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EDUCATIONAL BULLETIN

**SCHOOL BUS
INSURANCE**

Miss Elizabeth Hanson
Periodical Librarian
University of Kentucky
Lexington, Ky.



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JOHN FRED WILLIAMS
Superintendent of Public Instruction

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FOREWORD

There is presented in Part I of this bulletin regulations and procedures to be followed by officials of the school districts in securing school bus insurance as is required and permitted by law. The forms adopted by the State Board of Education for use in securing this insurance are shown.

In Part II will be found a statement in tabular form of the accidents which occurred in the several districts of the state for the school year 1943-44. I call attention to the summary of detailed statement which precedes the facts which are presented in tabular form. This study shows the fault, type and cause of accident. It indicates that in most cases the cause of the accident was not the fault of the driver or the pupils being transported. Most of the accidents occurred on good straight macadam roads where the bus was being driven at low speed and where the flow of traffic was light to medium.

In Part III will be found detailed information concerning the number of buses insured, the amount of insurance carried, the premiums paid and the amount of damages received by each of the districts which had accidents for the school year 1943-44. The facts presented here should be of assistance both to boards of education and the companies carrying the insurance risk.

The materials contained herein were prepared by Gordie Young, Assistant Superintendent of Public Instruction.

JOHN FRED WILLIAMS
Superintendent Public Instruction

Part I

SCHOOL BUS INSURANCE

Introduction

The Legislature of Kentucky at its 1940 session passed a law which gives boards of education authority to set aside funds to purchase liability and indemnity insurance against the negligence of drivers of school buses operated by the board. This law also provides that if transportation is let under contract the contract between the board of education and operator shall require that the contractor carry indemnity and liability insurance against negligence in such an amount as the board of education might require and designate. This law is as follows:

“Board to Provide for Insurance for School Buses. Each board of education may set aside funds to provide for liability and indemnity insurance against the negligence of the drivers or operators of school buses owned or operated by the board. If the transportation of pupils is let out under contract, the contract shall require the contractor to carry indemnity or liability insurance against negligence in such amount as the board designates. In either case the indemnity bond or insurance policy shall be issued by some surety or insurance company authorized to transact business in this state, and shall bind the company to pay any final judgment rendered against the insured for loss or damage to property of any school child or death or injury of any school child or other person.”

This law was passed because boards of education throughout the state were being called upon to pay hospital bills and other expenses that had been incurred by parents as a result of an accident involving their children while being transported to or from school. Before this time very little liability and property damage insurance was carried on school buses either privately or publicly owned. Definite information is not available as to the number of privately owned vehicles which carried insurance of this kind before that time. Each time the question was raised concerning school bus insurance for publicly owned buses, the Attorney General held that boards of education could not legally spend funds for such a purpose. This opinion was based upon the common law rule that school districts are not liable for injuries sustained while on school premises unless there is a manifest law making the district boards liable.

Many reasons have been assigned in support of the rule of non-liability of school districts for negligent acts of their officers and employees. Of these the most fundamental is that school districts

are mere agencies of the state in the performance of governmental functions. Courts very generally hold to this principle when cases come before them involving liability of boards when there is no statute expressly making them liable.

Law Governing Purchase

On June 15, 1943, the Court of Appeals decided the first case involving this law. This was Kirkpatrick's Admx. (Bronaugh) v. Murray, et al., 294 Ky., 715. The Court said:

"The carrying of liability insurance on school buses is an expense incident to a rational program of school transportation and the requirement of KRS 160.310 that insurance be carried does not violate the Constitution, Section 184."

This case further held that members of the school board are individually liable for damages to persons injured through negligent operation of the bus if they fail to require bus contractors to carry liability insurance.

This case involved the Board of Education of the County School District of Todd County. The board had entered an order requiring that the bus operator carry liability insurance as is required by Section 160.310 KRS, and the operator had agreed to take such insurance. An accident occurred before the operator secured the insurance needed. The court, as will be seen from the statement above, held that individual members of the board of education were liable because this bus was permitted to start operations before it was covered by insurance as is contemplated by the law.

Fleet Plan

In order to avoid a recurrence of another situation of this kind, the State Board of Education passed regulations for purchasing insurance and for providing more adequate protection than had been before available. These regulations were passed after the Department of Education made a study to determine what procedure to follow to guarantee proper coverage and what might be done to secure the cheapest rate possible for the desired coverage. After a conference with the Insurance Commissioner of the State and the Attorney General's office, it was determined that all the operators employed by boards of education should be considered as operators of a fleet of buses operating for the board of education and that the board of education be entitled to fleet rate for coverage of the buses operating in the districts. A fleet was defined as five or more transportation vehicles operated by the board whether privately or publicly owned.

A school bus endorsement stating the protection desired was prepared and was approved by the Attorney General, State Insurance

Commissioner, and the National Bureau of Casualty and Surety Underwriters. A number of leading insurance companies were consulted and they agreed to cover the vehicles of the district wherever five or more were operated by the board at a fleet rate which would be determined by bids from any company interested in taking the risk. State Board regulations require that this endorsement be attached to each school bus policy after it has been signed by the proper officers of the company.

Forms for inviting companies to bid on the desired coverage were prepared and are furnished annually to boards of education to be used in securing bids on the rate at which they will take the risk desired.

State Board Regulations for Purchasing School Bus Insurance

The regulations of the State Board of Education for purchasing school bus insurance are as follows:

1. When contracting for transporting school children, and for insurance, boards of education which provide school bus transportation shall enter into agreement with school bus operators for securing insurance at bid fleet rates when the number of vehicles operated in the district is sufficient to secure fleet rates;
2. Said boards shall take bids for fleet indemnity and liability insurance from at least three surety or insurance companies duly authorized to do business in the Commonwealth of Kentucky and award contracts for such insurance to the lowest and best bidder of such companies, which in the judgment of the board of education offers the safest and best protection for the insured;
3. The Kentucky Standard School Bus Endorsement adopted by the State Board of Education and furnished by the Superintendent of Public Instruction shall be attached to all such policies after they have been signed by proper officers of the surety or insurance company which was awarded the insurance contract; and
4. For this purpose there shall be used the forms submitted herewith and made a part of this regulation.

Standards for Evaluating and Awarding Contracts

A standard for evaluating and awarding contracts was developed and furnished each board of education along with the regulations of the State Board of Education for securing the bid. These standards are as follows:

1. Boards of education should not give some companies opportunities to bid and deny others which are qualified to bid.
2. Confidential information should not be given to some companies and withheld from others.
3. All bidders should be treated with equal fairness and consideration.
4. A policy of fair dealing toward all should be firmly established.

5. Local dealers should not be favored unless their products are as good as those of other competing companies.
6. Any consideration of bids or bidders should not be influenced by any political or family connection.
7. No special effort should be made to distribute business among the several competing companies or to give personal preference to either of these companies.
8. Definite standards for comparison of products should be established and used in determining to whom a contract should be awarded.
9. No superintendent or member of a board of education or employee thereof should receive any reward for service in connection with the placement of an order.
10. Collusion among bidders should not knowingly be condoned.
11. The superintendent and board of education of a district are justified in taking drastic measures when the conduct of bidders falls below high standards of business practice.
12. All activities in taking bids should be based on legal authority for such bidding and all forms for bidding should be made in such manner as will give full information concerning the products desired and provide bids on a definite and competitive basis.

Forms for Use in Purchasing

The insurance companies were informed of the strict regulations which the State Board of Education had adopted as to (1) qualifications of drivers, (2) specifications and standards for transportation equipment, and (3) regulations for operation of the equipment. The State Board of Education, acting under authority of law, adopted forms copies of which are contained herein for use in the purchase of school bus insurance. By this plan, the different companies doing business in the state are asked to submit bids at the fleet rate for all buses which are to be insured in the district. This plan of procedure on the fleet basis has resulted in the reduction of premiums about fifty per cent as compared with what they were before this plan was put into operation.

INSTRUCTIONS FOR SECURING BIDS ON SCHOOL BUS INSURANCE

1. Bid invitations should be submitted to a number of companies. At least three bids should be received before the contract is awarded.
2. Give the companies at least ten days to two weeks before bids are to be opened. A better rate may be secured if they are given this amount of time. Allow at least four weeks between the time the contract is let and the buses are to start operation, in order to get the Kentucky Standard School Bus Endorsement attached to the policy.
3. The policy should be in your hands before school buses start operations for the year.
4. Superintendents should supply the information for Items 1-9 and 11 and 12 in the bid offer.

5. Use ST-9 in reporting the company making the lowest bid and the two companies next above it. As soon as the contract is awarded, send report ST-9 to the Department of Education so that the Kentucky Standard School Bus Endorsement may be sent to the company.
6. Publicly owned buses may carry insurance. All privately owned buses are required to carry insurance.

BID FORM

ST-8

Invitation to Bid

For

SCHOOL BUS INSURANCE

Part I

To Insurance Companies:

The..... Board of Education hereby invites you to bid on insurance for the school transportation vehicles operated in the school district. The insurance is for Bodily Injury Liability and Property Damage Liability against the negligence of drivers, operators and/or contractors of school transportation vehicles in accordance with requirements of Section 160.310 K.R.S. and the regulations of the State Board of Education, including the Kentucky Standard School Bus Endorsement adopted by the State Board of Education for use on school transportation vehicle insurance policies. Any bid, to be considered, must be submitted in Part II of this form and must be sealed and delivered or mailed so as to reach the office of the board of education prior to

.....
 Day Month Year Hour A. M. P. M.

The board of education reserves the right to reject any and all bids. Bid must be accompanied by check of five percent of the total price. A minimum of five dollars (\$5.00) must accompany the bid if it is for less than a total of one hundred dollars (\$100.00).

Part II, attached, is for your use in submitting a bid for insurance on the vehicles to be used in.....district in transporting school children.

Please note that there has been indicated on this sheet the number and kinds of vehicles to be operated, as well as the trade name of each chassis. For use in calculating the premium for your bid there has been indicated the number of months of insurance for each vehicle, the number of pupils each is designed to seat, the date the insurance is to begin, the coverage for property damage and bodily injury for each person and for each accident. Will you please indicate following the vehicles listed on each line your bid per bus for property damage and bodily injury, as well as the total bid.

Date.....
Board of Education

By:.....
Superintendent

Totals

Is this company licensed with the Kentucky State Department of Insurance? Is it a member of the National Bureau of Casualty and Surety Underwriters? Name of authorized agent. Date. By. 194.

Superintendent's Report Form

The Kentucky Standard School Bus Endorsement is kept in the Department of Education and sent to the issuing office of the company that makes the coverage for the county when the superintendent of the district notifies the Department of Education that a contract for furnishing insurance has been awarded. The form used by the superintendent in making this report is presented below:

INSTRUCTIONS FOR REPORT ST-9

This report should be returned to the Department of Education even though you do not purchase school bus insurance. If no insurance is carried, give information asked for in Columns 1 to 9, inclusive. If insurance will be carried, as soon as the contract has been awarded send this report. **You should allow at least four weeks between the time the contract is let and the buses are to start operation to get the Kentucky Standard School Bus Endorsment attached to your policy. This policy should be in your hands before the schools start if the children are to have the protection they need.** The Kentucky Standard School Bus Endorsement will then be sent to the company to be attached to the policy when it is issued. On the reverse side of this sheet give in the proper space the office that will issue the policy. Only officers who are authorized to change the terms of the policy contract have authority to sign this endorsement. For that reason it usually has to be sent to the home office so the president, vice president and/or secretary may sign it. To determine which officers may sign the endorsement one should examine the paragraph in the general conditions of the policy headed CHANGES.

The two companies bidding next above the one to which the contract was awarded should be listed on the opposite side, together with the bids which they submitted. This information may be given in the space provided therefor.

Publicly owned buses may carry insurance; all privately owned buses are required by law to carry insurance.

Policy Endorsement

The Kentucky Standard School Bus Endorsement consists of two parts—certain agreements between the board and the company as shown in the twelve paragraphs listed below, and the schedule of automobiles covered as shown in the headings listed herein.

ST-10 KENTUCKY STANDARD SCHOOL BUS ENDORSEMENT

It is hereby agreed that such insurance as is afforded by the policy for Bodily Injury Liability and for Property Damage Liability applies with respect to the automobile classified as "School Bus," subject to the following provisions.

1. The insurance shall apply, if the automobile is of the bus or commercial type, to the Named Insured, and/or to the Board of Education in his or their individual or official capacity, and/or to the owner and/or the operator or driver, and/or the substitute operator, and/or substitute driver, as insured; and if the automobile is of the private passenger type, the definition of "Insured" agreement of the policy applies to the insurance under this endorsement in the same manner as though the automobile were classified as "Pleasure and Business", and
2. The insurance shall apply, while the automobile is used as a "School Bus" or for "Pleasure and Business" as defined in the policy, but shall not apply to the use of said automobile for general delivery or any other passenger carrying purposes; and
3. "School Bus" use is defined as: (a) The transportation of school children, students and teachers to and from school, school games and school outings; (b) the incidental transportation of guests or guardians of school children in connection with any school activity; and (c) operation necessary and incidental to such transportation which has been authorized by the Board of Education or its administrative officer, the superintendent; and
4. The insurance shall apply to other automobiles or vehicles which may be temporarily substituted for the automobile used as a "school bus," provided such substitution is necessitated because of weather conditions, mechanical breakdown or damage to the automobile and may continue to be used only while the automobile is thus withdrawn from use. If permanent substitution is made, notice of such permanent substitution must be given to the company within thirty days following the date of substitution; and
5. The insurance does not apply, if the automobile is of the bus or commercial type, to injuries sustained by persons while riding in the automobile, other than those enumerated in the definition of "school bus" used herein; and
6. The insurance shall apply if the school term is extended beyond the expiration date of this policy by reason of the school having been closed during the regular school term; the liability and/or property damage coverage of this policy shall be extended likewise for such extended school term; and
7. The insurance shall apply to cover the legal liability of the insured for accidents causing bodily injury and/or death to any person acting under the instruction of school authorities and/or the driver of the school bus insured hereunder to direct traffic while the said school bus has been stopped for the purpose of taking on or discharging school children or stopping at railroad crossings or any other necessary stop; and

8. It is understood and agreed that any error or omission for unintentional violation of warranty by the assured shall not invalidate the coverage; and
9. It is understood and agreed that in the event of a claim arising under the coverage afforded by this policy by virtue of this endorsement, the company will not interpose the defense, except at the request of the insured board of education, that the insured board is engaged in the performance of a governmental function; and
10. In consideration of the premium stipulated in the policy to which this endorsement is attached, the insurer agrees to pay any final judgment which may be rendered against the insured for bodily injury to any person, and for property damage to any property due to the negligence of the insured, his or its agents, servants or employees in the operation or use of any vehicle used as a "school bus" as defined in Article 3 of this endorsement or any substituted or emergency vehicle as permitted by Article 4 of this endorsement within the limits of coverage stated in the policy.

The insurer further agrees that upon its failure to pay any final judgment within sixty (60) days from the date of its rendition or final affirmation or appeal, the judgment creditor may maintain an action against it in any court of competent jurisdiction to enforce such payment. This policy shall constitute a continuing indemnity, the amount of which shall not be reduced as to any succeeding claim by any payment of any claim or any judgment or by any previous accident.

In the event of the insolvency or bankruptcy of the insured, the insurer shall not be relieved of the payment of such indemnity hereunder as would have been payable but for the insolvency or bankruptcy; and

11. It is agreed that the policy to which this endorsement is attached shall not be canceled or changed until after fifteen (15) days' notice in writing has been given by the insurer to the insured District Board of Education, the individual named in the policy as the insured, and the Superintendent of Public Instruction. Said fifteen (15) days' notice to begin with the date the notice is actually received at the office of the Superintendent of Public Instruction, Frankfort, Kentucky, as evidenced by return receipt of registered letter.
12. It is agreed that any provisions, either in the body of the policy to which this endorsement is attached, or in any other endorsement thereon or attached thereto, in conflict with or contrary to the provisions of this endorsement shall be deemed to be canceled hereby.

This endorsement shall take effect....., 194....., 12:01 A. M., Standard Time, or Standard War Time, at Assured's address, and shall terminate simultaneously with this Policy.

Nothing herein contained shall vary, alter, waive or extend any provision or condition of the Policy, other than as above stated.

To be attached to and form a part of Policy No..... issued to

Date of issue:

....., 194.....

Countersigned by: _____ By: _____ Company
 Authorized Representative Executive Officer and Title

Executive Officer and Title
NOTICE: This endorsement shall be signed by the officers of the company who have authority to make changes in the policy form.

SCHEDULE OF AUTOMOBILES

| | 1 | 2 | 3 | 4 | 5 | 6 |
|-----|------------|------------|--------------|-----------|-----------------------|----------------------------|
| No. | Trade Name | Year Model | Motor Number | Type Body | County and State Used | Name of Additional Insured |
| 1 | | | | | | |
| 2 | | | | | | |
| 3 | | | | | | |
| 4 | | | | | | |
| 5 | | | | | | |
| 6 | | | | | | |
| 7 | | | | | | |
| 8 | | | | | | |
| 9 | | | | | | |
| 10 | | | | | | |
| 11 | | | | | | |
| 12 | | | | | | |
| 13 | | | | | | |
| 14 | | | | | | |
| 15 | | | | | | |
| 16 | | | | | | |
| 17 | | | | | | |
| 18 | | | | | | |
| 19 | | | | | | |
| 20 | | | | | | |

| | 7 | 8 | 9 | | | 10 | |
|------------------------|-----------------------------|------------------|--------------------|----------------|-----------------------|------------------|--------------------|
| No. | De- signed to Seat | Policy Period | COVERAGE | | | PREMIUMS | |
| | | | Property Damage | Bodily Injury | | Bodily Injury | Property Damage |
| | | | | Each Person | Each Acci- dent | | |
| 1 | | | | | | | |
| 2 | | | | | | | |
| 3 | | | | | | | |
| 4 | | | | | | | |
| 5 | | | | | | | |
| 6 | | | | | | | |
| 7 | | | | | | | |
| 8 | | | | | | | |
| 9 | | | | | | | |
| 10 | | | | | | | |
| 11 | | | | | | | |
| 12 | | | | | | | |
| 13 | | | | | | | |
| 14 | | | | | | | |
| 15 | | | | | | | |
| 16 | | | | | | | |
| 17 | | | | | | | |
| 18 | | | | | | | |
| 19 | | | | | | | |
| 20 | | | | | | | |
| Total Premiums \$..... | | | | | \$..... | | |

It is agreed that the above schedule contains a full description of the automobiles covered by this policy. This endorsement is effective on

....., 19....., at the same hour indicated in the policy as the effective hour. Nothing herein contained shall be held to alter, waive or extend any of the Declarations, Agreements, Exclusions or Conditions of this policy other than as stated by this endorsement.

Attached to and forming part of Policy No....., Issued to
..... of issued by.....
Company

Countersigned.....
Authorized Agent Executive Officer and Title
.....
Executive Officer and Title

Notice: This endorsement shall be signed by the officers of the company who have authority to make changes in the policy form.

Part II
SCHOOL BUS ACCIDENTS
Summary Statement

The facts presented herein were collected from 110 county and 26 independent school districts, which operated school transportation vehicles in the school year 1943-44. There is presented immediately following this summary statement a detailed summary report of all accidents for the state. For comparative purposes a summary has been presented for the school years 1940-41 and 1943-44. It will be noted that the number of accidents are slightly increased for the school year 1943-44 as compared with the year 1940-41, even though one more county district is involved and fewer independent districts.

In 1943-44 approximately 126,000 pupils were transported 85,000 miles daily as compared with 104,000 pupils 70,000 miles daily in 1940-41. The average bus operated 53 miles per day in transporting about 80 children, which means that on the average all buses operated in the state make two trips. The average seating capacity for all buses is 40 pupils. All buses operated in the State of Kentucky in 1943-44 traveled at approximately 15,076,750 miles and used approximately 1,983,295 gallons of gasoline.

It may be of interest to note that most of the accidents occurred on good, straight, macadam roads; that the buses traveled at low speed and where the travel flow was light to medium. This condition is common for the two years 1943-44 and 1940-41. January and February are the months in which most accidents occurred in 1943-44, while October and January were the months which had the greatest number of accidents in 1940-41.

A study of the summary showing the *fault, type and cause* of accidents, indicates that in a great many, if not in most cases, the fault of the accident was that of some person other than the driver or pupil. This suggests that more information and instruction should be given to the traveling public in order to assure safety in the transportation of school children. Boards of education and superintendents of districts should give more publicity to the need of more careful driving in and around schools and on school bus routes. More instruction in safety on school buses should be given weekly by teachers of the school. An examination of this report shows also that there is plenty of evidence of fault of the driver. This indicates that there is need of more careful selection of drivers as well as more careful instruction in the safe driving of buses. The bus is only as safe as the driver who operates it.

SCHOOL BUS ACCIDENTS—1943-44

IN COUNTY DISTRICTS

| Name of County | Number of Accidents |
|--------------------|------------------------|
| Fayette | 13 |
| Madison | 5 |
| Jefferson | 4 |
| Mason | 4 |
| Pike | 4 |
| Carroll | 3 |
| Carter | 3 |
| Gallatin | 3 |
| Daviess | 3 |
| Clark | 2 |
| Cumberland | 2 |
| Floyd | 2 |
| Simpson | 2 |
| Bath | 1 |
| Bell | 1 |
| Boyd | 1 |
| Boyle | 1 |
| Breckinridge | 1 |
| Bullitt | 1 |
| Edmonson | 1 |
| Fleming | 1 |
| Harrison | 1 |
| Jackson | 1 |
| Jessamine | 1 |
| Kenton | 1 |
| Lawrence | 1 |
| Logan | 1 |
| Marion | 1 |
| Meade | 1 |
| Metcalfe | 1 |
| McCreary | 1 |
| McLean | 1 |
| Scott | 1 |
| Warren | 1 |
| Wayne | 1 |
| Webster | 1 |
| 36 counties | 73 |

IN INDEPENDENT DISTRICTS

| Name of District | |
|---|----|
| Lexington | 2 |
| Upton | 1 |
| Total number of acci- dents in county and independent districts.. | 76 |

NUMBER INJURED

| | |
|-----------------|----|
| Slightly | 59 |
| Seriously | 3 |
| Fatally | 4 |
| Total | 66 |

MONTHS IN WHICH ACCIDENTS WERE

| | |
|------------------|----|
| January | 17 |
| February | 13 |
| March | 10 |
| April | 9 |
| May | 4 |
| June | 1 |
| July | 0 |
| August | 0 |
| September | 5 |
| October | 5 |
| November | 6 |
| December | 5 |
| Not stated | 1 |
| Total | 76 |

KIND OF VEHICLE

| | |
|------------------------|----|
| Buses | 75 |
| Car with trailer | 1 |
| Total | 76 |

CONSTRUCTION OF VEHICLE

| | |
|-------------------|----|
| Metal | 61 |
| Composition | 7 |
| Wood | 1 |
| No report | 7 |
| Total | 76 |

TIME OF DAY IN WHICH ACCIDENTS OCCURRED

| | |
|-----------------------------|----|
| Between 7 and 8 A.M. | 8 |
| Between 8 and 9 A.M. | 20 |
| Between 9 and 10 A.M. | 2 |
| Between 10 and 11 A.M. | 1 |
| Between 11 and 12 A.M. | 1 |
| Between 1 and 2 P.M. | 2 |
| Between 2 and 3 P.M. | 5 |
| Between 3 and 4 P.M. | 21 |
| Between 4 and 5 P.M. | 10 |
| Between 5 and 6 P.M. | 3 |
| Between 6 and 7 P.M. | 1 |
| No report | 2 |
| Total | 76 |

KIND OF ROAD

| | |
|--------------------|----|
| Macadam | 42 |
| Concrete | 10 |
| Dirt | 6 |
| Gravel | 6 |
| Limestone | 1 |
| Brick street | 1 |
| Asphalt | 1 |
| Rock | 2 |
| No report | 7 |
| Total | 76 |

ACCID.

17
13
10
9
4
1
0
0
5
5
6
5
1

76

75
1

76

CONDITION OF ROAD

| | |
|--------------------|----|
| Good—well-surfaced | 39 |
| Slippery | 4 |
| Intersection | 4 |
| Blind curve | 4 |
| Sharp curve | 4 |
| Dangerous hill | 1 |
| Gravel | 1 |
| Narrow road | 1 |
| No report | 18 |
| <hr/> | |
| Total | 76 |

WEATHER CONDITIONS

| | |
|-----------|----|
| Fair | 50 |
| Foggy | 8 |
| Rainy | 6 |
| Snow | 1 |
| Sleet | 1 |
| Cloudy | 1 |
| No report | 9 |
| <hr/> | |
| Total | 76 |

FLOW OF TRAFFIC

| | |
|-----------|----|
| Light | 39 |
| Medium | 25 |
| Heavy | 7 |
| No report | 5 |
| <hr/> | |
| Total | 76 |

PLACE ON ROAD

| | |
|--------------|----|
| Straight | 36 |
| Intersection | 16 |
| Curve | 13 |
| Narrow | 5 |
| Blind hill | 3 |
| School yard | 1 |
| No report | 2 |
| <hr/> | |
| Total | 76 |

FAULT

| | |
|-----------------------|----|
| Bus driver | 38 |
| Other than bus driver | 33 |
| No report | 5 |
| <hr/> | |
| Total | 76 |

VEHICLE

61
7
1
7

76

VEH AC-

8
20
2
1
1
2
5
21
10
3
1
2

76

42
10
6
6
1
1
1
2
7

76

TABULATION OF SCHOOL BUS ACCIDENTS BY DISTRICTS, 1943-44

176

| Name of District | Date of Accident | Time of Accident | Bus Owner-ship | | Weather | ROAD | | |
|------------------|------------------|------------------|----------------|-------------|---------|-----------|--------------|---------------|
| | | | Adm'n. Unit | Con-tractor | | Kind | Place | Condition |
| Counties | | | | | | | | |
| Bath | (1) 2-10-44 | 8:20 A. M. | x | | Fair | Dirt | Curve | Blind curve |
| Bell | (1) 4-18-44 | 4:00 P. M. | x | | Fair | Macadam | Intersection | Intersection |
| Boyd | (1) 4-27-44 | 9:15 A. M. | x | | Rainy | Macadam | Blind hill | Slippery |
| Boyle | (1) 11-29-43 | 4:30 P. M. | x | | Fair | Macadam | Straight | Well surfaced |
| Breckinridge | (1) 5- 4-44 | 8:40 A. M. | x | | Rainy | Concrete | Straight | Well surfaced |
| Bullitt | (1) 1-31-44 | 9:00 A. M. | | x | Fair | Gravel | Curve | Blind curve |
| Carroll | (1) 11-18-43 | 3:45 P. M. | | x | Fair | Macadam | Curve | Sharp curve |
| | (2) 11- 4-43 | 4:30 P. M. | | x | ..... | Concrete | Straight | ..... |
| | (3) 3-31-44 | 3:45 P. M. | | x | Fair | Concrete | Straight | Well surfaced |
| Carter | (1) 9-15-43 | 4:20 P. M. | x | | Fair | Macadam | Narrow | Narrow road |
| | (2) 2- 4-44 | 4:30 P. M. | x | | Fair | Gravel | Curve | ..... |
| | (3) 5-12-44 | 8:00 A. M. | x | | Fair | Concrete | Straight | ..... |
| Clark | (1) 5- 6-44 | 3:25 P. M. | | x | Fair | Macadam | Straight | Well surfaced |
| | (2) 2- 1-44 | 8:00 A. M. | | x | ..... | ..... | ..... | ..... |
| Cumberland | (1) 10- 5-43 | 9:30 A. M. | | x | ..... | Dirt | Straight | Good |
| | (2) 1-18-44 | 8:45 A. M. | | x | Foggy | Macadam | Curve | Slippery |
| Daviess | (1) 12-16-43 | 8:00 A. M. | x | x | Snow | Macadam | Straight | Well surfaced |
| | (2) 2-17-44 | 3:30 P. M. | x | x | ..... | Macadam | Curve | ..... |
| | (3) 4-24-44 | 3:00 P. M. | | x | ..... | Concrete | Straight | ..... |
| Edmonson | (1) 9-30-43 | 3:30 P. M. | | x | Fair | Limestone | Intersection | ..... |
| Fayette | (1) 10- 1-43 | 4:20 P. M. | | x | Fair | Macadam | Straight | Well surfaced |
| | (2) 9-13-43 | 11:30 A. M. | | x | Fair | Macadam | ..... | ..... |
| | (3) 12-15-43 | 2:00 P. M. | | x | Fair | Macadam | Intersection | Good |
| | (4) 1-11-44 | 8:00 A. M. | | x | Fair | Macadam | Straight | Good |
| | (5) 1-17-44 | 8:05 A. M. | | x | Fair | Macadam | Narrow | Good |

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| | | | | | | | | |
|-----------|--------------|------------|-------|-------|-------------|----------|----------------|----------------------|
| | (6) 1-13-44 | 4:30 P. M. | | x | Fair | Macadam | Intersection | Good |
| | (7) 2-14-44 | 8:25 A. M. | | x | Foggy-Sleet | Macadam | Straight | Slippery |
| | (8) 2-14-44 | 8:00 A. M. | | x | Sleet | Macadam | Curve | Bad curve |
| | (9) 3-24-44 | 4:30 P. M. | | x | Fair | Macadam | Straight | Good |
| | (10) 3-27-44 | 2:15 P. M. | x | | Fair | Macadam | Intersection | Good |
| | (11) 4- 3-44 | 8:15 A. M. | | x | Fair | Macadam | Intersection | Good |
| | (12) 4-18-44 | 8:15 A. M. | | x | Fair | Macadam | Intersection | Good |
| | (13) 1-27-44 | 2:50 P. M. | | x | Fair | Macadam | Straight | Good |
| Fleming | (1) 1-21-44 | 8:10 A. M. | x | | Fair | Macadam | Straight | Slippery |
| Floyd | (1) 10- 4-43 | 5:30 P. M. | x | | Fair | Dirt | Narrow | Gravel |
| | (2) 1-24-44 | 5:30 P. M. | x | | Fair | Macadam | Straight | Straight |
| Gallatin | (1) 11-30-43 | 8:40 A. M. | x | x | Fair | Concrete | Straight | Well surfaced |
| | (2) 12-16-43 | 8:30 A. M. | x | x | Fair | Concrete | Straight | Good |
| | (3) 4-27-44 | 4:30 P. M. | x | x | Fair | Gravel | Straight | Good |
| Harrison | (1) 2- 8-44 | 4:00 P. M. | x | | Fair | ..... | School grounds | ..... |
| Jackson | (1) 3-10-44 | ..... |  | x | Fair | Dirt | Straight | Good |
| Jefferson | (1) 10-21-43 | 3:30 P. M. | | x | Fair | ..... | Intersection | Good |
| | (2) 11-17-43 | 8:05 A. M. | | x | Fair | ..... | Straight | Good |
| | (3) 3-13-44 | 8:15 A. M. | | x | Fair | ..... | Blind hill | ..... |
| | (4) 4- 6-44 | 8:45 A. M. | | x | Fair | ..... | Straight | ..... |
| Jessamine | (1) 1- 4-44 | 8:30 A. M. | x | | Foggy | Macadam | Curve | Curve |
| Kenton | (1) 1-19-44 | 8:40 A. M. | x | | Foggy-Rainy | Concrete | Curve | Slippery |
| Lawrence | (1) 5-19-44 | 2:00 P. M. | x | | Fair | Macadam | Intersection | Intersection |
| Logan | (1) 9- 5-43 | 4:00 P. M. | | x | ..... | Macadam | Curve | Blind curve |
| Madison | (1) 11- 4-43 | 3:45 P. M. | x | x | Fair | Macadam | Straight | Good |
| | (2) 2-14-44 | 8:00 A. M. | x | x | Rain-Snow | Macadam | Narrow | Slippery-Blind curve |
| | (3) 2-28-44 | 3:20 P. M. | x | x | Rainy | Macadam | Curve | Curve |
| | (4) 3-17-44 | 3:30 P. M. | x | x | Fair | ..... | Straight | ..... |
| | (5) 4-20-44 | 3:30 P. M. | x | | Cloudy | Concrete | Straight | Good |
| Marion | (1) 1- 6-44 | 7:30 A. M. | | x | Fair | Dirt | Straight | ..... |
| Mason | (1) 10-19-43 | 5:00 P. M. | | x | Fair | Gravel | Straight | Good |
| | (2) 1- 5-44 | 3:30 P. M. | | x | Foggy | Macadam | Straight | Slippery |
| | (3) 1-11-44 | 3:30 P. M. | | x | ..... | Macadam | Straight | ..... |
| | (4) 2- 7-44 | 4:00 P. M. | | x | Fair | Concrete | Straight | Good |
| Meade | (1) 12-12-43 | 4:30 P. M. | ..... | ..... | Fair | Macadam | Intersection | Intersection |

TABULATION OF SCHOOL BUS ACCIDENTS BY DISTRICTS, 1943-44—Continued

| Name of District | Date of Accident | Time of Accident | Bus Ownership | | Weather | ROAD | | |
|-----------------------------|------------------|------------------|---------------|-------------|-------------|--------------|--------------|-------------------|
| | | | Admin. Unit | Con-tractor | | Kind | Place | Condition |
| Counties | | | | | | | | |
| Metcalfe (1) | 3- 9-44 | 4:30 P. M. | x | | Fair | Crushed rock | Straight | Good |
| McCreary (1) | 6-10-44 | 8:00 A. M. | x | | Fair | Macadam | Straight | Good |
| McLean (1) | 1-14-44 | 8:45 A. M. | | x | ..... | Macadam | Intersection | Good |
| Pike (1) | 1-27-44 | 8:30 A. M. | x | | Foggy | Macadam | Straight | Good |
| (2) | 9- 6-43 | 10:30 A. M. | x | | Fair | Brick street | Intersection | ..... |
| (3) | 2-11-44 | 4:00 P. M. | x | | Rainy | Dirt | Straight | Slippery |
| (4) | 3-27-44 | 8:30 A. M. | x | | Rainy | Macadam | Straight | Slippery |
| Scott (1) | 1- -44 | 3:30 P. M. | | x | Fair | Gravel | Straight | ..... |
| Simpson (1) | 12- -43 | 3:35 P. M. | x | | Fair | Macadam | Intersection | Good |
| (2) | 2- -44 | 9:00 A. M. | | x | ..... | Macadam | Curve | Blind curve |
| Warren (1) | 1-19-44 | 3:30 P. M. | | x | Fair | Macadam | Blind hill | Dangerous hill |
| Wayne (1) | 3-31-44 | 5:00 P. M. | x | | Foggy-Rainy | Macadam | Intersection | Road intersection |
| Webster (1) | 2-10-44 | 7:00 A. M. | x | | Fair | Rock | Curve | ..... |
| Independent District | | | | | | | | |
| Lexington (1) | 3-14-44 | 3:00 P. M. | x | | Fair | Macadam | Intersection | ..... |
| (2) | 4-25-44 | 3:00 P. M. | x | | Fair | Asphalt | Intersection | Good |
| Upton (1) | ..... | ..... A. M. | x | | Foggy | Gravel | Narrow road | ..... |

TABULATION OF SCHOOL BUS ACCIDENTS BY DISTRICTS, 1943-44—Continued

| Name of District | Date of Accident | Time of Accident | Bus Ownership | | Weather | ROAD | | |
|------------------|------------------|------------------|---------------|-------------|-------------|--------------|-----------------|------------------|
| | | | Admin. Unit | Con-tractor | | Kind | Place | Condition |
| TOTALS | Jan. 17 | 7- 8 A. M. 8 | 35 | 40 | Fair 50 | Macadam 42 | Straight 36 | Good 39 |
| | Feb. 13 | 8- 9 A. M. 20 | | | Foggy 8 | Concrete 10 | Intersection 16 | Slippery 4 |
| | March 10 | 9-10 A. M. 2 | No rep't | | Rainy 6 | Dirt 6 | Curve 13 | Intersection 4 |
| | April 9 | 10-11 A. M. 1 | | | Snow 1 | Gravel 6 | Narrow 5 | Blind curve 4 |
| | May 4 | 11-12 A. M. 1 | | | Sleet 1 | Limestone 1 | Blind hill 3 | Sharp curve 4 |
| | June 1 | 1- 2 P. M. 2 | | | Cloudy 1 | Brick str. 1 | School yard 1 | Dangerous hill 1 |
| | July 0 | 2- 3 P. M. 5 | | | No report 9 | Asphalt 1 | No report 2 | Gravel 1 |
| | August 0 | 3- 4 P. M. 21 | | | | Rock 2 | | Narrow road 1 |
| | Sept. 5 | 4- 5 P. M. 10 | | | | No report 7 | | No report 18 |
| | Oct. 5 | 5- 6 P. M. 3 | | | | | | |
| | Nov. 6 | 6- 7 P. M. 1 | | | | | | |
| | Dec. 5 | No report 2 | | | | | | |
| | No report 1 | | | | | | | |

| VEHICLE | | Capacity | On Bus at Time of Accident | Number Injured | First Aid Given | DRIVER | | | | Speed at Time of Accident | Max. Speed Permitted When Loaded | Kind of Highway | Flow |
|------------|--------------|----------|----------------------------|---------------------------|-----------------|--------|------|------------|-----------------|---------------------------|----------------------------------|-----------------|--------|
| Kind | Construction | | | | | Reg. | Sub. | Experience | Approximate Age | | | | |
| School bus | Metal | 42 | 33 | 0 | no | x | | 4 years | 27 | 15 | 35 | Co. | Light |
| School bus | Metal | 40 | 50 | 0 | no | x | | 15 years | 55 | 10 | 35 | Str. | Medium |
| School bus | Metal | 52 | 35 | 0 | no | x | | 2 years | 38 | 10 | 30 | U. S. | Medium |
| School bus | Metal | 48 | Driver | 0 | no | x | | 8 years | 30 | 25 | 30 | State | Light |
| School bus | Metal | 42 | 4 | 0 | no | | x | | 17 | 10 | 25 | U. S. | Medium |
| School bus | Metal | 40 | 0 | 0 | no | x | | 18 years | 53 | 3 | 30 | State | Light |
| School bus | Metal | 42 | 1 | 0 | no | x | | | 50 | 10 | 30 | State | Light |
| School bus | Metal | 48 | 25 | 1 fatally | no | x | | 15 years | 43 | 0 | 30 | U. S. | Medium |
| School bus | Metal | 48 | 2 | {1 seriously 1 fatally | no | | x | 12 years | 30 | 15 | 30 | U. S. | Light |
| School bus | Metal | 56 | 50 | 0 | | x | | 6 years | 40 | 20 | 35 | Str. | Medium |
| School bus | Metal | 54 | 35 | 0 | no | x | | 8 years | 50 | 20 | 35 | State | Medium |
| School bus | Metal | 54 | 30 | 0 | no | x | | 8 years | | 30 | 35 | State | Heavy |
| School bus | Wood | 30 | 3 | 1 | yes | x | | | 25 | 5 | | State | Heavy |
| School bus | Metal | 38 | | 0 | | x | | | 26 | 10 | 35 | | 0 |
| School bus | Metal | 28 | | 0 | | x | | 6 years | 23 | 25 | 35 | State | Medium |
| School bus | Metal | 60 | 0 | 0 | | x | | 8 years | | 5 | 40 | State | Light |
| School bus | Metal | 60 | 50 | 0 | | x | | 3 years | 38 | 25 | 40 | State | Light |
| School bus | Metal | 60 | 60 | 0 | | x | | 5 years | | 8 | 40 | Str. | Heavy |
| School bus | Metal | 30 | 45 | 0 | | x | | 4 years | 26 | | | State | Medium |
| School bus | Metal | 45 | 7 | 1 | no | x | | 15 years | 35 | 0 | 30 | State | Heavy |
| School bus | Metal | 48 | | 0 | | x | | | 36 | 5 | | State | Light |
| School bus | Metal | 48 | 0 | 0 | | x | | 5 years | | 8 | 35 | Co. | Light |
| School bus | Metal | 48 | 0 | 0 | | x | | | | 0 | 35 | Co. | Medium |
| School bus | Metal | 48 | 0 | 0 | | x | | 8 years | 28 | 2 | 35 | Co. | Light |
| School bus | Metal | 48 | 20 | 0 | | x | | 3 years | 35 | 5 | 35 | Str. | Medium |
| School bus | Metal | 48 | 10 | 0 | | x | | 7 years | 28 | 0 | 35 | State | Medium |
| School bus | Metal | 48 | 30 | 0 | | x | | 10 years | 35 | 15 | 35 | Co. | Light |

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| | | | | | | | | | | | | | |
|-------------|-------------|----|----|--------------------------|-----|---|---|----------|----|------|----|-------|--------|
| School bus | Metal | 48 | 8 | 0 | | | x | 10 years | | 5 | 35 | State | Medium |
| School bus | Metal | 48 | 0 | 0 | | x | | 15 years | | 3 | 35 | State | Heavy |
| School bus | Metal | 48 | 12 | 0 | | x | | 10 years | 35 | 10 | 35 | State | Medium |
| School bus | Metal | 48 | 0 | 1 | | x | | 15 years | 57 | 1 | 35 | Str. | Light |
| School bus | Composition | 45 | 10 | 0 | no | x | | 5 years | 28 | 15 | 35 | Str. | Medium |
| School bus | Composition | 26 | 19 | 2 | no | x | | 18 years | | 0 | 35 | Co. | Light |
| School bus | Metal | 60 | 0 | 0 | | x | | | 30 | 5 | | Co. | Light |
| School bus | Metal | 60 | 40 | 1 | yes | x | | | | 0 | | | |
| School bus | Metal | 60 | 35 | 3 | yes | x | | 15 years | 25 | 0 | 30 | U. S. | Light |
| School bus | Metal | 60 | 30 | 5 | yes | x | | 15 years | 25 | 20 | | U. S. | Light |
| School bus | Metal | 36 | 30 | 0 | | x | | 25 years | 44 | 25 | | State | Light |
| School bus | Metal | 50 | 0 | 1 | yes | x | | | | 5 | 30 | | |
| School bus | Composition | 40 | 35 | 1 | | | x | | 18 | 20 | | Co. | Light |
| School bus | | | | 0 | no | x | | | 51 | Slow | | State | Light |
| School bus | | 48 | 67 | 0 | no | x | | | 55 | 27 | | State | Light |
| School bus | | 52 | 52 | 0 | no | x | | | 58 | 15 | | Co. | Light |
| School bus | | 45 | 1 | 1 | no | x | | | 56 | 5 | | Co. | Light |
| School bus | Metal | 48 | 40 | 0 | | x | | 6 years | 38 | 25 | 35 | Co. | Light |
| School bus | Metal | 56 | 70 | 18 | yes | x | | | 35 | 15 | 35 | U. S. | Light |
| Car-trailer | Metal | 48 | 6 | 0 | | x | | 20 years | 48 | 10 | 35 | U. S. | Medium |
| School bus | Metal | 60 | 1 | {1 slightly 1 fatally | yes | x | | 1 year | 30 | 30 | | Co. | Light |
| School bus | Metal | 56 | 45 | 1 | no | x | | 10 years | 43 | | 30 | U. S. | Medium |
| School bus | Composition | 34 | 1 | 1 | | x | | 20 years | 44 | 8 | 35 | U. S. | Medium |
| School bus | Metal | 54 | 40 | 0 | | x | | 25 years | 50 | 10 | 35 | Co. | Light |
| School bus | Metal | 48 | 40 | 1 | yes | x | | 25 years | 41 | 0 | 35 | U. S. | Light |
| School bus | Metal | 54 | 9 | 1 | yes | x | | 5 years | 31 | 0 | 35 | U. S. | Medium |
| School bus | Metal | 40 | 12 | 1 | | x | | 8 years | 43 | 15 | 35 | Co. | Light |
| School bus | Metal | 36 | 0 | 0 | no | x | | 25 years | 50 | 0 | | Co. | Light |
| School bus | Metal | 48 | 1 | 0 | | x | | 22 years | 35 | | | U. S. | Medium |
| School bus | Metal | 48 | | 0 | | x | | | 24 | 35 | | Co. | Light |
| School bus | Metal | 56 | 17 | 0 | | x | | 3 years | 19 | 0 | 35 | State | Medium |
| School bus | Metal | 36 | 15 | 0 | | x | | 20 years | 58 | 5 | 30 | State | Light |
| School bus | Metal | 30 | 19 | 0 | | x | | 15 years | 37 | 25 | 35 | State | Medium |
| School bus | Composition | 30 | 7 | 0 | | x | | 15 years | 60 | 15 | 25 | Str. | Medium |
| School bus | Composition | 10 | 1 | 0 | | x | | 20 years | 52 | 25 | 35 | U. S. | Light |
| School bus | Metal | 50 | 1 | 0 | | | x | | 32 | 5 | 35 | Str. | Heavy |
| School bus | Metal | 50 | 20 | 4 | yes | | x | | | 15 | 35 | Co. | Light |

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TABULATION OF SCHOOL BUS ACCIDENTS BY DISTRICTS, FAULT, CAUSE AND TYPE—Continued

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| | | FAULT | CAUSE | TYPE |
|--------------|------|---------------------------------|--|------------------------|
| Bath | (1) | Misjudgment | Collision with passenger car | Head-on |
| Bell | (1) | Misjudgment | Misjudgment of distance | Side-swipe |
| Boyd | (1) | Unavoidable | Collision with passenger car | Side-swipe |
| Boyle | (1) | Carelessness | Collision with truck | Head-on |
| Breckinridge | (1) | Misjudgment | Collision with parked vehicle | Side-swipe |
| Bullitt | (1) | Carelessness | Collision with jeep | Head-on |
| Carroll | (1) | Misjudgment | Collision—sun glare in driver's face | Front against side |
| | (2) | No fault of driver | Drunken driver following school bus | |
| | (3) | Unavoidable | Collision with pedestrian | |
| Carter | (1) | | Confusion | Side-swipe |
| | (2) | | Defective springs | Bus overturning |
| | (3) | | Overloaded | Side-swipe |
| Clark | (1) | | | Rear end collision |
| | (2) | No fault of driver | Collision | Rear end |
| Cumberland | (1) | Carelessness | Backing | Backed into parked car |
| | (2) | Inattention—too fast | Misjudgment | |
| Daviess | (1) | Carelessness | Backing into parked car | Rear end |
| | (2) | No fault of bus driver | | |
| | (3) | Misjudgment | | |
| Edmonson | (1) | Carelessness | Heavy traffic—parked cars | Side-swipe |
| Fayette | (1) | No fault of bus driver | Failure of bus to stop at intersection | Rear and side |
| | (2) | Misjudgment | Passing bus without stopping | Side-swipe |
| | (3) | Driver not at fault | Collision with stationary object | Side-swipe |
| | (4) | Misjudgment | Misjudgment | Side-swipe |
| | (5) | Misjudgment | Collision with city bus | Rear end |
| | (6) | Carelessness | Collision with automobile | Rear end |
| | (7) | No fault of driver | Bus drifted out on curve | Side-swipe |
| | (8) | Too fast for weather conditions | Truck skidded into school bus | Head-on into rear |
| | (9) | Misjudgment | Driving too fast for road conditions | Head-on into fence |
| | (10) | Misjudgment | Misjudgment of clearance | Side-swipe |
| | | | Cut in too quickly after passing | Side-swipe |

TABULATION OF SCHOOL BUS ACCIDENTS BY DISTRICTS, FAULT CAUSE AND TYPE—Continued

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| | FAULT | CAUSE | TYPE |
|-----------|--|--------------------------------------|----------------------------|
| | (11) Failed to signal when making turn | Passing at intersection | Front against side |
| | (12) Driver not at fault | Child standing too close to loading | Collision with child |
| | (13) Brakes failed to hold | Brake failure | Rear end |
| Fleming | (1) Not driver's fault | County truck crashed into school bus | Rear end |
| Floyd | (1) Bus driver's fault | Bus driver passed 2 parked trucks | Side-swipe |
| | (2) No fault of bus driver | Child stumbled, fell, hit head | Child fell getting off bus |
| Gallatin | (1) No fault of driver | Truck hit school bus in rear | Rear end |
| | (2) No fault of driver | Hit school bus in rear | Rear end |
| | (3) No fault of driver | Collision with passenger car | Front against side |
| Harrison | (1) School bus driver's fault | Backed into pupil on school grounds | Backing |
| Jackson | (1) Confusion | Collision with bicycle | Side-swipe |
| Jefferson | (1) Carelessness of driver | Gave no signal | Backing |
| | (2) No fault of driver | Collision with another bus | Side-swipe |
| | (3) No fault of driver | Carelessness—passing on hill—fast | Side-swipe |
| | (4) Not fault of bus driver | Carelessness—passing at intersection | Side-swipe |
| Jessamine | (1) Misjudgment | Ran into tree—weather conditions | Side-swipe |
| Kenton | (1) Bus driver's fault | Bus skidded into another school bus | Collision with another bus |
| Lawrence | (1) Driver's fault | Not determined | Front against side |
| Logan | (1) Driver's fault | Collision with passenger car | Head-on |
| Madison | (1) No fault of driver | Collision with passenger car | Head-on |
| | (2) No fault of driver | Fast driving of another bus | Side-swipe |
| | (3) Not driver's fault | Collision with passenger car | Side-swipe |
| | (4) Not driver's fault | Collision with highway truck | Ran over child |
| | (5) Not driver's fault | Child crossing road | Front against side |
| Marion | (1) Not driver's fault | Defective springs | Running into ditch |
| Mason | (1) Driver's fault | Brakes not set—ran into tree | Runaway car |
| | (2) Driver's fault | Backing from garage—ran into car | Backing |
| | (3) Driver not at fault | Collision with passenger car | Side-swipe |
| | (4) Not driver's fault | Collision with passenger car | Rear end |
| Meade | (1) Not fault of driver | Defective brakes—collision | Front against side |

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| | | | |
|-----------------------------|---|--|-----------------------------|
| Metcalfe | (1) No fault of driver | Steering gear locked | Locked steering gear |
| McCreary | (1) No fault of driver | Collision with truck | Side-swipe |
| McLean | (1) No fault of driver | Failure of motorist to give right | Side-swipe |
| Pike | (1) No fault of driver | Collision with truck—gave no signal | Front against side |
| | (2) Gave no signal | Collision with passenger car | Backing |
| | (3) Carelessness | Driving off road | Bus overturned |
| | (4) No fault of driver | Bus hit hole in pavement | Bus overturned |
| Scott | (1) Carelessness | Collision with parked vehicle | Backing |
| Simpson | (1) Fault of school bus driver—confused | Confusion—misjudgment | Front against side |
| | (2) Misjudgment of bus driver | Collision with pick-up truck | Front against side |
| Warren | (1) Not determined | Collision | Head-on |
| Wayne | (1) _____ | Collision with truck | Side-swipe |
| Webster | (1) Distraction | Failure to grant right-of-way to car | Side-swipe |
| Independent District | | | |
| Lexington | (1) Following car too closely | Car pulled around bus—stopped suddenly | Head-on |
| | (2) No fault of driver | Boy hanging on outside of bus | Boy fell off outside of bus |
| Upton | (1) Carelessness—frost on wind-shield | Parked vehicle | Head-on |

Accident Report Form

A supply of the report form herein is sent to the superintendent of the district which operates school buses at the beginning of the school year. When an accident occurs the superintendent should collect the information required by this form concerning the accident and place it in his files. At the close of the year these forms shall be filed as requested with the Department of Education so that the information contained in them may be compiled into a report for the state as a whole. After reports have been compiled they are sent to the different school districts and to the insurance companies writing business in the state. There is presented herein a detailed summary of the information contained in these reports for the school year 1943-44.

REPORT ON SCHOOL BUS ACCIDENTS

ST-1

July 1, 194...., to June 30, 194....

(Use one sheet for each accident)

- Name of driver..... Address.....
1. Date of accident..... Time..... A. M..... P. M.....
 2. Bus Ownership:
 - a. Administrative Unit.....
 - b. Contractor.....
 3. Weather: (Use key word, Roman Numeral I, back of this sheet)
.....
 4. Road:
 - a. Kind: (1) Dirt.....; (2) Macadam.....; (3).....
 - b. Place on road: (1) On a curve.....; (2) Intersection.....; (3) Blind hill.....; (4) Narrow road.....; (5) Straight road.....
 - c. Condition: (Use key word, Roman Numeral II, back of this sheet)
 5. Vehicle:
 - a. Kind of vehicle: (1) School bus.....; (2) Car.....; (3) Panel truck.....; (4).....
 - b. Construction: (1) All metal.....; (2) Composition (wood and metal).....; (3) Wood.....; (4) Safety glass.....
 - c. Seating: (1) Seating capacity.....; (2) Number in the bus when accident occurred.....
 6. Insurance:
 - a. Was it insured?.....; b. Total premium cost for the school year for all property damage and liability insurance on this transportation vehicle \$.....; c. Amount paid, if any, by the company for the year for property damage \$.....; d. Public liability damage \$.....
 7. Number injured:
 - a. Slightly.....; b. Seriously.....; c. Fatally.....; d. Total injured.....
 8. Was first aid given by driver?.....
 9. Driver:
 - a. Regular.....; b. Substitute.....; Driving experience.....; d. Approximate age.....; e. Fault of driver (Use key word in Roman Numeral III, back of sheet to describe).....

10. Speed:
 a. At time of accident.....; b. Maximum speed permitted when the bus is loaded with children.....
11. Property damage:
 a. Was the school bus damaged?.....
 b. Were other vehicles or property damaged?.....
12. Cause of accident (Use key word or words in Roman Numerals III, IV, V, VI, VII, VIII, or IX to describe).....
13. Type of accident (Use key word in Roman Numeral X or XI to describe).....
14. Highway
 a. United States.....; b. State.....; c. County.....
 d. Street.....
15. Traffic flow:
 a. Light.....; b. Medium.....; c. Heavy.....
- (Signed).....
 Date.....

KEY TO CAUSE OF ACCIDENTS AND TYPE OF ACCIDENTS

Cause of Accidents

I. Weather

1. Fair
2. Foggy
3. Rainy
4. Sleet
5. Snow

II. Road Conditions

6. Bad bridge
7. Blind curve
8. Dangerous hill
9. Good, broad, well-surfaced
10. Railroad crossing
11. Road intersection
12. Slippery
13. Unguarded fill, ditch or ravine

III. Faults of Driver A or B*

14. Carelessness
15. Confusion
16. Cutting in or out
17. Distraction
18. Driving off road
19. Failure to grant right of way
20. Following vehicle too closely
21. Gave no signal to stop, turn, back
22. Inattention
23. Intoxication
24. Misjudgment
25. Passing at intersection

26. Passing loading or unloading school bus without stopping or proper caution
27. Passing on hill
28. Passing at curve
29. Runaway car (brakes not set)
30. Runaway car (cranked in gear)
31. Too fast for road and weather conditions
32. Train approaching—failure to observe

IV. Faults of Pupil

33. Boarding or leaving bus carelessly
34. Crossing street carelessly after bus left
35. Crossing street carelessly going to bus
36. Falling on or off moving bus
37. Interference with operation of bus
38. Hanging on outside of bus
39. Loitering or playing on or near road
40. Part of body extended outside of bus
41. Stepping in front of bus without looking
42. Stepping from behind bus without looking
43. Walking on right side of road

* Place "B" before proper number if school bus driver or bus equipment caused accident and "A" if fault of another motorist or equipment of another vehicle.

- | | |
|---|---|
| <p>V. Faults of Contributors</p> <p>44. Animal 45. Gateman or flagman 46. Men working on road 47. Teamster</p> <p>VI. Fault of Equipment A or B*</p> <p>48. Blowout 49. Defective brakes 50. Defective springs 51. Defective steering gear 52. Ignition of gasoline 53. Overloaded</p> <p style="text-align: center;">Type of Accidents</p> <p>VII. Collision with Moving Object</p> <p>54. Animal 55. Horsesdrawn vehicle 56. Other bus 57. Passenger car 58. Train 59. Truck</p> <p>VIII. Collision with Stationary Object</p> <p>60. Parked vehicle 61. Pole, tree, hydrant, bridge</p> | <p>IX. Collision with Pupil A or B*</p> <p>62. Boarding or leaving bus or school conveyance 63. Crossing street or road 64. Getting on or off other vehicle 65. Playing in street or road 66. Standing in road 67. Walking along left side of road 68. Walking along right side of road</p> <p>X. Kind of Collision with Moving Object</p> <p>69. Backing 70. Front against side 71. Head on 72. Rear end 73. Sideswiping</p> <p>XI. NonCollision Accident</p> <p>74. Bus afire 75. Bus overturning 76. Material falling on bus 77. Running into ditch</p> |
|---|---|

COMPARATIVE DATA OF ACCIDENTS FOR THE TWO YEARS LISTED

| 1940-41 | 1943-44 |
|--|-------------------------------|
| COUNTY DISTRICTS 35 | COUNTY DISTRICTS 36 |
| INDEPENDENT DISTRICTS 5 | INDEPENDENT DISTRICTS 3 |
| TOTAL 40 | TOTAL 39 |
| NUMBER INJURED: | |
| Slightly 34 | Slightly 59 |
| Seriously 7 | Seriously 3 |
| Fatally 2 | Fatally 4 |
| TOTAL 43 | TOTAL 66 |
| MONTHS IN WHICH ACCIDENTS OCCURRED: | |
| January 9 | January 17 |
| February 9 | February 13 |
| March 7 | March 10 |
| April 5 | April 9 |
| May 2 | May 4 |
| June 0 | June 1 |
| July 0 | July 0 |
| August 1 | August 0 |
| September 7 | September 5 |
| October 12 | October 5 |
| November 3 | November 6 |
| December 7 | December 5 |
| Not reporting 6 | Not reporting 1 |
| TOTAL 68 | TOTAL 76 |

* Place "B" before proper number if school bus driver or bus equipment caused accident and "A" if fault of another motorist or equipment of another vehicle.

1940-41

| KIND OF ROAD: | |
|-----------------------|----|
| Macadam | 34 |
| Concrete | 10 |
| Rock | 1 |
| Gravel | 6 |
| Parking ground | 1 |
| Brick | 1 |
| Dirt | 2 |
| School property | 2 |
| Well-surfaced | 1 |
| Asphalt | 4 |
| Not reporting | 6 |
| <hr/> | |
| TOTAL | 68 |

TIME OF DAY:

| | Acci- dents |
|-----------------------------|----------------|
| Between 7 and 8 A. M..... | 7 |
| Between 8 and 9 A. M..... | 15 |
| Between 9 and 10 A. M..... | 4 |
| Between 11 and 12 A. M..... | 3 |
| Between 1 and 2 P. M..... | 1 |
| Between 2 and 3 P. M..... | 4 |
| Between 3 and 4 P. M..... | 12 |
| Between 4 and 5 P. M..... | 10 |
| Between 5 and 6 P. M..... | 2 |
| At 6 P. M..... | 1 |
| Time not reported for..... | 9 |
| <hr/> | |
| TOTAL | 68 |

WEATHER CONDITIONS:

| | |
|-----------------|----|
| Fair | 42 |
| Rainy | 4 |
| Foggy | 1 |
| Clear | 1 |
| Sleet | 2 |
| Dry | 1 |
| No report | 17 |
| <hr/> | |
| TOTAL | 68 |

PLACE ON ROAD:

| | |
|----------------------|----|
| Curve | 5 |
| Blind hill | 5 |
| Straight | 32 |
| Intersection | 11 |
| Underpass | 1 |
| Narrow | 3 |
| School yard | 1 |
| Parking ground | 1 |
| No report | 9 |
| <hr/> | |
| TOTAL | 68 |

1943-44

| KIND OF ROAD: | |
|---------------------|----|
| Macadam | 42 |
| Concrete | 10 |
| Dirt | 6 |
| Gravel | 6 |
| Limestone | 1 |
| Brick street | 1 |
| Asphalt | 1 |
| Rock | 2 |
| Not reporting | 7 |
| <hr/> | |
| TOTAL | 76 |

TIME OF DAY:

| | Acci- dents |
|-----------------------------|----------------|
| Between 7 and 8 A. M..... | 8 |
| Between 8 and 9 A. M..... | 20 |
| Between 9 and 10 A. M..... | 2 |
| Between 10 and 11 A. M..... | 1 |
| Between 11 and 12 A. M..... | 1 |
| Between 1 and 2 P. M..... | 2 |
| Between 2 and 3 P. M..... | 5 |
| Between 3 and 4 P. M..... | 21 |
| Between 4 and 5 P. M..... | 10 |
| Between 5 and 6 P. M..... | 3 |
| Between 6 and 7 P. M..... | 1 |
| No report as to time..... | 2 |
| <hr/> | |
| TOTAL | 76 |

WEATHER CONDITIONS:

| | |
|-----------------|----|
| Fair | 50 |
| Foggy | 8 |
| Rainy | 6 |
| Snow | 1 |
| Sleet | 1 |
| Cloudy | 1 |
| No report | 9 |
| <hr/> | |
| TOTAL | 76 |

PLACE ON ROAD:

| | |
|--------------------|----|
| Straight | 36 |
| Intersection | 16 |
| Curve | 13 |
| Narrow | 5 |
| Blind hill | 3 |
| School yard | 1 |
| No report | 2 |
| <hr/> | |
| TOTAL | 76 |

1940-41

CONDITION OF ROAD:

| | |
|----------------------|-----------|
| Good | 29 |
| Curve | 1 |
| Dangerous hill | 3 |
| Slippery | 5 |
| Underpass | 1 |
| Intersection | 7 |
| Unguarded fill | 1 |
| Bad bridge | 2 |
| Dry | 1 |
| Straight | 1 |
| No report | 17 |
| TOTAL | 68 |

1943-44

CONDITION OF ROAD:

| | |
|--------------------------|-----------|
| Good—well-surfaced | 39 |
| Slippery | 4 |
| Intersection | 4 |
| Blind curve | 4 |
| Sharp curve | 4 |
| Dangerous hill | 1 |
| Gravel | 1 |
| Narrow road | 1 |
| No report | 18 |
| TOTAL | 76 |

..... 39
..... 4
..... 4
..... 4
..... 4
..... 1
..... 1
..... 1
..... 18

Part III

**AMOUNT INSURANCE CARRIED, PREMIUMS AND
DAMAGES RECEIVED**

..... 76

Reports from the superintendents of the different school districts operating school buses for the school year 1943-44, showing number and kind of vehicles operated and insured, amount of coverage for each district and the amount of premium paid, are presented below. With these items is shown the cost of all accidents by districts as reported by the companies carrying the coverage. This compilation shows that there was paid for insurance to the company for property damage and public liability the sum of \$25,644.04. For the school 1943-44 there were in operation approximately 1,608 transportation vehicles. There were 1,533 transportation vehicles insured, which leaves approximately 75 vehicles not covered by insurance. These were board-owned. The law does not require board-owned buses to be insured.

The reports from the insurance companies indicate that they paid to all districts during the year 1943-44 for property damage and public liability the sum of \$6,474.66. The total amount paid for damages in each school district is shown also.

SCHOOL BUS INSURANCE 1943-44, INCLUDING COST AND LOSSES PAID

| District | Number Insured | | | Amount of Insurance | | | Number Months Insured | Premiums | | | Amount Paid by Company | | |
|-------------------------------|------------------|-------|-------|---------------------|------------------|----------|-----------------------|-----------------|---------------|----------|------------------------|---------------|------------|
| | Seating Capacity | | | Property Damage | Public Liability | | | Property Damage | Bodily Injury | Paid | Property Damage | Bodily Injury | Total Paid |
| | Below 30 | 30-60 | 60 up | | Each Person | Accident | | | | | | | |
| Alen | 4 | | | 5,000 | 5,000 | 10,000 | 7 | \$10.24 | \$21.52 | | | | |
| | 7 | | | 5,000 | 5,000 | 10,000 | 9 | 24.88 | 54.13 | | | | |
| | | 3 | | 5,000 | 5,000 | 25,000 | 9 | 14.85 | 45.51 | | | | |
| | 1 | | | 5,000 | 5,000 | 10,000 | 12 | 4.79 | 9.78 | \$185.70 | | | |
| Anderson | 1 | | | 5,000 | 5,000 | 10,000 | 7 | 2.58 | 5.92 | | | | |
| | 1 | | | 5,000 | 5,000 | 10,000 | 8 | 3.00 | 7.35 | | | | |
| | | 1 | | 5,000 | 5,000 | 25,000 | 8 | 3.57 | 12.41 | | | | |
| | 2 | | | 5,000 | 5,000 | 10,000 | 9 | 6.70 | 16.40 | | | | |
| | | 1 | | 5,000 | 5,000 | 15,000 | 9 | 3.75 | 9.65 | | | | |
| | | 3 | | 5,000 | 5,000 | 25,000 | 9 | 12.06 | 41.91 | 125.30 | | | |
| Ballard | | 1 | | 5,000 | 5,000 | 10,000 | 8 | 2.64 | 7.48 | | | | |
| | 1 | 19 | | 5,000 | 5,000 | 25,000 | 8 | 73.68 | 206.17 | | | | |
| | | 3 | | 5,000 | 5,000 | 25,000 | 9 | 12.60 | 35.43 | 338.00 | | | |
| Barren | 5 | | | 5,000 | 5,000 | 25,000 | 6 | 9.66 | 23.76 | | | | |
| | | 3 | | 5,000 | 5,000 | 25,000 | 7 | 8.67 | 28.08 | | | | |
| | 1 | 8 | | 5,000 | 5,000 | 25,000 | 9 | 31.67 | 100.13 | 201.97 | | | |
| Bath | | 9 | | 5,000 | 5,000 | 25,000 | 8 | 33.48 | 94.77 | | | | |
| | 1 | 8 | | 5,000 | 5,000 | 25,000 | 9 | 37.32 | 105.01 | 270.58 | \$76.80 | | \$76.80 |
| Bell | 1 | | | 5,000 | 5,000 | 15,000 | 7 | 4.65 | 13.26 | | | | |
| | 1 | | | 5,000 | 5,000 | 15,000 | 9 | 4.88 | 13.93 | | | | |
| | 1 | 9 | | 5,000 | 5,000 | 25,000 | 9 | 48.15 | 147.21 | 232.08 | 16.90 | | 16.90 |
| Boone | 3 | 18 | | 5,000 | 5,000 | 10,000 | 8 | 71.25 | 160.36 | | | | |
| | 4 | 2 | | 5,000 | 5,000 | 15,000 | 8 | 22.50 | 60.56 | | | | |
| | | 1 | | 5,000 | 5,000 | 25,000 | 8 | 3.75 | 10.54 | 328.96 | | | |
| Bourbon | | 19 | | 5,000 | 5,000 | 25,000 | 9 | 68.21 | 236.74 | 304.95 | | | |
| Boyd | | 11 | | 5,000 | 10,000 | 40,000 | 9 | 30.76 | 135.56 | 166.32 | 50.00 | | 50.00 |
| Boyle | 2 | | | 5,000 | 5,000 | 10,000 | 9 | 6.48 | 12.36 | | | | |
| | | 10 | | 5,000 | 5,000 | 25,000 | 9 | 45.00 | 126.30 | 190.14 | | | |
| Bracken | 1 | 20 | | 5,000 | 5,000 | 25,000 | 9 | 120.75 | 205.80 | 326.55 | | | |
| Breathitt | | 2 | | 5,000 | 10,000 | 200,000 | 9 | 10.52 | 73.48 | | | | |
| | | 3 | | 5,000 | 10,000 | 200,000 | 11 | 21.09 | 136.78 | 241.87 | | | |
| Breckinridge | 1 | 1 | | 5,000 | 5,000 | 25,000 | 7 | 6.18 | 16.98 | | | | |
| | | 6 | | 5,000 | 5,000 | 25,000 | 9 | 24.48 | 67.32 | | | | |
| | | 3 | | 5,000 | 5,000 | 50,000 | 9 | 11.76 | 36.51 | 163.23 | 12.50 | | 12.50 |
| | | 14 | | 5,000 | 5,000 | 25,000 | 8½ | 58.59 | 179.42 | 238.01 | 53.10 | | 53.10 |
| Bullitt | | 5 | | 5,000 | 5,000 | 25,000 | 8 | 27.00 | 81.00 | 108.00 | | | |
| Butler | | 5 | | 5,000 | 5,000 | 25,000 | 8 | 19.74 | 66.19 | 85.93 | | | |
| Caldwell | 1 | 5 | | 5,000 | 5,000 | 25,000 | 7 | 58.30 | 164.03 | | | | |
| Calloway | | 17 | | 5,000 | 5,000 | 25,000 | 9 | 4.31 | 11.79 | 238.43 | | | |
| | | 1 | | 5,000 | 5,000 | 25,000 | 9 | 51.84 | 198.72 | 250.56 | | | |
| Campbell | | 16 | | 5,000 | 5,000 | 50,000 | 9 | 30.24 | 92.72 | 122.96 | | | |
| Carlisle | | 8 | | 5,000 | 5,000 | 25,000 | 7 | .53 | 1.09 | | | | |
| Carroll | 1 | | | 5,000 | 5,000 | 10,000 | 1½ | 1.06 | 2.48 | | | | |
| | 2 | | | 5,000 | 5,000 | 25,000 | 1½ | 2.14 | 4.51 | | | | |
| | 1 | | | 5,000 | 5,000 | 10,000 | 6 | 4.60 | 9.72 | | | | |
| | 2 | | | 5,000 | 5,000 | 10,000 | 7 | 7.24 | 20.70 | | | | |
| | 2 | | | 5,000 | 5,000 | 15,000 | 7 | 57.25 | 191.16 | 302.48 | 30.10 | \$1,928.65 | 1,958.75 |
| | 5 | 9 | | 5,000 | 5,000 | 25,000 | 7 | 59.02 | 191.62 | | | | |
| Carter | | 12 | 1 | 5,000 | 5,000 | 25,000 | 9 | 13.86 | 26.46 | | | | |
| | 1 | | | 5,000 | 5,000 | 10,000 | 12 | 12.96 | 28.80 | 332.72 | | | |
| | 2 | | | 5,000 | 5,000 | 10,000 | 9 | 2.02 | 3.85 | | | | |
| Christian | 1 | | | 5,000 | 5,000 | 10,000 | 7 | 3.25 | 8.60 | | | | |
| | 1 | | | 5,000 | 5,000 | 15,000 | 7 | 4.20 | 11.81 | | | | |
| | 1 | | | 5,000 | 5,000 | 15,000 | 9 | 54.60 | 153.53 | | | | |
| | 1 | 12 | | 5,000 | 5,000 | 25,000 | 9 | 12.09 | 23.10 | 283.89 | | | |
| | 3 | | | 5,000 | 5,000 | 10,000 | 12 | 36.73 | 121.58 | | | | |
| Clark | | 7 | | 5,000 | 5,000 | 25,000 | 9 | 8.08 | 28.04 | | | | |
| | | 1 | | 5,000 | 5,000 | 25,000 | 12 | 52.20 | 165.20 | | | | |
| (Several insurance companies) | | 10 | | 5,000 | 5,000 | 25,000 | 9 | 6.29 | 20.43 | | | | |
| | | 1 | | 5,000 | 5,000 | 25,000 | 9 | 6.45 | 19.58 | 464.58 | 220.00 | 400.00 | 620.00 |
| | | 1 | | 5,000 | 5,000 | 25,000 | 9 | | | | | | |

SCHOOL BUS INSURANCE 1943-44, INCLUDING COST AND LOSSES PAID—Continued

| District | Number Insured | | | Amount of Insurance | | | Number Months Insured | Premiums | | | Amount Paid by Company | | |
|------------|------------------|-------|-------|---------------------|------------------|----------|-----------------------|-----------------|---------------|--------|------------------------|---------------|------------|
| | Seating Capacity | | | Property Damage | Public Liability | | | Property Damage | Bodily Injury | Total | Property Damage | Bodily Injury | Total Paid |
| | Below 30 | 30-60 | 60 up | | Each Person | Accident | | | | | | | |
| Crittenden | 4 | | | 5,000 | 5,000 | 20,000 | 7 | 9.40 | 21.92 | | | | |
| Cumberland | 1 | 4 | | 5,000 | 5,000 | 30,000 | 8 | 14.96 | 43.04 | 89.32 | | | |
| Daviess | | 40 | | 5,000 | 5,000 | 25,000 | 12 | 27.53 | 92.90 | 120.43 | 10.00 | 10.00 | |
| Edmonson | 3 | | | 5,000 | 5,000 | 10,000 | 7 | 6.48 | 13.56 | | | | |
| | 1 | | | 5,000 | 5,000 | 15,000 | 7 | 3.37 | 9.63 | | | | |
| | 1 | | | 5,000 | 5,000 | 10,000 | 9 | 2.77 | 5.81 | | | | |
| | 2 | | | 5,000 | 5,000 | 15,000 | 9 | 8.66 | 24.76 | | | | |
| | | 9 | | 5,000 | 5,000 | 25,000 | 9 | 38.97 | 119.16 | 233.17 | 450.00 | 450.00 | |
| Estill | | | 1 | 5,000 | 5,000 | 10,000 | 12 | 14.30 | 60.40 | 74.70 | | | |
| Fayette | | 37 | | 10,000 | 10,000 | 50,000 | 9 | 132.24 | 363.59 | 495.83 | 179.58 | 17.00 | 196.58 |
| Fleming | 4 | 23 | | 5,000 | 5,000 | 25,000 | 9 | 110.36 | 265.16 | 375.52 | | | |
| Floyd | 2 | | | 5,000 | 5,000 | 20,000 | 9 | 9.53 | 36.99 | | | | |
| | | 10 | | 5,000 | 5,000 | 25,000 | 9 | 57.18 | 258.30 | | | 10.00 | 10.00 |
| Franklin | 2 | 15 | 6 | 5,000 | 5,000 | 50,000 | 9 | 66.24 | 223.76 | 290.00 | | | |
| Fulton | | 4 | | 5,000 | 5,000 | 25,000 | 8 | 12.80 | 42.02 | | | | |
| | | 3 | | 5,000 | 5,000 | 25,000 | 9 | 11.11 | 37.26 | 103.19 | | | |
| Gallatin | 1 | | | 5,000 | 5,000 | 10,000 | 8 | 4.05 | 6.75 | | | | |
| | | 6 | | 5,000 | 5,000 | 25,000 | 8 | 22.32 | 63.06 | | | | |
| | 1 | | | 5,000 | 5,000 | 15,000 | 9 | 3.72 | 11.53 | | | | |
| | | 2 | | 5,000 | 5,000 | 25,000 | 9 | 8.40 | 23.62 | 143.45 | | | |
| Garrard | 3 | | | 5,000 | 5,000 | 10,000 | 7 | 7.86 | 17.64 | | | | |
| | 3 | 4 | | 5,000 | 5,000 | 25,000 | 7 | 22.33 | 73.59 | | | | |
| | 2 | | | 5,000 | 5,000 | 10,000 | 9 | 6.80 | 15.20 | | | | |
| | 1 | 11 | | 5,000 | 5,000 | 25,000 | 9 | 42.88 | 146.00 | 332.30 | | | |
| Grant | | 23 | | 5,000 | 5,000 | 25,000 | 9 | 94.99 | 273.24 | 368.23 | | | |
| Graves | 36 | 4 | | 5,000 | 5,000 | 25,000 | 7 | 117.95 | 359.90 | 477.85 | | | |
| Grayson | 5 | | | 5,000 | 5,000 | 15,000 | 9 | 23.60 | 67.60 | | | | |
| | 3 | | | 5,000 | 5,000 | 50,000 | 9 | 14.16 | 47.82 | 153.18 | | | |
| Green | 2 | | | 5,000 | 5,000 | 15,000 | 7 | 7.00 | 22.40 | | | | |
| | 1 | | | 5,000 | 5,000 | 15,000 | 9 | 4.40 | 14.32 | 48.12 | | | |
| Greenup | 1 | 6 | | 5,000 | 5,000 | 25,000 | 8 | 43.48 | 129.50 | 172.98 | | | |
| Hancock | | 10 | | 5,000 | 5,000 | 25,000 | 9 | 37.20 | 129.00 | 166.20 | | | |
| Hardin | 3 | | | 5,000 | 5,000 | 10,000 | 6 | 6.06 | 12.72 | | | | |
| | 2 | | | 5,000 | 5,000 | 10,000 | 8 | 6.00 | 13.65 | | | | |
| | | 2 | | 5,000 | 5,000 | 25,000 | 8 | 7.93 | 22.31 | | | | |
| | | 19 | 1 | 5,000 | 5,000 | 25,000 | 9 | 84.00 | 236.20 | 388.87 | | | |
| Harlan | 7 | 9 | | 5,000 | 10,000 | 20,000 | 12 | 105.50 | 468.48 | 573.98 | | | |
| Harrison | | 20 | | 5,000 | 5,000 | 25,000 | 9 | 71.59 | 248.96 | | | | |
| | 2 | | | 5,000 | 5,000 | 15,000 | 10 | 6.55 | 18.74 | | | | |
| | 1 | | | 5,000 | 5,000 | 10,000 | 12 | 4.86 | 9.28 | 359.98 | 3.00 | 20.00 | 23.00 |
| Hart | 2 | | | 5,000 | 5,000 | 10,000 | 7 | 6.30 | 15.40 | | | | |
| | 3 | | | 5,000 | 5,000 | 15,000 | 9 | 12.15 | 34.74 | | | | |
| | | 10 | | 5,000 | 5,000 | 25,000 | 9 | 42.93 | 137.30 | 248.82 | | | |
| Henderson | 6 | 27 | | 5,000 | 5,000 | 25,000 | 7 | 95.14 | 323.25 | 418.39 | | | |
| Henry | 2 | | | 5,000 | 5,000 | 10,000 | 8 | 7.46 | 16.80 | | | | |
| | 1 | 15 | | 5,000 | 5,000 | 25,000 | 8 | 59.68 | 168.00 | | | | |
| | 1 | | | 5,000 | 5,000 | 10,000 | 11 | 5.28 | 10.12 | 267.34 | | | |
| Hickman | 2 | | | 5,000 | 5,000 | 10,000 | 7 | 4.34 | 9.14 | | | | |
| | 1 | 6 | | 5,000 | 5,000 | 10,000 | 8 | 32.01 | 87.39 | 132.88 | | | |
| Hopkins | 2 | 1 | | 5,000 | 5,000 | 25,000 | 1 | 1.11 | 3.37 | | | | |
| | 3 | | | 5,000 | 5,000 | 25,000 | 7 | 7.00 | 20.26 | | | | |
| | 4 | 12 | 1 | 5,000 | 5,000 | 25,000 | 8 | 57.25 | 194.36 | 283.35 | | | |
| Jackson | 2 | 1 | | 5,000 | 5,000 | 25,000 | 9 | 18.13 | 72.66 | | | | |
| | | 1 | | 5,000 | 5,000 | 25,000 | 10 | 8.88 | 40.08 | 139.75 | 20.00 | 20.00 | |
| Jefferson | 10 | 48 | 1 | 5,000 | 5,000 | 50,000 | 9 | 138.32 | 523.33 | 661.65 | 26.00 | 26.00 | |
| Jessamine | | 8 | | 5,000 | 5,000 | 25,000 | 3+ | 14.88 | 51.76 | | | | |
| | 4 | | | 5,000 | 5,000 | 15,000 | 3+ | 6.92 | 18.40 | 91.96 | | | |
| Knott | 2 | 1 | | 5,000 | 5,000 | 10,000 | 9 | 14.95 | 53.85 | | | | |
| | | 4 | | 5,000 | 5,000 | 25,000 | 9 | 27.80 | 117.62 | 214.22 | | | |

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SCHOOL BUS INSURANCE 1943-44, INCLUDING COST AND LOSSES PAID—Continued

| District | Number Insured | | | Amount of Insurance | | | Number Months Insured | Premiums | | | Amount Paid by Company | | |
|------------|------------------|-------|-------|---------------------|------------------|----------|-----------------------|-----------------|---------------|--------|------------------------|---------------|------------|
| | Seating Capacity | | | Property Damage | Public Liability | | | Property Damage | Bodily Injury | Total | Property Damage | Bodily Injury | Total Paid |
| | Below 30 | 30-60 | 60 up | | Each Person | Accident | | | | | | | |
| Knox | 3 | | | 5,000 | 5,000 | 10,000 | 8 | 6.99 | 19.14 | | | | |
| Larue | 1 | 10 | | 5,000 | 5,000 | 25,000 | 8 | 41.89 | 188.67 | 256.69 | | | |
| | 1 | | | 5,000 | 5,000 | 15,000 | 7 | 3.71 | 10.61 | | | | |
| | | 2 | | 5,000 | 5,000 | 10,000 | 9 | 3.02 | 6.35 | | | | |
| | | 1 | | 5,000 | 5,000 | 25,000 | 9 | 11.34 | 39.38 | | | | |
| | | | | 5,000 | 5,000 | 25,000 | 11 | 5.78 | 17.65 | 97.84 | | | |
| Laurel | | 7 | | 5,000 | 5,000 | 25,000 | 6 | 27.72 | 89.46 | 117.18 | | | |
| Lawrence | | 6 | | 5,000 | 5,000 | 25,000 | 9 | 40.50 | 121.50 | 162.00 | | | |
| Leslie | | 2 | | 5,000 | 15,000 | 30,000 | 9 | 16.22 | 93.08 | 109.30 | | | |
| Letcher | 1 | | | 5,000 | 5,000 | 10,000 | 12 | 9.00 | 28.60 | 37.60 | | | |
| Lewis | 4 | 9 | | 5,000 | 5,000 | 25,000 | 8 | 50.50 | 168.21 | | | | |
| | 6 | 12 | 3 | 5,000 | 5,000 | 25,000 | 9 | 93.99 | 326.39 | 639.09 | | | |
| Lincoln | 1 | | | 5,000 | 5,000 | 15,000 | 8 | 4.62 | 13.20 | | | | |
| | | 6 | | 5,000 | 5,000 | 25,000 | 8 | 33.24 | 115.38 | 166.44 | | | |
| Livingston | 5 | | | 5,000 | 10,000 | 20,000 | 7 | 14.18 | 46.00 | | | | |
| | 1 | 4 | | 5,000 | 10,000 | 20,000 | 9 | 30.95 | 92.87 | 184.00 | | | |
| Logan | 1 | | | 5,000 | 5,000 | 10,000 | 7 | 1.77 | 3.40 | | | | |
| | | 13 | | 5,000 | 5,000 | 25,000 | 7 | 44.33 | 153.79 | | | | |
| | | 3 | | 5,000 | 5,000 | 25,000 | 9 | 13.14 | 45.63 | 262.06 | 763.00 | 664.00 | |
| Madison | 3 | 20 | | 5,000 | 5,000 | 25,000 | 9+ | 72.22 | 296.70 | 368.92 | 20.00 | 1,427.00 | |
| Marion | 1 | | | 5,000 | 5,000 | 10,000 | 9 | 3.02 | 6.88 | | | 20.00* | |
| | 1 | | | 5,000 | 5,000 | 15,000 | 9 | 4.20 | 11.05 | | | | |
| | | 12 | | 5,000 | 5,000 | 25,000 | 9 | 50.40 | 141.72 | 217.27 | | 50.00 | |
| Marshall | 1 | 4 | | 5,000 | 5,000 | 20,000 | 7 | 23.81 | 69.01 | | | 50.00 | |
| | 1 | | | 5,000 | 5,000 | 20,000 | 8 | 3.97 | 10.89 | | | | |
| | | 3 | | 5,000 | 5,000 | 20,000 | 9 | 18.79 | 55.00 | 181.47 | | | |

* Indicates all not settled.

| | | | | | | | | | | | | |
|---------------|--------|----|--|-------|--------|--------|----|--------|--------|--------|--------|---------------|
| Martin | 2 | | | 5,000 | 5,000 | 15,000 | 9 | 13.50 | 50.20 | | | |
| | | 3 | | 5,000 | 5,000 | 25,000 | 9 | 20.25 | 80.13 | 164.08 | | |
| Mason | 4 | | | 5,000 | 5,000 | 10,000 | 8½ | 8.35 | 18.55 | | | |
| | 1 | | | 5,000 | 5,000 | 15,000 | 8½ | 2.86 | 8.19 | | | |
| | 1 | 32 | | 5,000 | 5,000 | 50,000 | 8½ | 112.02 | 428.82 | | | |
| | 1 | | | 5,000 | 5,000 | 10,000 | 9 | 1.99 | 4.18 | | | |
| | | 2 | | 5,000 | 5,000 | 50,000 | 9 | 6.84 | 24.77 | 616.57 | 66.00 | 66.00 |
| McCracken | | 11 | | 5,000 | 5,000 | 25,000 | 8 | 41.05 | 124.74 | 165.79 | | |
| McLean | 2 | 9 | | 5,000 | 10,000 | 25,000 | 8 | 37.95 | 123.53 | 161.48 | 46.71 | Expense 46.71 |
| Meade | 1 | | | 5,000 | 5,000 | 15,000 | 7 | 2.17 | 5.37 | | | |
| | 5 | | | 5,000 | 5,000 | 15,000 | 8 | 15.09 | 40.52 | | | |
| | | 2 | | 5,000 | 5,000 | 25,000 | 8 | 9.22 | 32.02 | | | |
| | | 6 | | 5,000 | 10,000 | 50,000 | 8 | 27.66 | 122.22 | 254.27 | 306.84 | 306.84 |
| Mercer | | 15 | | 5,000 | 10,000 | 50,000 | 9 | 48.57 | 177.62 | 226.19 | | |
| Metcalfe | 1 | | | 5,000 | 5,000 | 10,000 | 9 | 3.76 | 9.73 | | | |
| | 1 | | | 5,000 | 5,000 | 15,000 | 9 | 4.62 | 11.88 | | | |
| | | 4 | | 5,000 | 5,000 | 25,000 | 9 | 16.72 | 54.40 | 101.11 | | |
| Monroe | | 1 | | 5,000 | 5,000 | 25,000 | 7 | 5.29 | 18.33 | | | |
| | | 3 | | 5,000 | 5,000 | 25,000 | 9 | 20.37 | 70.77 | 114.76 | | |
| Montgomery | 5 | 7 | | 5,000 | 5,000 | 25,000 | 8 | 44.10 | 124.88 | 168.98 | | |
| Morgan (Ezel) | | 2 | | 5,000 | 10,000 | 20,000 | 9 | 14.85 | 74.02 | | | |
| | 1 | | | 5,000 | 5,000 | 10,000 | 12 | 9.00 | 28.60 | 126.47 | | |
| Muhlenberg | 2 Wag. | 9 | | 5,000 | 5,000 | 25,000 | 8½ | 41.95 | 142.38 | | | |
| | | 3 | | 5,000 | 5,000 | 25,000 | 9 | 13.11 | 45.57 | 243.01 | | |
| Nelson | 3 | | | 5,000 | 5,000 | 10,000 | 8 | 5.61 | 11.85 | | | |
| | 2 | | | 5,000 | 5,000 | 15,000 | 8 | 5.88 | 16.78 | | | |
| | | 8 | | 5,000 | 5,000 | 25,000 | 8 | 29.10 | 101.06 | 170.28 | | |
| Nicholas | 1 | | | 5,000 | 5,000 | 10,000 | 9 | 2.21 | 4.65 | | | |
| | 2 | | | 5,000 | 5,000 | 15,000 | 9 | 6.92 | 19.80 | | | |
| | | 16 | | 5,000 | 5,000 | 25,000 | 9 | 66.40 | 230.88 | 330.86 | | |
| Ohio | | 14 | | 5,000 | 10,000 | 25,000 | 7½ | 48.30 | 157.22 | 205.52 | | |
| Oldham | | 14 | | 5,000 | 5,000 | 10,000 | 8 | 49.70 | 172.62 | | | |
| | 4 | | | 5,000 | 5,000 | 25,000 | 8 | 8.52 | 17.92 | | | |
| | 1 | | | 5,000 | 5,000 | 10,000 | 12 | 2.87 | 5.89 | 257.52 | | |

SCHOOL BUS INSURANCE 1943-44, INCLUDING COST AND LOSSES PAID—Continued

| District | Number Insured | | | Amount of Insurance | | | Number Months Insured | Premiums | | | Amount Paid by Company | | |
|-----------|------------------|-------|-------|---------------------|------------------|-----------|-----------------------|-----------------|---------------|----------|------------------------|---------------|------------|
| | Seating Capacity | | | Prop-erty Dam-age | Public Liability | | | Property Damage | Bodily Injury | Total | Property Damage | Bodily Injury | Total Paid |
| | Below 30 | 30-60 | 60 up | | Each Person | Acci-dent | | | | | | | |
| Owen | | 20 | | 5,000 | 5,000 | 50,000 | 7 | 61.76 | 240.58 | 302.34 | | | |
| Pendleton | | 19 | | 5,000 | 5,000 | 10,000 | 8 | 50.16 | 174.61 | | | | |
| | 6 | | | 5,000 | 5,000 | 25,000 | 8 | 13.62 | 30.72 | 269.11 | | | |
| Perry | 2 | 5 | | 5,000 | 5,000 | 25,000 | 7 | 40.74 | 229.56 | 270.30 | | | |
| Pike | 4 | 23 | | 5,000 | 5,000 | 25,000 | 9 | 198.72 | 850.12 | | | | |
| | 3 | | | 5,000 | 5,000 | 25,000 | 12 | 42.30 | 88.03 | 1,179.17 | | 82.00 | 82.00 |
| Powell | | 2 | | 5,000 | 10,000 | 20,000 | 9 | 12.00 | 36.00 | 48.00 | | | |
| Robertson | | 6 | | 5,000 | 5,000 | 25,000 | 9 | 29.16 | 101.28 | 130.44 | | | |
| Rowan | | 6 | | 5,000 | 5,000 | 25,000 | 9 | 42.00 | 114.00 | 156.00 | | | |
| Scott | | 22 | | 5,000 | 5,000 | 50,000 | 9 | 91.22 | 282.60 | 373.82 | 87.98 | | 87.98 |
| Shelby | 4 | | | 5,000 | 5,000 | 10,000 | 9 | 11.07 | 26.69 | | | | |
| | | 24 | | 5,000 | 5,000 | 25,000 | 9 | 78.11 | 273.36 | 389.23 | | | |
| Simpson | | 10 | 1 | 5,000 | 5,000 | 25,000 | 9 | 31.80 | 94.54 | 126.34 | 103.92 | | 103.92 |
| Spencer | 2 | | | 5,000 | 5,000 | 50,000 | 8 | 8.12 | 33.94 | | | | |
| | | 1 | | 5,000 | 10,000 | 100,000 | 8 | 4.89 | 23.15 | 70.10 | | | |
| Todd | | 6 | | 5,000 | 5,000 | 25,000 | 9 | 22.32 | 63.00 | | | | |
| | 1 | | | 5,000 | 5,000 | 25,000 | 7 | 2.40 | 6.55 | 94.27 | | | |
| Trimble | 3 | | | 5,000 | 5,000 | 10,000 | 7 | 9.54 | 20.07 | 29.61 | | | |
| Union | 1 | | | 5,000 | 5,000 | 25,000 | 7 | 3.00 | 9.21 | | | | |
| | 1 | | | 5,000 | 5,000 | 25,000 | 9 | 4.09 | 12.50 | | | | |
| | | 9 | | 5,000 | 5,000 | 50,000 | 9 | 43.71 | 167.28 | 239.79 | | | |
| Warren | 12 | | | 5,000 | 5,000 | 25,000 | 7 | 34.40 | 92.29 | | | | |
| | 1 | | | 5,000 | 5,000 | 25,000 | 12 | 5.15 | 12.39 | | | | |
| | 8 | 23 | | 5,000 | 5,000 | 50,000 | 7 | 94.65 | 326.56 | 565.44 | 232.33 | | 232.33* |

* Indicates all not settled.

| | | | | | | | | | | | | | |
|--------------|---------------|------|----|-------|--------|---------|----|------------|-------------|-------------|------------|------------|------------|
| Washington | 1 | | | 5,000 | 5,000 | 25,000 | 7 | 2.03 | 4.34 | | | | |
| | 1 | | | 5,000 | 10,000 | 40,000 | 7 | 2.03 | 5.32 | | | | |
| | | 8 | | 5,000 | 10,000 | 40,000 | 9 | 32.32 | 122.72 | | | | |
| | 1 | | | 5,000 | 5,000 | 10,000 | 12 | 3.45 | 6.60 | | | | |
| | | 2 | | 5,000 | 20,000 | 150,000 | 12 | 12.96 | 66.24 | 258.01 | | | |
| Webster | {4 wag. 1 | 11 | | 5,000 | 5,000 | 10,000 | 8 | 51.91 | 125.81 | 177.72 | 491.65 | | 491.65 |
| Whitley | 1 | 4 | | 5,000 | 5,000 | 25,000 | 8 | 23.50 | 76.45 | 99.95 | | | |
| County Total | 6 wag. 324 | 1158 | 15 | | | | | \$5,761.98 | \$18,814.08 | \$24,576.06 | \$3,303.01 | \$3,171.65 | \$6,474.66 |

| Independent Districts | | | | | | | | | | | | | |
|-----------------------|---|---|--|-------|--------|--------|----|---------|---------|---------|--|--|--|
| Augusta | | 1 | | 5,000 | 5,000 | 10,000 | 12 | \$10.80 | \$30.00 | \$40.80 | | | |
| Bardstown | | 1 | | 5,000 | 20,000 | 40,000 | 12 | 10.80 | 50.40 | 61.20 | | | |
| Burgin | | 2 | | 5,000 | 10,000 | 50,000 | 9 | 14.81 | 61.83 | 76.64 | | | |
| Cave City | | 1 | | 5,000 | 5,000 | 25,000 | 9 | 7.80 | 27.10 | 34.90 | | | |
| Crofton | 1 | | | 5,000 | 10,000 | 20,000 | 9 | 5.74 | 20.48 | 26.22 | | | |
| Danville | | 1 | | 5,000 | 5,000 | 50,000 | 12 | 10.80 | 41.40 | 52.00 | | | |
| Hazard | | 1 | | 5,000 | 10,000 | 20,000 | 12 | 10.80 | 56.94 | 67.74 | | | |
| Hikes | | 2 | | 5,000 | 5,000 | 50,000 | 9 | 19.44 | 58.32 | 77.76 | | | |
| Hodgenville | | 1 | | 5,000 | 10,000 | 50,000 | 9 | 7.98 | 35.28 | 43.26 | | | |
| Lexington | | 2 | | 5,000 | 10,000 | 50,000 | 12 | 17.48 | 75.12 | 92.60 | | | |
| Lone Jack | | 1 | | 5,000 | 5,000 | 60,000 | 12 | 10.80 | 55.38 | 66.18 | | | |
| Marion | 1 | | | 5,000 | 5,000 | 25,000 | 9 | 6.75 | 17.66 | 24.41 | | | |
| Middleburg | | 1 | | 5,000 | 5,000 | 25,000 | 9 | 10.80 | 28.05 | 38.85 | | | |
| Moreland | 1 | | | 5,000 | 5,000 | 10,000 | 9 | 3.48 | 10.46 | 13.94 | | | |
| Munfordville | | 1 | | 5,000 | 10,000 | 40,000 | 9 | 6.73 | 25.67 | 32.40 | | | |
| Paintsville | | 1 | | 5,000 | 5,000 | 25,000 | 9 | 8.08 | 36.47 | 44.55 | | | |
| Sharpsburg | | 2 | | 5,000 | 5,000 | 15,000 | 9 | 12.00 | 33.76 | | | | |
| | 2 | | | 5,000 | 5,000 | 25,000 | 9 | 12.00 | 31.60 | 89.36 | | | |
| Springfield | 1 | | | 5,000 | 5,000 | 25,000 | 9 | 6.73 | 20.57 | 27.30 | | | |
| Trenton | | 1 | | 5,000 | 5,000 | 25,000 | 9 | 4.00 | 12.01 | 16.01 | | | |
| (2 cos. insuring) | | 1 | | 5,000 | 5,000 | 25,000 | 9 | 7.50 | 22.50 | | | | |
| | | 1 | | 5,000 | 5,000 | 50,000 | 9 | 7.73 | 23.19 | 60.92 | | | |

SCHOOL BUS INSURANCE 1943-44, INCLUDING COST AND LOSSES PAID—Continued

| District | Number Insured | | | Amount of Insurance | | | Number Months Insured | Premiums | | | Amount Paid by Company | | |
|--------------------|----------------------|------------|-------|---------------------|------------------|----------|-----------------------|----------------------|-----------------------|-------------------------|------------------------|---------------|------------|
| | Seating Capacity | | | Property Damage | Public Liability | | | Property Damage | Bodily Injury | Total | Property Damage | Bodily Injury | Total Paid |
| | Below 30 | 30-60 | 60 up | | Each Person | Accident | | | | | | | |
| Uniontown | 1 | | | 5,000 | 15,000 | 25,000 | 9 | 6.73 | 25.87 | 32.60 | | | |
| Walton-Verona | 1 | | | 5,000 | 5,000 | 15,000 | 12 | 5.26 | 14.06 | | | | |
| | | 1 | | 5,000 | 5,000 | 40,000 | 12 | 6.31 | 22.51 | 48.14 | | | |
| Ind. Total | 8 | 22 | | | | | | \$231.35 | \$836.63 | \$1,067.98 | | | |
| COUNTY INDEPENDENT | 6 wagons 324 8 | 1158 22 | 15 | | | | | \$5,761.98 231.35 | \$18,814.08 836.63 | \$24,576.06 1,067.98 | \$3,303.01 | \$3,171.65 | \$6,474.66 |
| GRAND TOTAL | 6 wagons 332 | 1180 | 15 | | | | | \$5,993.33 | \$19,650.71 | \$25,644.04 | \$3,303.01 | \$3,171.65 | \$6,474.66 |

* Indicates all not settled.