CTAA’s Insurance Plans Get It Right for Rural Transportation Providers

By Dale J. Marsico, CCTM

Several years ago in a meeting with then-FTA Administrator Jenna Dorn, I heard her say: “when you’ve seen one transit agency, you’ve seen one transit agency.” This simple phrase fits into many observations about the diversity of rural transit services and providers that fall under the larger category of rural public transportation. Today’s rural transit operator might be a governmental entity, a nonprofit corporation, a for-profit subcontractor, or a tribal government. These same operators may have one vehicle or 100, while some might not directly operate any vehicles at all. Many rural operators have a large number of employees, others use volunteers, and some may have only contracted workers. This diversity reflects a unique orientation within the rural transit community that is strength in solving local mobility issues in the best possible way.

Although diversity works in addressing the unique needs of each community, it may create challenges in other areas — particularly in liability coverage and in providing insurance in the rural transportation market. The Community Transportation Association of America (CTAA) has been working on this issue for more than a decade. In responding to many member requests, we’ve been searching for ways to make insurance readily available at reasonable rates, no matter how the system operates. As part of that effort we’ve looked at closely at risk groups, insurance pools and many other insurance and risk management options. What we’ve learned is that there is no one kind of policy that can ever meet the need of every rural transportation operator or provider, and that the best solution is one that meets the needs of individual providers.

The best solution lies with developing a relationship with insurance providers or companies that provide high-quality service and have experience in meeting the unique needs of a diverse marketplace. To meet this goal, CTAA has created a relationship with one of the nation’s best insurance companies Newtek LLC, to help our members — especially in the rural transportation arena — meet their need for insurance products and services that reflect their unique circumstances.

With Newtek, we’ve launched a new rural transportation insurance initiative designed to help not just provide coverage but to build a long-term relationship. This initiative also provides linkages and benefits to members who incorporate CTAA’s highly-rated safety training and certifications. We understand the high degree of concern about the potential impact of federal transit safety regulations in the rural transportation industry, but it’s important to remember that our industry has an excellent record in keeping our riders and employees safe. Isn’t it time that we get credit for our record by working with insurance and liability experts who understand the quality we’ve already established?

We believe that safety, training and a good safety record is the solution. That’s why we’ve developed both our new rural insurance program and our safety efforts simultaneously.

Our Rural Transportation Insurance program includes:

- General Liability
- Professional Liability (E&O)
- Employee Practices Liability Coverage
Rural Insurance

- Workers’ Compensation
- Umbrella Excess Liability
- Property
- Business Interruption
- Extra Expense
- Crime Insurance Coverages
- Volunteer Protection Coverage
- **Key Person Insurance**
- Property, Including Builder’s Risk
- Specialty Coverage
- Directors and Officers
- Data Breach/Cyber Liability
- Employee Benefits Liability
- Commercial Vehicle Insurance
- **Package Policy**

And if you’re interested in our rural safety training and certification courses and programs, we cover that in this issue on the next page.

The preceding outline also mentions the important role that the CTAA-Newtek effort can play in preparing for the many challenges rural transit providers will be dealing with during the implementation of the Affordable Care Act. This important and vital coverage and its implementation can be challenging for businesses of any size. Many rural transit organizations don't have full time people dealing with these issues and Newtek offers us knowledge and skills that will be necessary in the years ahead. It's a great addition to the efforts and benefits we offer in rural transportation insurance protection.

**CTAA’s Insurance Plans Get it Right**

If you have any questions or comments on these particular programs feel free to use the links we’ve included here to reach our insurance programs and our safety certifications.

If you have some general information or concerns about insurance in general or needs we may have missed, we’ve set up a special place for you to let us know your concerns and that’s at insurance@ctaa.org. We’re always looking for new ideas, so feel free to share. CT
It can be safely said that the audience for this edition of DigitalCT on rural transportation will be familiar with the daily complexities of providing safe, uniform and high quality transportation for the riding public. Offering transit service to large, sparsely populated areas is an especially difficult proposition that demands using all available resources to the best advantage. While the most important person at any transit agency is the customer the most valuable resource is the agency’s staff. Providing training and professional development opportunities for staff is essential and this investment, whether for drivers, managers/supervisors, dispatchers or mechanics will bear fruit as customer satisfaction and employee morale rises.

CTAA recognizes the challenges that operating a transit system in rural America presents. These demographically diverse rural communities have to take into consideration the transportation needs of the elderly, those with low incomes and individuals with disabilities. To meet these needs is not only a function of management but calls on all staff members to contribute. Though riders will interact with the bus operator on a more consistent basis, the contributions of dispatchers, mechanics, management or administrative staff, while perhaps unseen, cannot be overlooked. CTAA, through our certification and customized training programs, provides the tools and expertise to enhance job skills in all of these areas. Our practical approach is to provide common-sense solutions and best practice models that will, on a daily basis, serve the needs of both the riding public and transit staff tasked with providing safe, quality service.

For example, CTAA’s Passenger Service and Rural Safety Training Recognizing the Safety Culture of Rural Transit Through Training By Len Cahill
The Safety (PASS) program follows this common-sense approach by training bus operators in the practicalities and procedures for securing a wheelchair, operating a lift and bus emergency evacuation, to mention a few. Other instructor-led and online training includes (but is not limited to) customer service, ADA law and disability awareness and assistance. The PASS model has, to-date, provided more than 50,000 bus operators with the expertise to safely transport their passengers. Throughout rural America, these drivers have applied PASS training to good effect in the most diverse of demographic regions.

Other certification programs offered by CTAA include, for mechanics (Vehicle Maintenance Management & Inspection), for dispatchers (Professional Dispatching & Scheduling), for supervisors (Certified Community Transit Supervisory), for transit managers (Certified Community Transit Manager), for state transit personnel (Certified Transit Program Administrator), and for safety officers (Certified Safety and Security Officer). The CSSO certification program is the latest addition and was developed to offer the expertise and tools necessary to assess a rural transit systems’ level of compliance with the core areas of FTA’s Bus Safety and Security Program. Once the assessment has taken place and FTA’s level of compliance reached, application can be made for CTAA’s national accreditation as a safe and secure transit system.

We recognize that in the changing landscape of rural America and the transportation of its populations, that innovation in our training programs is key and we offer customized training to meet new situations. CTAA’s Competitive Edge is an example of a new initiative that meets a specific need for independent transit providers. Today, providers are coping with limited funding sources and states leaning toward using competitive intermediaries or brokerages. The Competitive Edge course addresses market conditions in the non-emergency medical transportation field and offers a practical approach that prepares you to assess costs, negotiate your position and persuade through negotiation. This is just one of many courses designed by CTAA to aid in the great work of transporting communities in rural America. For more information, please visit www.ctaa.org/training.

Two Rural Transit Operators Earn System Safety Accreditation

Delmarva Community Transit (DCT) in Cambridge, Md., and Prairie Hills Transit in Spearfish, S.D. — long recognized as a leaders in rural, public transportation — are now helping to lead the way in terms of safety and security. Both organizations have earned CTAA’s Safety and Security Accreditation, the first two such agencies in the nation to earn this credential. The certification not only will serve to reduce risks to riders and employees at both transit systems, but will also help each to comply with forthcoming federal transit safety guidelines. The certification program involves an extensive review of procedures and policies, including driving, maintenance, administration and training. Staff prepared for a two-day inspection by spending several weeks updating their policy manual, inspecting sites and making sure that proper equipment and supplies were available. CT
New Benefits for Members! Join Today!

Becoming a member of the Community Transportation Association of America presents an ever-growing pool of benefits and services, including:

- New Certified Safety and Security Manager (CSSM) Training
- Access to the Insurance Store at CTAA
- The Latest Policy Analysis and an Effective Voice in Washington
- Technical Assistance Programs and Information Resources
- Discounted PASS Driver Training and Certification

Become a member of the Community Transportation Association today by contacting our Membership Director, Caryn Souza, at 202.294.6527 or souza@ctaa.org, or visit www.ctaa.org/join.

The Competitive Edge:
Making Community and Public Transit the Best Alternative for Medical Transportation

Today there is never-before-seen complexity in the non-emergency medical transportation field. Limited funding combined with growing patient loads has states seeking intermediaries that can control costs through competition. Community and public transportation providers must become efficient, safe, cost-effective and accountable to maintain these important medical transportation services. The Community Transportation Association, in response to requests from its members, is introducing a new initiative this fall —the Competitive Edge — which will give community and public transit providers the tools, resources and benefits they need to make them central players in this new medical transportation environment. Here’s what the Competitive Edge encompasses:

The Competitive Edge Training
CTAA has developed an all-new training course that combines and emphasizes the following topics:
- Value: Determining the true cost of service
- Pricing: Lowering your costs to be competitive
- Negotiation: Winning through persuasion
- Accountability: Building a recordkeeping and reporting process
- Training: Focusing on the patient

Access to the Transit Industry’s Best Resources and Training
You don’t need to have all the answers, you need to have access to them when you need them. Here’s how the Competitive Edge helps:
- Peers and Information Sharing: CTAA will put you in contact with your industry peers, where you can learn from experience
- On-Line Library and Resource Holdings: The most timely resources, news and research, all housed on CTAA’s medical transportation website
- CTAA staff: Our professional staff are always available to offer analysis and insight
- Important training and certification programs such as the Certified Safety and Security Manager, PASS Driver Certification, and the soon-to-be released Medi-PASS Driver Certification.

Valuable CTAA Member Benefits
As part of the Competitive Edge initiative, the Association has developed a cohesive set of benefits to ensure your operation is efficient and cost-effective:
- The Insurance Store: Through an exclusive agreement with Newtek, members can access the best coverage at the lowest price.
- Energy Program: CTAA members pay less for fuel and energy with our FleetCards program and other energy management initiatives

Please go to www.ctaa.org/competitivedge to learn how you can bring the Competitive Edge to your state. As always, CTAA training staff are available to help tailor this new program to your precise needs. Please call Charles Dickson at 202.247.8356 or email dickson@ctaa.org for all the details on this unique opportunity!
CTAA’s Launches New Initiative: RideShareNation

By Rachele Reyes

The Community Transportation Association of America recently launched its new project, RideShareNation. The new effort – located at http://www.ridesharenation.com – provides news, resources, research, networking, training, financing and more about the connections between the rideshare and transit industries for ridesharing and public transit professionals as well as advocates in order to improve the nation’s mobility.

“RideShareNation is a collaboration of all forms of ridesharing with community and public transportation,” said RideShareNation Director Caryn Souza, “Our goal is to connect public sector organizations and private sector firms to improve options for all Americans when it comes to ridesharing and transportation – wherever they live – and assist those in need of improved mobility options.”

Ridesharing is transportation that involves sharing a ride, walk or bike with other people instead of traveling alone. This form of transportation helps decrease traffic congestion and air pollution caused by single-occupancy vehicles. RideShareNation provides details and resources to help learn about different forms of rideshare transportation – such as vanpool, telework, carshare, bikes and pedestrians, and transit. It also provides information on how to finance and insure each form.

RideShareNation users will be able create strategies that encourage the traveling public to help reduce traffic congestion and improve air quality. The project also focuses on abandoned areas and communities that have experienced declining use of of public transportation and ridesharing.

For more information on RideShareNation, visit www.ridesharenation.com or contact RideShareNation Director Caryn Souza at souza@ctaa.org or 202-294-6527.

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