated Paratransit Passenger Trips for 7/1/85-86

a.	1 - 2,000	20
b.	2,001 - 10,000	11
c.	10,001 - 25,000	5
d.	25,001 - 50,000	4
e.	50,001 - 100,000	4
f.	100,001 - 200,000	2
g.	200,001 or higher	2
h.	No Response	<u>5</u>
Total:		53

8. Interested Respondents' Estimated Paratransit Mileage for 7/1/85-86

a.	1 - 10,000	9
b.	10,001 - 50,000	16
c.	50,001 - 100,000	11
d.	100,001 - 300,000	5
e.	300,001 - 500,000	2
f.	500,001 - 1,000,000	3
g.	1,000,001 or higher	0
h.	No Response	<u>7</u>
Total:		53

9. Interested Respondents' Perceived Problems With Current Paratransit Vehicle Insurance

a.	None	20
b.	Premiums Too High	11
c.	No Response	19
d.	Responsibility for Maintaining Insurance Misplaced	1
e.	Inadequate Coverage	5

10. Person Designated to Receive Detailed Follow-up Questionnaire

a.	Yes	50
b.	No	<u>3</u>
Total:		53

APPENDIX E
SECOND QUESTIONNAIRE

NJ TRANSIT CORPORATION

**Data Form
for
Paratransit Vehicle Insurance Study**

I. GENERAL INFORMATION

	<u>Yes</u>	<u>No</u>
1. On what basis do you operate?		
Demand/Response	_____	_____
Prearranged Routes	_____	_____
2. What type of passenger assistance do you provide?		
Loading/Unloading Only	_____	_____
Assist Beyond Vehicle	_____	_____
3. Do you use volunteer drivers?	_____	_____
4. Do you have a driver training program?	_____	_____
If yes, please describe. _____		

5. Do you have a loss prevention program?	_____	_____
If yes, please state who coordinates it and describe the program. _____		

6. Do you have any contractual insurance requirements other than with NJ Transit Corporation?	_____	_____
If yes, please describe. _____		

7. Do you report all claims to your agent/broker?	_____	_____
If no, please explain. _____		

8. Do you feel that your agent/broker handles your claims satisfactorily?	_____	_____
If no, please explain. _____		

9. After you report a claim to your agent/broker, do you participate in the claim settlement process?	_____	_____
If yes, please describe. _____		

10. If pooling of paratransit vehicle risks is deemed advantageous, would you be interested in participating in the management of the pooling arrangements?

YesNo

Comments: _____

11. Please complete the following information on your agent/broker:

Firm Name _____

Account Manager _____

Address _____

Telephone Number _____

12. Please list below any other information or comments you feel would be helpful to this study. _____

13. Please complete the following information on the person filling out this questionnaire:

Name _____

Title _____

Entity Name _____

Entity Address _____

Entity Telephone Number _____

Please list information for policy periods beginning prior to 1/1/79 and ending with the current period.

[illegible]

[illegible]

III. CLAIM INFORMATION

For each policy period listed in (1), please provide the claim information listed below, one policy period to a page. Use the latest available information. Make extra copies of this page, if necessary. You may attach loss runs, if available, in lieu of completing pages 5 through 11.

Policy Period: _____ Date of Evaluation: _____

Include ALAE with the losses(a).

<u>Date of Alleged Injury/ Accident</u>	<u>Date Alleged Injury/ Accident Reported</u>	<u>Type of Claim(b)</u>	<u>Status of Claim(c)</u>	<u>Paid Losses</u>	<u>Case Reserve for Losses (if open)</u>
(1)	(2)	(3)	(4)	(5)	(6)
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

Do the paid losses include ALAE?

Do the case reserves for losses include ALAE?

<u>Yes</u>	<u>No</u>
_____	_____
_____	_____

Notes:

- a. ALAE, allocated loss adjustment expenses, are attorneys' fees, investigative fees, etc. associated with settling individual claims.
- b. Automobile liability bodily injury - AL BI
 Automobile liability property damage - AL PD
 Automobile physical damage - APD
- c. Open at date of evaluation - O
 Closed at date of evaluation - C

Policy Period: _____

Date of Evaluation: _____

Include ALAE with the losses(a).

<u>Date of Alleged Injury/ Accident</u>	<u>Date Alleged Injury/ Accident Reported</u>	<u>Type of Claim(b)</u>	<u>Status of Claim(c)</u>	<u>Paid Losses</u>	<u>Case Reserve for Losses (if open)</u>
(1)	(2)	(3)	(4)	(5)	(6)
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

Do the paid losses include ALAE?

YesNo

Do the case reserves for losses include ALAE?

Notes:

- a. ALAE, allocated loss adjustment expenses, are attorneys' fees, investigative fees, etc. associated with settling individual claims.
- b. Automobile liability bodily injury - AL BI
 Automobile liability property damage - AL PD
 Automobile physical damage - APD
- c. Open at date of evaluation - O
 Closed at date of evaluation - C

Policy Period: _____

Date of Evaluation: _____

Include ALAE with the losses(a).

<u>Date of Alleged Injury/ Accident</u>	<u>Date Alleged Injury/ Accident Reported</u>	<u>Type of Claim(b)</u>	<u>Status of Claim(c)</u>	<u>Paid Losses</u>	<u>Case Reserve for Losses (if open)</u>
(1)	(2)	(3)	(4)	(5)	(6)
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

Do the paid losses include ALAE?

Yes No

Do the case reserves for losses include ALAE?

Notes:

- a. ALAE, allocated loss adjustment expenses, are attorneys' fees, investigative fees, etc. associated with settling individual claims.
- b. Automobile liability bodily injury - AL BI
 Automobile liability property damage - AL PD
 Automobile physical damage - APD
- c. Open at date of evaluation - O
 Closed at date of evaluation - C

Policy Period: _____

Date of Evaluation: _____

Include ALAE with the losses(a).

<u>Date of Alleged Injury/ Accident</u>	<u>Date Alleged Injury/ Accident Reported</u>	<u>Type of Claim(b)</u>	<u>Status of Claim(c)</u>	<u>Paid Losses</u>	<u>Case Reserve for Losses (if open)</u>
(1)	(2)	(3)	(4)	(5)	(6)
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

Do the paid losses include ALAE?

Do the case reserves for losses include ALAE?

<u>Yes</u>	<u>No</u>
_____	_____
_____	_____

Notes:

- a. ALAE, allocated loss adjustment expenses, are attorneys' fees, investigative fees, etc. associated with settling individual claims.
- b. Automobile liability bodily injury - AL BI
 Automobile liability property damage - AL PD
 Automobile physical damage - APD
- c. Open at date of evaluation - O
 Closed at date of evaluation - C

Policy Period: _____ Date of Evaluation: _____

Include ALAE with the losses(a).

<u>Date of Alleged Injury/ Accident</u>	<u>Date Alleged Injury/ Accident Reported</u>	<u>Type of Claim(b)</u>	<u>Status of Claim(c)</u>	<u>Paid Losses</u>	<u>Case Reserve for Losses (if open)</u>
(1)	(2)	(3)	(4)	(5)	(6)
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

Do the paid losses include ALAE?

Do the case reserves for losses include ALAE?

<u>Yes</u>	<u>No</u>
_____	_____
_____	_____

Notes:

- a. ALAE, allocated loss adjustment expenses, are attorneys' fees, investigative fees, etc. associated with settling individual claims.
- b. Automobile liability bodily injury - AL BI
 Automobile liability property damage - AL PD
 Automobile physical damage - APD
- c. Open at date of evaluation - O
 Closed at date of evaluation - C

Policy Period: _____

Date of Evaluation: _____

Include ALAE with the losses(a).

<u>Date of Alleged Injury/ Accident</u>	<u>Date Alleged Injury/ Accident Reported</u>	<u>Type of Claim(b)</u>	<u>Status of Claim(c)</u>	<u>Paid Losses</u>	<u>Case Reserve for Losses (if open)</u>
(1)	(2)	(3)	(4)	(5)	(6)
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

Do the paid losses include ALAE?

Do the case reserves for losses include ALAE?

YesNo

Notes:

- a. ALAE, allocated loss adjustment expenses, are attorneys' fees, investigative fees, etc. associated with settling individual claims.
- b. Automobile liability bodily injury - AL BI
 Automobile liability property damage - AL PD
 Automobile physical damage - APD
- c. Open at date of evaluation - O
 Closed at date of evaluation - C

Policy Period: _____

Date of Evaluation: _____

Include ALAE with the losses(a).

<u>Date of Alleged Injury/ Accident</u>	<u>Date Alleged Injury/ Accident Reported</u>	<u>Type of Claim(b)</u>	<u>Status of Claim(c)</u>	<u>Paid Losses</u>	<u>Case Reserve for Losses (if open)</u>
(1)	(2)	(3)	(4)	(5)	(6)
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

Do the paid losses include ALAE?

Do the case reserves for losses include ALAE?

YesNo

Notes:

- a. ALAE, allocated loss adjustment expenses, are attorneys' fees, investigative fees, etc. associated with settling individual claims.
- b. Automobile liability bodily injury - AL BI
 Automobile liability property damage - AL PD
 Automobile physical damage - APD
- c. Open at date of evaluation - O
 Closed at date of evaluation - C

Policy Period: _____ Date of Evaluation: _____

Include ALAE with the losses(a).

<u>Date of Alleged Injury/ Accident</u>	<u>Date Alleged Injury/ Accident Reported</u>	<u>Type of Claim(b)</u>	<u>Status of Claim(c)</u>	<u>Paid Losses</u>	<u>Case Reserve for Losses (if open)</u>
(1)	(2)	(3)	(4)	(5)	(6)
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

	<u>Yes</u>	<u>No</u>
Do the paid losses include ALAE?	_____	_____
Do the case reserves for losses include ALAE?	_____	_____

Notes:

- a. ALAE, allocated loss adjustment expenses, are attorneys' fees, investigative fees, etc. associated with settling individual claims.
- b. Automobile liability bodily injury - AL BI
 Automobile liability property damage - AL PD
 Automobile physical damage - APD
- c. Open at date of evaluation - O
 Closed at date of evaluation - C

APPENDIX F
SECOND QUESTIONNAIRE RECIPIENTS

APPENDIX F

NEW JERSEY TRANSIT

SECOND QUESTIONNAIRE RECIPIENTS

1. Archway Programs
2. Association for Advancement of Mentally Handicapped
3. Association for Retarded of Hunterdon County
4. Association for Retarded Citizens of Union County
5. Atlantic Mental Health Center, Inc.
6. Bergen County Garage
7. Cape May County Department of Transportation
8. Catholic Welfare Bureau
9. Cerebral Palsy Association of Middlesex County
10. Cerebral Palsy of Essex & West Hudson
11. Community Services, Inc.
12. Concerned Parents for Head Start
13. County of Atlantic
14. County of Burlington
15. County of Middlesex
16. County of Ocean
17. East Bergen Regional Council of Mayors
18. Family Guidance Center of Warren County
19. Family Services of Burlington County
20. Five Town Regional Dial-a-Ride
21. Gloucester County Planning Department
22. Goodwill Industries of New Jersey, Inc.
23. Harbor House - St. Joseph's Hospital and Medical Center
24. Hudson County Mental Health Association
25. Hudson Unit, NJARC
26. Hughes - Plumer & Associates
27. Hunterdon County YMCA
28. Jewish Community Center of Somerset County
29. Jewish Family Service of North Jersey
30. Jewish Hospital and Rehab Center of New Jersey
31. Mental Health Clinic of Passaic
32. June Memolo
33. Mercer Street Friends Center
34. Monmouth County SCAT
35. Morris County DOT
36. Northward Educational & Cultural Center
37. NORWESCAP, Inc.
38. Occupational Center of Hudson County
39. Passaic County, RSVP
40. Passaic County Transportation
41. Pioneer on Wheels, Inc.
42. Retired Senior Volunteer Program of Family & Children's Service
43. Ranch Hope, Inc.
44. Robert Wood Johnson, Jr.
45. Senior Citizens United Community Services
46. Senior Services Corporation, Inc.

47. Norman Smith, NRCPL
48. Social Service of Englewood
49. Somebody Cares, Inc.
50. Stone Harbor Lions Home for the Blind, inc.
51. Suburban Essex Nutrition Project
52. Tri City Peoples Corporation
53. Tri County Youth Services, Inc.
54. United Cerebral Palsy League of Union County
55. United Cerebral Palsy of Manmouth & Ocean County, Inc.
56. United Jewish Community of Bergen County
57. United Progress, Inc.
58. United Vailsburg Services Organization
59. West Hudson County Council for the Handicapped
60. West Milford Township

APPENDIX G
SECOND QUESTIONNAIRE RESPONDENTS

APPENDIX G

NEW JERSEY TRANSIT

SECOND QUESTIONNAIRE RESPONDENTS

1. Association for Retarded Citizens of Hunterdon County
2. Association for Retarded Citizens - Hudson Unit
3. Association for Retarded Citizens - Union County
4. Atlantic Mental Health Center
5. Family Guidance Center of Warren County
6. Hudson County Mental Health - Academy House
7. The Jewish Federation of Somerset County
8. NORWESCAP
9. Pioneer on Wheels
10. Senior Citizens United Community Services
11. St. Joseph's Hospital and Medical Center
12. Stone Harbor Lions Home for the Blind, Inc.

APPENDIX H
SECOND QUESTIONNAIRE RESPONSE SUMMARY

APPENDIX H

NEW JERSEY TRANSIT
SECOND QUESTIONNAIRE RESPONSE SUMMARY

	<u>Yes</u>	<u>No</u>
1. On what basis do you operate?		
Demand/Response	8	4
Prearranged Routes	10	2
2. What type of passenger assistance do you provide?		
Loading/Unloading Only	9	2
Assist Beyond Vehicle	8	3
3. Do you use volunteer drivers?	1	11
4. Do you have a driver training program?	7	5
5. Do you have a loss prevention program?	3	9
6. Do you have any contractual insurance requirements other than with NJ Transit Corporation?	6	6
7. Do you report all claims to your agent/broker?	12*	0
8. Do you feel that your agent/broker handles your claims satisfactorily?	12*	0
9. After you report a claim to your agent/broker, do you participate in the claim settlement process?	2	10*
10. If pooling of paratransit vehicle risks is deemed advantageous, would you be interested in participating in the management of the pooling arrangements?	8**	4

* Figure includes two agencies which have had no claims.

** Figure includes three "maybe" responses.