



City of Boston, Massachusetts
Office of the Mayor
MICHELLE WU

April 27, 2026

TO THE CITY COUNCIL

Dear Councilors:

This is the response to the 17F: Order requesting certain information under section 17F regarding Boston Public Schools' school bus auto liability insurance coverage, including the non-renewal of the prior policy, the procurement of a new insurance provider, and all related safety, claims, and cost data. (**Docket #0779 filed on 4/6/2026**).

Sincerely,

Michelle Wu
Mayor of Boston



[0779](#) - Councilor Murphy offered the following: Order requesting certain information under section 17F regarding Boston Public Schools' school bus auto liability insurance coverage, including the non-renewal of the prior policy, the procurement of a new insurance provider, and all related safety, claims, and cost data.

Response to City Council Order Under Section 17F

Order requesting certain information under section 17F regarding Boston Public Schools' school bus auto liability insurance coverage, including the non-renewal of the prior policy, the procurement of a new insurance provider, and all related safety, claims, and cost data.

Passed in Council: April 8, 2026

Responding Agency: Boston Public Schools

Pursuant to the Order issued under Section 17F, Boston Public Schools (BPS) provides the following information regarding Boston Public Schools' school bus auto liability insurance coverage, as available.

The name of the prior insurer and the current insurer providing school bus auto liability coverage.

Prior Insurer: National Interstate

Current Insurer: Obsidian Specialty Insurance Company

Copies of any notices of non-renewal, cancellation, or correspondence from the prior insurer explaining the reasons coverage was not renewed.

The non-renewal notice received from National Interstate in March 2025 is [linked here](#).

The effective dates of both the prior and current insurance policies.

[FY25 \(Prior\) Policy](#): Effective 6/30/24 to 6/30/25

[FY26 \(Current\) Policy](#): Effective 6/30/25 to 6/30/26

Documentation confirming whether there was any lapse in coverage, and if not, records demonstrating continuity of coverage

There was no lapse in coverage. See FY25 and FY26 policies linked above.

A detailed explanation of all reasons provided by the prior insurer for declining to renew coverage, including but not limited to accident frequency, claim frequency, claim severity,

driver safety concerns, training deficiencies, preventable accident history, or operational issues.

See non-renewal notice linked above.

Copies of any risk assessments, safety audits, loss control reports, or recommendations issued by the prior insurer from January 1, 2023 to present.

See following loss control reports linked below:

- [April 2023](#)
- [February 2024](#)
- [January 2025](#)
- [May 2025](#)

The total number of claims related to Boston Public Schools transportation for each year from July 1, 2023 to present.

As of the time of this response:

- FY24: 196
- FY25: 196
- FY26: 167

The total dollar value of claims, including paid and reserved losses, during that same period.

BPS does not share the dollar amounts paid and reserved associated with auto insurance claims.

A breakdown of claims by category, including bodily injury, pedestrian incidents, vehicle collisions, property damage, and student-related injuries.

BPS does not compile this data.

The total number of preventable and non-preventable accidents for each year, and the criteria used to classify such incidents.

As of the time of this response:

- FY24: 176 preventable, 164 non-preventable
- FY25: 222 preventable, 202 non-preventable
- FY26: 203 preventable, 193 non-preventable

The number of drivers involved in multiple preventable incidents during that period.

BPS does not compile this data.

A comparison of the prior and current insurance policies, including premiums, deductibles or self-insured retention, coverage limits, exclusions, and any changes in terms or conditions.

See policies linked above.

The total projected cost of the current insurance coverage for Fiscal Years 2026 and 2027, including all associated costs.

As of the time of this response:

- FY2025: \$3.3M
- FY2026: \$3.3M
- FY2027: Renewal underway

A description of any operational or safety changes implemented by Boston Public Schools or its transportation vendor in response to insurer concerns, including changes to driver training, safety protocols, supervision, or oversight.

BPS contracts with Transdev to provide yellow bus services, which includes the hiring, training, and oversight of drivers. Over the past year, BPS has increased oversight of Transdev's safety department, including additional oversight and auditing of driver credentials and enhanced, daily review of all accidents. In addition, BPS has worked with Transdev to take additional steps to bolster safety over the past year, in response to insurer and other concerns. These include:

- [Linked here](#) is Transdev's response to National Interstate's January 2025 loss control reports. Transdev introduced a new Professional Operator Development Program (PODP) training program for all drivers in 2025. All Transdev Boston school bus drivers completed the PODP training prior to the end of the 2025 calendar year.
- [Linked here](#) is a description of a restructuring of the Transdev Safety Department which was recommended by Transdev, approved by BPS, and implemented by Transdev in September 2025 to increase safety staffing and improve oversight, planning, and administration of safety functions. The ratio of trainers to drivers was also increased from 1:75 to 1:50, by agreement of BPS and Transdev, in summer 2025.

Copies of communications between Boston Public Schools, its transportation vendor, insurance brokers, and insurers related to non-renewal, claims history, safety concerns, and procurement of new coverage from January 1, 2024 to present.

BPS does not share information that could reveal either the dollar amounts paid and reserved associated with auto insurance claims or privileged legal strategies.

Information regarding any additional requirements, conditions, or oversight measures imposed by the current insurer as part of the new policy.

See policies linked above.

Information regarding whether Boston Public Schools anticipates any challenges in renewing the current policy in future years.

BPS is currently in the process of renewing our current insurance policy and does not anticipate any challenges.

Information regarding whether the current insurance policy is more costly, more restrictive, or less favorable than the prior policy, and in what specific ways.

As described above, the cost of the current insurance policy is approximately the same as the prior insurance policy. See policies linked above for additional details on the policies themselves.