



*J*DUNNE INSURANCES

NEWSLETTER | WINTER UP-DATE

SCHOOL TRANSPORT SCHEME ELECTRIC BUSES PILOT:

We have recently lodged the unique proposal to introduce electric buses to the School Transport Scheme with the Department of Education & Skills. Initially the proposal outlines a pilot scheme for electric/battery powered buses in a number of counties across the country.

The proposal also details lower costs and possible savings to the Department through having a contract directly with ibus and the operator shareholders.



This Issue:

- School Transport Scheme-proposal to pilot electric buses under ibus brand
- ibus Hubs-progress made in discussions for 2 Hubs at the convergence of the Motorways M4-M6-M7-M8-M9
- Insurance Premiums/Risk Management- rates expected to level out over next 12-18 months as risk management strategies help operators to reduce driver error.
- Driver Shortage-Double Jobbing-recent incident highlights difficulty for operators
- Age Discrimination-FOTO takes case to the High Court
- Bus & Coach Awards 2017-J.F.Dunne Insurances sponsor awards for 3rd year.
- Winter Maintenance-some extra attention needed when conditions change

IBUS HUBS:

Meetings took place recently between ibus, the NTA and Kildare County Council officials to discuss further our proposals for the major ibus Hubs at the convergences of the M4, M6, M7, M8, and M9 Motorways at Naas and Maynooth. With the concept gaining purchase and recognition we are now very hopeful the green light will be given soon for these significant and exciting pieces of infrastructure in the passenger transport chain in Ireland. At the core of these proposals is the enabling and inclusion of small to medium bus and coach owners through their shareholding in ibus plc. A joint venture in these valuable major transport infrastructures is presently being put together and may involve all or a combination of the NTA, Kildare Co Co and other business interests. In tandem with these discussions we maintain our options with local land owners at a number of sites identified.

INSURANCE PREMIUMS- WHERE TO NOW?



Following almost 7 years of fierce competition in the bus and coach insurance market in Ireland a number of players have ceased to write bus and coach insurance here or have withdrawn from the market altogether as claims costs and awards continued to rise and premiums became too low to sustain, a readjustment was required to restore this imbalance. We believe the readjustment required is almost completed and we should now be entering a period of stability for rates provided of course that claims costs and awards in our courts do not continue to rise. UK insurance premiums have risen 87% in the last 10 years with the average private car insurance premium now 835 Sterling, in the main due to increasing claims costs there also!

J.F.Dunne Insurances continue to provide competitive rates through their risk selection and risk management programmes on selected risks. These risk management protocols have helped our clients to reduce the level of incidents and actually reduced premium during the last period of rate increases.

“ *J.F.Dunne Insurances
continue to provide
competitive rates...* ”

OVER 75% OF ALL MAJOR CLAIMS ARISE FROM DRIVER ERROR!

This is the stark reality from figures published recently. J.F.Dunne Insurances have highlighted this fact through all of their risk management programmes from as far back as 2002 when they launched their Irish Risk Management Centre. Over 900 operators attended those initial risk management sessions and these proved highly successful in reducing the risk and reducing premiums at a time when rates were increasing substantially. We have continued to highlight risk management, particularly driver training and attitude, to our clients where their particular incidents become frequent and claims costs outpace the premium. In these cases we have entered into one on one exercises that have successfully turned even the worst claims history to a high performing profitable risk resulting in actual premium reductions.

Our risk management approach has maintained sustainable premiums for the majority of our bus and coach clients through the last big heave in rates and with continued vigilance and the advancement of technology we can look forward to a period of stability and certainty for your insurance contracts with us.

DOUBLE-JOBING:

A number of recent incidents, one major, have exposed a situation where the driver was double jobbing having driven for one operator for the whole day and then driving for another operator that night. We are most concerned at this new development.

We would ask you to be vigilant and to fully check references and driving history of any new drivers they take on and indeed know what your present drivers are doing in their spare time.



JFD VEHICLE CHECK APP

We have upgraded the JFD Vehicle Check App to now track reported faults and give the user real time information across multiple vehicles.

As a part of our strategy to keep the rate increase on our bus and coach programme to the minimum we have brought this App central to our risk management protocols and over the next year as we reduce incident levels resulting from driver error and maintenance issues we expect to be in a position to offer further risk management discounts to those using this App.

Call Grainne on 045878500 to receive your personal log in details exclusive to clients of J.F.Dunne Insurances.

AGE DISCRIMINATION:

A number of operators have furnished up to date instances of discrimination on age grounds against their drivers.

We are advised that our action will be listed in the High Court shortly.

BUS & COACH OPERATOR OF THE YEAR AWARDS 2017

J.F.Dunne Insurances are the main sponsors of the Fleet Magazine Bus & Coach Operator of the year Awards for the third year running.

The awards are being presented at a Gala Dinner in the Killashee Hotel in Naas on the 16th November. We wish all the nominees the best of luck.



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RISK MANAGEMENT FOR WINTER CONDITIONS:

Winter brings different conditions under which we all work. Risk management issues arise that are particular to this time of year, slippery surfaces, colder conditions for mechanical equipment to operate and perform at 100%, duller, wetter days, darker evenings all needing different focus and attention. Check your bus/coach with a view to these conditions; that little extra thread on a tyre that could make the difference or condensation in lights or windscreens that might impair ones vision.

Make sure you look after your passenger too, make sure the entrance to your bus is safe and free from ice or leaves, maybe that a step could do with something extra to prevent slipping! Make sure too that you have pulled up in a safe well lit place to pick your passengers up and that you let them off in a safe well lit place.

This of course is not an exhaustive risk management outline, environmental conditions can change d from locality to locality and from operator to operator with different exposures depending on services / environmental conditions and so it is up to each operator to assess their own situation and put in place specific safeguards and extra focus.

Do not forget that your driver needs checking over too-talk to him or her. Alert them to these changes in conditions-they know it all I hear you say, tell them, from me, they don't!

John Dunne

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