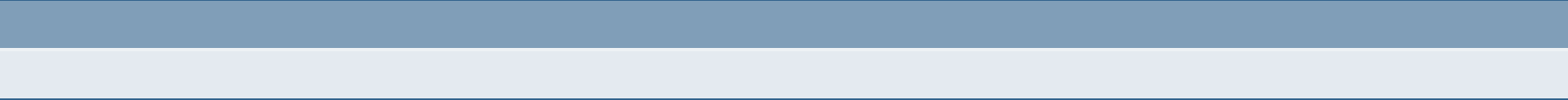




2017 Metro Transit Safety Summary





Transit Mutual Insurance Annual Report

➤ **2017 liability claims**

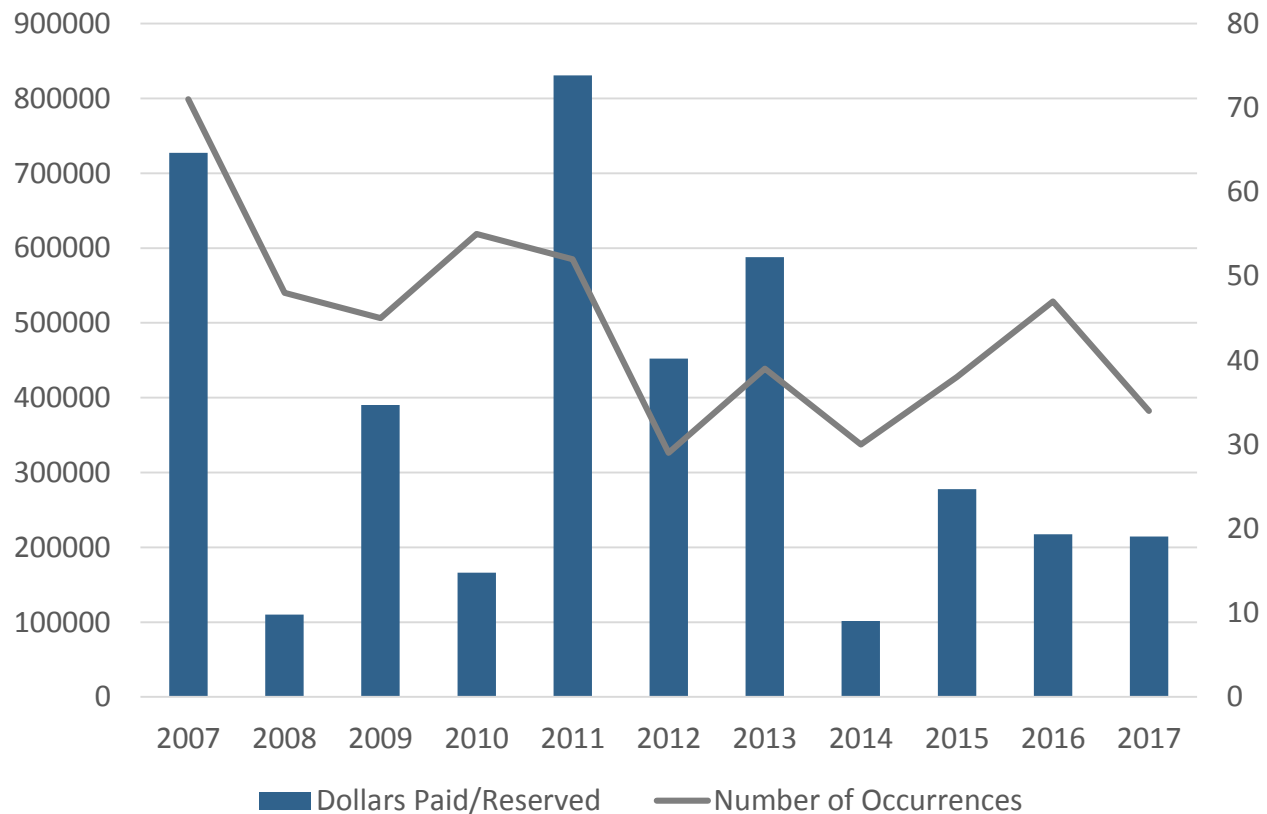
- 37 total occurrences
- \$79,428.23 total dollars paid
- \$97,700.00 total dollars reserved
- \$214,693.00 total dollars paid and reserved

➤ **2016 liability claims**

- 43 total occurrences
- \$158,020.08 total dollars paid
- \$48,000.00 total dollars reserved
- \$217,617.00 total dollars paid and reserved

Transit Mutual Insurance 10 Year Report

Liability payout/reserve vs. number of occurrences



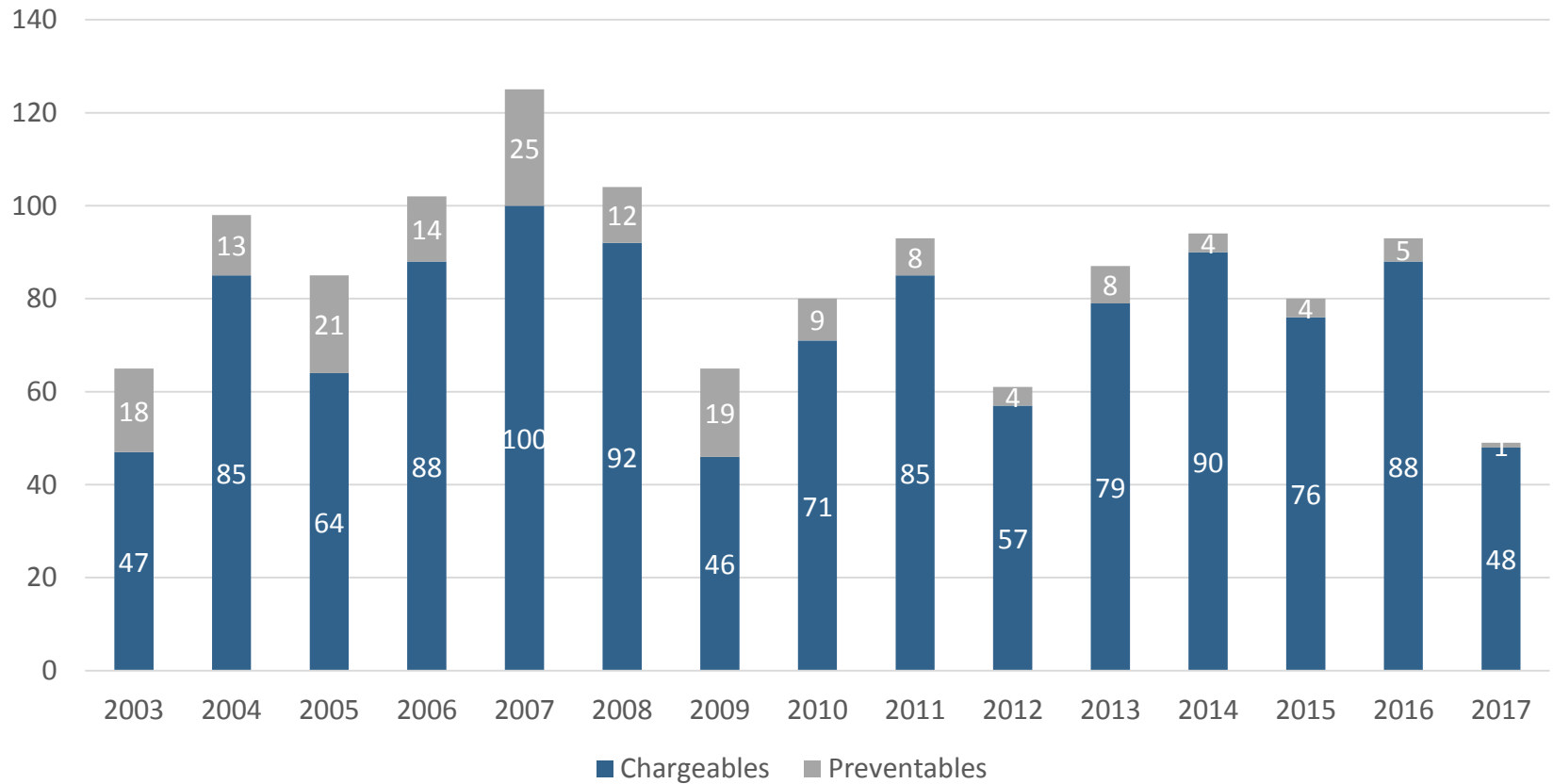


Transit Mutual Insurance 10 year Report

- 10 year average paid/reserved dollars is \$386,588
- Both 2016 and 2017 are about \$170,000 below average
- 2014 has the lowest paid/reserved dollars at \$65,580
- Years with below average amounts do not have any single occurrences with claims over \$100,000
- 2015, 2016, 2017 have open claims. Paid totals are variable until all claims are closed.

Metro Accident Summary

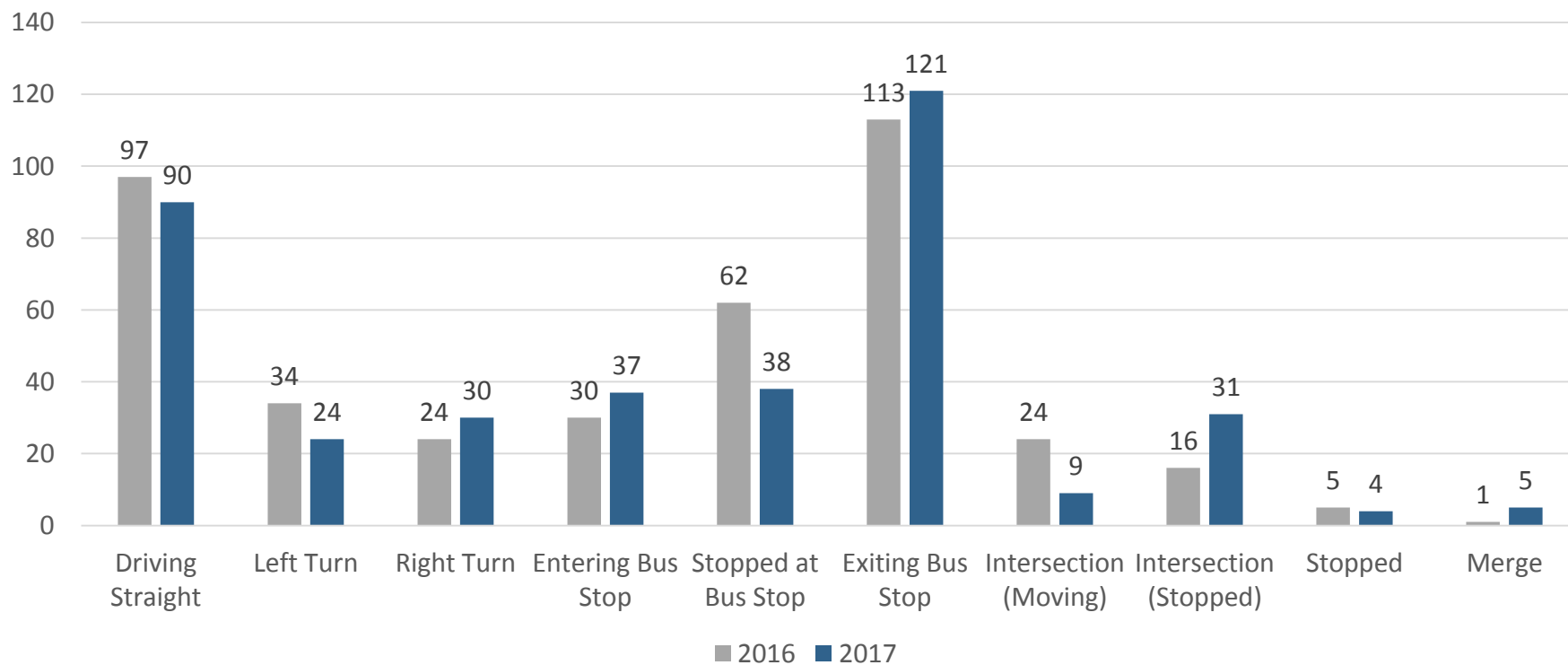
2003-2017 Total Preventable/Chargeable Accidents





Metro Accident Dynamics

2016 and 2017 Dynamics





Metro Accident Highlights

- 2017 had the lowest number of Preventable/Chargeable Accidents in the last 15 years
- Accidents occurring at bus stops are still the most frequent
 - Slip and Fall accidents inside the bus are frequent in this category
- Driving Straight, not at an intersection, is the second most frequent
 - Accidents in this category have variable causative factors and fault
- Distracted Driving is a factor in many Preventable/Chargeable accidents
- Upcoming Refresher Training will focus on Distracted Driving
- Metro is performing well and expects \$815,000 in return of surplus from Transit Mutual over the next 5 years