

# CSCS

**COUNCIL OF SENIOR CENTERS AND SERVICES OF NEW YORK CITY, INC.**

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## **Findings of Vehicle Insurance Survey**

**Conducted by**

**Council of Senior Centers and Services of New York City, Inc.**

**and**

**Councilman John Liu**

Report Prepared By

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**and**

Thalia MacMillan, M.S.W.



United Way Helps Here

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June, 2006

Dear Colleague:

Getting to where we need to go is important to all of us. It is most important to the elderly; it is a lifeline out of social isolation. Senior service agencies provide vans and buses to transport seniors with limited mobility and deliver meals to the homebound. These vehicles open the doors to social services and socialization at senior centers, NORCs and adult day service programs. The vans often provide accessible transportation to medical services for the frail elderly. All of this helps keep seniors in the community, living independently and enjoying a well-earned quality of life.

However, it has become increasingly apparent that there is an impending crisis in senior transportation. The system has aging vehicles and increasing insurance costs that take a great piece of program budgets annually. To get a clear picture of what was happening, CSCS conducted a survey of its member agencies and asked questions that would shed some light on the subject.

I want to thank Thalia MacMillan, MSW, the senior investigator on this project and Marjorie Cantor, MA, CSCS Board Member, who oversaw the project and gave of her extraordinary insights and talent. CSCS appreciates the New York City Council for their funding support for this survey. Special acknowledgement goes to Councilmember John Liu, Chair of the City Council's Transportation Committee and City Council Speaker Christine Quinn for their recognition of the critical role transportation plays in keeping seniors in their homes and communities. We especially thank Councilmember John Liu for his direct and personal involvement throughout this project to attain cost efficiencies. The dollars saved will be reinvested to support seniors quality of life.

Bobbie Sackman, CSCS Director of Public Policy, was instrumental in the development of this project and deserves recognition for her advocacy in the area of senior transportation. Others contributed to the survey and to this report: CSCS Special Projects Coordinator Anne Perzeszty, CSCS Vice President Dr. Linda Leest, CSCS Graduate Social Work Intern Mickey Montemayor and CSCS Consultant Tristan Meador.

We look forward to your comments and appreciate your support of the work done by CSCS on behalf of New York's older residents.

Very truly yours,

A handwritten signature in black ink, appearing to read "Igal Jellinek". The signature is written in a cursive style.

Igal Jellinek  
Executive Director

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## INTRODUCTION

According to the NYC Department for the Aging (DFTA), there are about 400 vans citywide that deliver homebound meals and transport seniors to senior centers, NORCs, adult day services, medical care, food shopping and recreational trips. Increasing costs, especially for insurance, have made it difficult for agencies to maintain the vehicles. According to the Department for the Aging, this network of vans provides 700,000 one-way rides each year.

Escalating insurance costs will continue to squeeze agency budgets. Agencies are forced to find the additional funds as insurance costs increase each year either from their bottom line or an outside source. In some cases, vans are on the road part time or not at all due to increased insurance costs. Historically, there have been two challenges regarding insurance: the cost differs widely citywide and insurance costs keep increasing. For the first time, City Council established a funding stream for the operating costs of vans by allocating \$4M in the FY2006 budget. However, in spite of a recognized need, no successful attempt has been made to harness the power of group purchasing that would contain insurance costs on an ongoing basis.

This survey, conducted by the Council of Senior Centers and Services (CSCS) and commissioned by the New York City Council, documents the disparity in insurance costs. CSCS wishes to thank Councilmember John Liu for his support of this survey and his recognition of the importance transportation has in the lives of New York City's older citizens.

## **Executive Summary**

Council of Senior Centers and Services (CSCS) conducted a survey to obtain the most reliable estimate of costs of insuring a vehicle at senior centers and senior service agencies funded by the NYC Department for the Aging (DFTA). This information provides a clear picture of why some agencies may not be able to maintain or run vehicles for programs such as home delivered meals or alternative forms of senior transportation.

### **Recommendations**

Based on the findings of the survey, it is recommended that agencies:

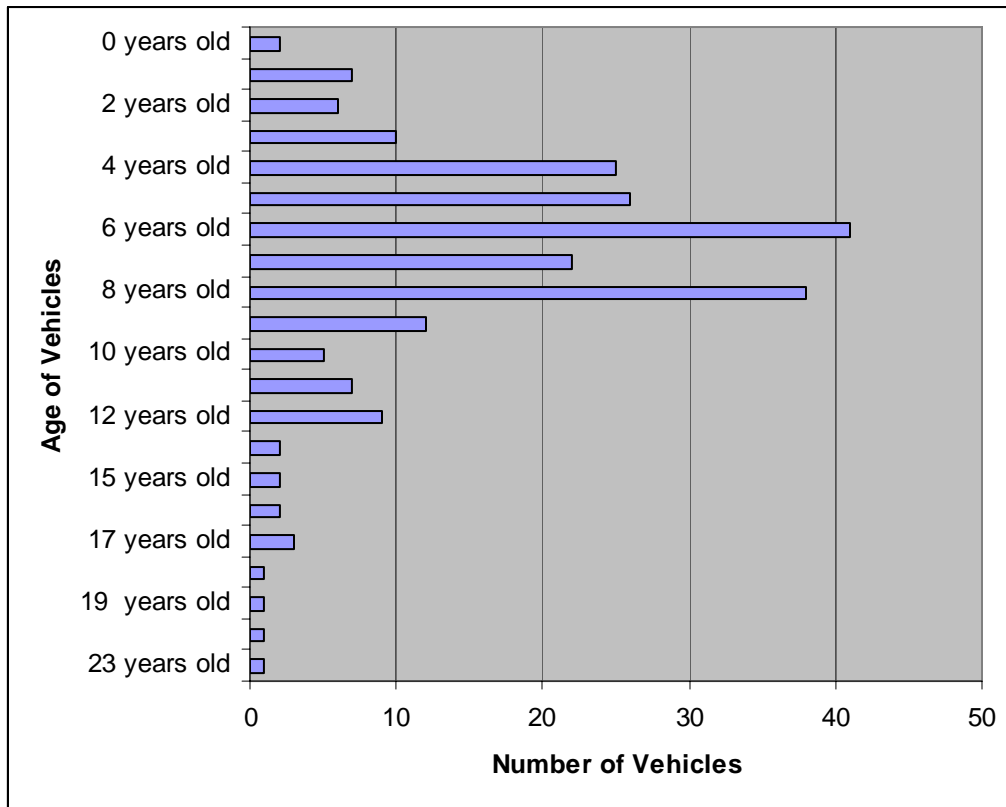
1. Advocate for a phased in replacement plan for the transportation fleet serving the senior network, given its age as documented in this survey,
2. Review current vehicle insurance coverage and explore the savings that can be realized by combining automobile and physical damage insurance policy to lower premiums significantly.
3. Recognize the potential of group purchasing and move to a group insurance program to eliminate the disparity of costs charged by 30 different insurance companies and to effect savings throughout the system.
4. Take steps necessary to qualify for discounts or credits provided by insurance companies as this survey identified discounts or credits as an underutilized tool to effect cost savings.
5. For those agencies that do not currently have a formal maintenance program, it is recommended to start one, as it can prove to be cost effective, especially for older vehicles. Keeping the vehicle in working order may be an investment in prolonging the use of the vehicle by the agency.
6. Require formal training for drivers.

Following are some of the specific findings of the survey.

### **Vehicles**

- The 70 agencies that responded reported a total of 215 vehicles. The number of vehicles per agency ranged from 1 to 22, with an average of three vehicles per agency.
- While the age of the vehicles at each agency might be expected to affect the overall cost of insurance premiums, field experience shows that a new vehicle may cost more to insure than the older vehicle it replaces because new features cost more to repair. At the same time, insurance premiums do not go down as a vehicle ages. Figure 1 illustrates the ages of the vehicles in the survey that ranged from less than one year to over twenty-three years old, with the majority being four to eight years old.

Figure I. Age of Vehicles



- The overwhelming majority of vehicles were used five or six days a week, signifying they were used frequently, regardless of whether it was for passenger transportation or meal delivery,
- The vast majority (95.1%) of centers reported vehicles traveled a radius of 1 to 50 miles daily from the agency, the shortest range offered in the questionnaire. Short trips necessitate frequent repairs such as brake and tire replacements and oil changes and take a toll on miles-per-gallon gas efficiency
- The most popular type of safety measure is the use of seatbelts, followed by wheelchair belts and driver training.

**Drivers**

- Regardless of the age or type of driver (i.e., volunteer, professional, or nonprofessional), almost three-quarters (73.1%) of the agencies reported that their drivers receive some type of formal training.

**Maintenance & Storage of the Vehicles**

- With respect to a formal maintenance program, 70.3% of the agencies reported having a formal maintenance program, while 29.7% do not.
- Only five agencies reported using the original vehicle dealership to service the vehicle. These vehicles may still be under warranty or are being leased.

**Automobile Insurance**

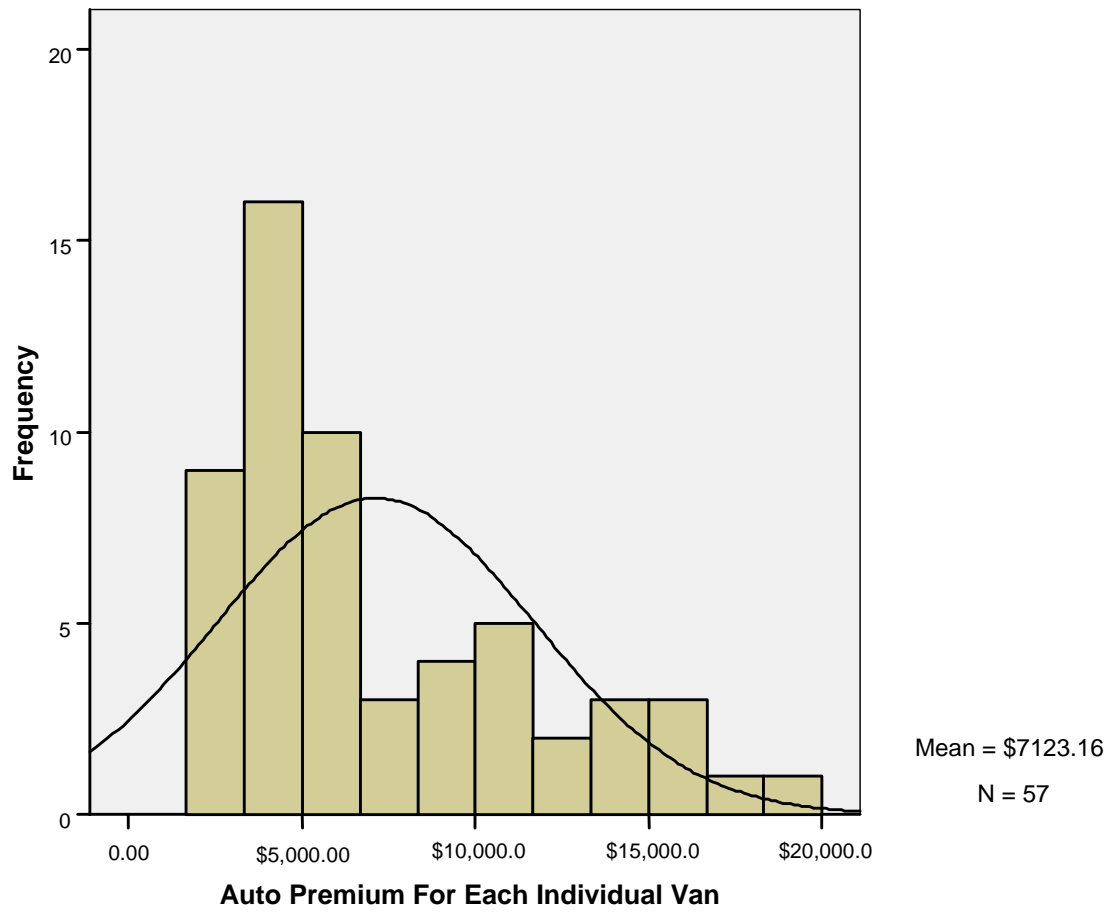
The minimum auto insurance coverage required by the Department for the Aging (DFTA) is liability 100/300/50 coverage with a \$250 deductible physical damage policy.

- All agencies reported having some level of automobile insurance, utilizing a wide variety of insurance companies.
- The average annual insurance premium per vehicle ranged from \$1,850 to \$19,644, with a mean average<sup>1</sup> of \$7,123.16 per vehicle. The distribution of premiums per vehicle is presented in Figure 2.
- Almost two-thirds of agencies reported receiving no discount or credit of any type on their insurance policy.
- Of those who did receive a discount or credit, 11.1% of agencies took an accident prevention course, 15.9% used an anti-theft device in their vehicles, and 9.5% reported using both strategies.
- About half (49.3%) of the agencies had combination plans that contained at least two types of insurance within one plan and combined automobile insurance with physical damage insurance for their vehicles. These combination plans had vehicle insurance components that were significantly lower than stand-alone vehicle insurance.
- The single statistically significant difference in the cost of vehicle insurance premiums was related to geography. As seen in Figure 3 on page 16, the average insurance premium per vehicle differed by borough. After Staten Island, agencies in Queens reported the lowest insurance premiums, while agencies in the Bronx reported the highest.
- Other factors such as age of the vehicle, mileage of the vehicle, type of the vehicle (i.e., van or bus), discounts received by the agency, years the agency has been in operation, or any of the driver characteristics may have been factors in the cost of insurance premiums but were not statistically significant.

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<sup>1</sup> Mean is the mathematical average. The total of all the responses are summed together and then divided by the number of responses.

Figure 2. Distribution of Premiums per Vehicle



## Chapter I. Vehicles and Services

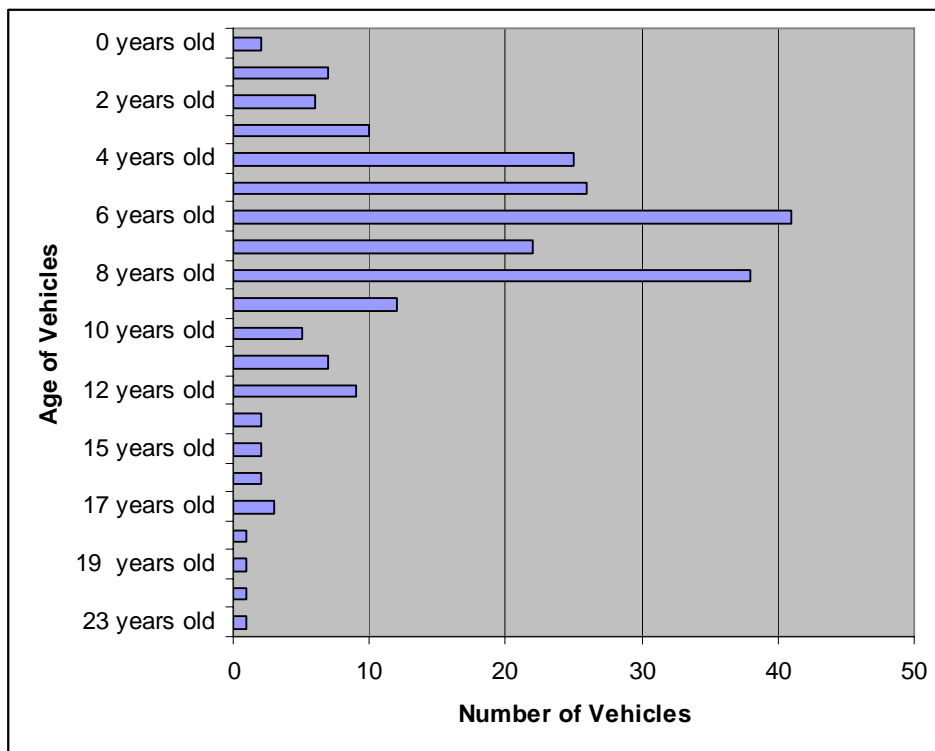
### Vehicles

The survey asked about vehicles currently in use. Each agency provided a total count of the number of vehicles at the agency. For each vehicle, the following information was obtained: age, make and model, number of passengers, number of days used, and mileage. There were few agencies able to report the weight and original cost of each vehicle, so this information is not represented in this report.

Agencies were asked to report all of the vehicles that were currently in use. A count of the number of vehicles was created and a total of 215 vehicles were reported for use in this survey. The number of vehicles currently in use at each agency ranged from 1 to 22, with an average of more than three vehicles at each agency.

While the age of the vehicles at each agency might be expected to affect the overall cost of the insurance premium associated with it, field experience shows that a new vehicle may cost more to insure than the older vehicle it replaces because newer features cost more to repair. At the same time, insurance premiums do not go down as a vehicle ages. The ages of the vehicles in the survey are presented in Figure 1. The majority of vehicles were 4 to 8 years old with ages ranging from less than 1 year to over 23 years old.

Figure 1. Age of Vehicles



For each type of vehicle listed, the agencies were asked to specify the make of the vehicle, i.e. the automobile maker. The different makes and types of the vehicles

reported are listed in Table I. Agencies with more than one vehicle could have a number of different makes and type of vehicles. Regarding the make of vehicle, almost three-quarters (72.9%) of the 70 agencies reporting have at least one Ford vehicle, followed by one-third (34.3%) that have at least one Dodge vehicle, and 28.6% that reported at least one Chevrolet vehicle. Ford was the most prevalent vehicle maker as the majority of vans that were in use were Ford vans.

Agencies were also asked to report what type of vehicle they currently had in use, i.e., a van, car, minivan, or bus. As with the make of vehicle, an agency could have more than one type of vehicle. Therefore, a total of 215 vehicles were reported by the 70 agencies, representing 144 vans, 22 minivans, 41 buses, and 8 cars. As shown in Table I, of the 70 agencies reporting, 54 agencies or 77.1% had at least one van in use, while 16 agencies or 22.9% reported having at least one minivan in use. Fifteen agencies or 21.4% reported having at least one bus in use, and only five agencies or 7.1% reported having cars in use.

Upon examining the use of the vehicle, vans were used equally for both passengers or delivering meals-on-wheels. However, if a minivan or car was present at the agency, it was used the majority of the time for delivering meals-on-wheels. Additionally, buses were used almost exclusively to transport passengers.

Table I. Information on Vehicles		
	Number of Agencies (n=70)	%
<b>Make of Vehicles</b>		
Ford	51	72.9
Honda	4	5.7
Plymouth	2	2.9
Dodge	24	34.3
Buick	1	1.4
Chevrolet	20	28.6
GMC	4	5.7
Toyota	3	4.3
Other	4	5.7
<b>Type of Vehicles in Use at Each Agency</b>		
Vans	54	77.1
Minivans	16	22.9
Cars	5	7.1
Buses	15	21.4

For each vehicle, the agency was asked to report how often it was used during the week. The range of days used was from 0 to 7 days. A vehicle that was used 0 days represents a vehicle that was an extra back-up vehicle or was currently not in use because it was in need of repair. Of the agencies in this survey, five had vehicles that were considered back-up vehicles or vehicles that were not currently in use because they were in need of repair. The overwhelming majority of vehicles were used five or six

days out of the week. This signifies that no matter what the use of the vehicle, i.e. passenger transportation or delivering meals, vehicles are used on a very frequent basis.

The survey asked for the mileage of the each vehicle. However, one should be cautioned that many agencies did not report the mileage of the vehicles, so these results should be viewed only as a conservative estimate. The mileage of the vehicles ranged from 762 miles to 179,715 miles, with a mean of 37,761 miles. When the relationship between age of the vehicle is compared to the mileage of the vehicle, vehicles that are older tend to have a higher amount of miles on them. However, the number of vehicles at the agency also impacts mileage. Thus, for agencies that have fewer vehicles, their vehicles may be newer in age but have a higher number of miles on them from being used more frequently than those in agencies that have more vehicles that make fewer trips.

Radius of Operation

Mileage and condition of the vehicle can be affected by day-to-day operation of the vehicle, as well as use of the vehicle. Agencies were asked to report the normal radius of operation for their vehicles and if vehicles are used for interstate travel. The overwhelming majority of centers (95.1%) reported a daily radius of 1 to 50 miles traveled daily from the agency, the shortest range offered in the questionnaire. Short trips necessitate frequent repairs such as brake and tire replacements and oil changes and take a toll on miles-per-gallon gas efficiency. In addition, short trips with many stops raises the possibility that the vehicle will need to be replaced after a shorter than average period of time.

In order to obtain a realistic portrait of the scope of the trips that some centers or agencies may undertake, interstate travel was also probed. Of the centers reporting, only 10% of the agencies reported interstate travel. This may reflect agencies that go on trips with their members to places such as Atlantic City or to Connecticut.

	Number of Agencies	%
Normal Radius of Operation From the Agency		
1 to 50 miles	58	95.1
50 to 100 miles	3	4.9
Interstate Travel		
No	60	89.6
Yes	7	10.4

Services

For each vehicle, agencies were asked to report the vehicle’s primary use. Specifically, it was necessary to determine if vehicles were for passenger use and/or for delivering meals-on-wheels.

The results for use of vehicles are presented in Table 3. Over half (52.9%) of the agencies reported their vehicles were used for delivering meals-on-wheels, while 47.1% of agencies reported that the vehicles were not used for delivering meals-on-

wheels. The range of vehicles used for delivering meals-on-wheels at each agency ranged from 0 to 6 vehicles. Additionally, 72.9% of centers reported that vehicles were used for passengers, while 27.1% reported that vehicles were not used for passengers. The range of vehicles used for passenger use ranged between 0 and 10, with a statistical average being between one and two vehicles.

It is also important to note the primary service use for vehicles at the agency. Over 20 percent (21.4%) of agencies report that vehicles were used only for delivering meals-on-wheels, while 41.4% reported that vehicles were used only for passenger use. However, 34.1% of agencies reported that vehicle(s) at the agency were used for both passenger use and delivering meals-on-wheels. This dual service may cause additional wear and tear on vehicles. An example of an agency that uses a vehicle for only meals-on-wheels delivery is one that has been in the borough of Manhattan for over 100 years and reports that they have two vehicles, but only one is utilized. The vehicle is only used for meal delivery. The reasons this agency may not be able to utilize the other vehicle are outside the scope of this survey.

	Number of Agencies	%
Any Vehicle Used for Delivering Meals-on-Wheels	37	52.9
Any Vehicle Used for Passengers	51	72.9
Primary Use of Vehicles:		
Both Meals-on-Wheels & Passengers	22	31.4
Passengers Only	29	41.4
Meals-on-Wheels only	15	21.4

### Safety Features

Safety measures inside the vehicle provide a higher feeling of protection to the individual. Safety measures also benefit the agencies in preventing accidents or injuries during the course of a passenger’s trip. Insurance companies may provide extra discounts to centers that take extra steps for safety. Thus, agencies were asked to report the types of safety measures or features in their vehicles. In fact, relatively few agencies reported the use of specific safety features in their vehicles.

As seen in Table 4, the types of safety measures in the vehicles are very varied. The most popular type of safety measure is the use of seatbelts, followed by wheelchair belts and driver training. Surprisingly, other types of safety features which may include first aid kits, fire extinguishers, airbags, lifts, grab bars, cell phones or 2-way radios, safety stools, anti-lock brakes, lo-jack, AAA membership, reflectors on the vehicles and escorts aboard are used by very few agencies.

Table 4. Safety Features in the Vehicles	
	Number of Agencies
Seatbelts	26
Wheelchair belts	6
Driver training	6
First aid kit	5
Fire extinguisher	4
Air bags	3
Lifts	3
Cell phones or 2-way radios	3
Safety stools	3
Grab bars	3
Anti-lock brakes	2
Lo-jack	2
AAA membership	1
Reflectors	1
Escort	1
Total Number of Safety Features	
0	27
1	20
2	19
3	3
4	1

As seen in Table 5, safety measures also include having an escort on board, having medical equipment on board, or having special accommodations for wheelchairs. Agencies were asked if an escort was aboard any of the vehicles. Over one-quarter (27.5%) of agencies reported having an escort on board. However, if vehicles are being used exclusively to provide rides to the elderly, agencies may feel that having the driver aboard is enough and an escort is not required.

Additionally, the majority (82.3%) of centers reported that no medical equipment was on board, while 11 centers reported that some type of medical equipment was on the vehicle at all times. However, the type of medical equipment was not specified, so this could range from a first aid kit to more sophisticated machines such as portable cardiac defibrillators.

Agencies were also asked what type of special wheelchair accommodations were aboard the vehicles, specifically if there were wheelchair lifts or mounts. Almost two-thirds (61.4%) of vehicles have wheelchair lifts on their vehicles. The use of a wheelchair lift may be beneficial to the agency so that an external vehicle ramp for wheelchairs is not necessary. Also, the use of a motorized wheelchair lift may be more

time-efficient for the driver for vehicles that do not have escorts. Although over two-thirds have wheelchair lifts, only 57.6% of the vehicles reported having wheelchair mounts.

A few of the agencies reported that having a wheelchair passenger on board reduces the number of overall passengers that they are able to take. For example, an agency serving Brooklyn for 25 years states that, although they do have two vans, the seating capacity of each vehicle is reduced by two when a wheelchair is on board. In these cases, the agency may be hesitant to pick up wheelchair passengers, as all seats cannot be utilized.

Table 5. Additional Safety Features		
	Number of Agencies	%
Having an Escort on Board		
No	50	72.5
Yes	19	27.5
Having Medical Equipment on Board		
No	51	82.3
Yes	11	17.7
Wheelchair Lifts on Vehicles		
No	27	38.6
Yes	43	61.4
Wheelchair Mounts on Vehicles		
No	25	42.4
Yes	34	57.6

## **Chapter 2. Insurance**

The minimum auto insurance coverage required by the New York City Department for the Aging (DFTA) is liability \$100,000/\$300,000/\$50,000 coverage (maximum bodily injury for one person/maximum for all injuries in an accident/maximum for all property damage in an accident) with physical damage coverage, defined as collision and comprehensive, having a \$250 deductible. First, agencies were asked to report if they had additional coverage to this policy. Over one-quarter (26.8%) of the agencies reported that they had obtained additional coverage, while 73.2% reported adding no additional coverage beyond the DFTA minimum requirement.

Second, agencies were asked to report any types of discounts or credits that they received from the insurance company for their policy. Almost two-thirds of the agencies reported receiving no discount or credit of any type on their insurance policy.

In order to receive a discount, agencies must meet certain insurance agency requirements. The survey showed the following: 11.1% took an accident prevention course, 15.9% used an anti-theft device, and 9.5% reported having both. This may suggest that more agencies would benefit from taking advantage of these options to lower their policy premiums. In some cases, an anti-theft device may be in use or an accident prevention course may have been taken but was not reported to the insurance company; thus a discount was never received.

Next, agencies were asked if an insurer had cancelled, declined, or refused renewal of any of their policies, past or present. Four agencies reported that at some point in the past, their insurance company had cancelled their policy. In two of the cases, the policy was cancelled because the company no longer insured a particular class of vehicle, one policy was cancelled due to late payment and the fourth agency did not give the reason for the cancellation.

Finally, agencies were asked to report about each type of automobile and physical damage insurance that was currently held by the agency. It should be noted that about half (49.3%) of the agencies had combination plans that contained at least two types of insurance within one plan. For agencies that did not have this type of combination arrangement, premiums across the board tended to be higher than those with some element of a combined insurance plan.

	Number of Agencies	%
Additional Coverage		
No	41	73.2
Yes	15	26.8
Insurance Discounts or Credits		
No discounts or credits	40	63.5
Accident Prevention Course	7	11.1
Anti-theft device	10	15.9
Both Anti-Theft Device & Accident Prevention Course	6	9.5
Cancellation of Policy		

	Number of Agencies	%
No	64	94.1
Yes	4	5.9

### Automobile Insurance

All agencies reported having some level of automobile insurance, although information was not available for three agencies. Information about automobile insurance is presented in Table 7 and shows a wide variety of insurance companies were utilized. The most popular companies were Progressive, Philadelphia Indemnity, American State Insurance, and US Fire Insurance. All automobile insurance policies provided coverage for a year at a time.

Agencies were asked about the types of coverage or limitations of automobile insurance policies. Insurance premiums per each agency ranged from less than \$2,000 to \$150,000, with a mean insurance premium of \$19,976.14. Of the agencies that reported additional coverage for limitations in case of a collision, the most frequent type of additional coverage was \$1,000,000 combined single limit motor vehicle liability insurance (CSL<sup>3</sup>).

The costs of insurance premiums per vehicle by insurance company are presented in Table 7a. The mean insurance premium per vehicle was \$7,123.16. Figure 1 illustrates the range and distribution of insurance premiums per vehicle that were seen in the study. There were no statistically significant differences in individual vehicle automobile insurance premiums by age of the vehicle, mileage of the vehicle, type of the vehicle (i.e., van or bus), number of vehicles at the agency, discounts received by the agency, years the agency has been in operation, or any of the driver characteristics. The only variable that was statistically significant was geography.

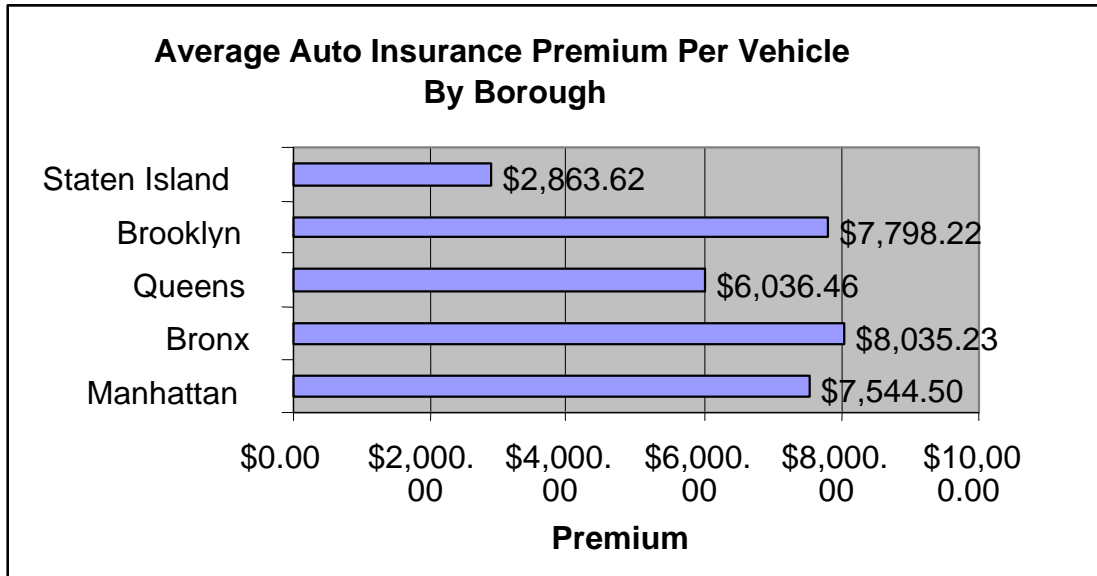
As mentioned earlier, five agencies reported having “spare” vehicles or vehicles that were not currently in use. An example could be an agency serving a Queens community for 25 years that reports a total of eight vehicles; however, three vehicles are considered “spares” as they are not able to run them every day as they do the others. These include two buses (1998 and 2001) and one van (1991). The automobile insurance premium for their vehicles is over \$36,000 with no additional coverage beyond the basic coverage.

The results of automobile insurance premium per vehicle by borough are presented in Table 7b and in Figure 3. When comparing the insurance premium cost per vehicle by borough, individual vehicle premiums in Queens were the lowest after Staten Island, while premiums in the Bronx were the highest. Staten Island, reported lower insurance premiums per vehicle than the other boroughs. However, only two agencies responded to the survey and they may not be an accurate reflection of the experience of senior centers throughout the borough.

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<sup>3</sup> CSL is an insurance term that refers to Combined Single Limit Motor Vehicle Liability Insurance that expresses bodily injury and property damage as one single amount of coverage..

Figure 3. Average Auto Insurance Premium Per Vehicle by Borough



When comparing the most frequently reported companies (those used by least six agencies), Progressive had the highest insurance premiums of all of the companies and was above average for the group of agencies, while US Fire Insurance reported the lowest insurance premiums. Furthermore, it should be noted that of the eight agencies that have Philadelphia Indemnity as their insurance broker, seven of them have a combination package of both automobile and physical damage insurance plans. Thus, their premiums would have to be higher to reflect having several policies under one combined premium. Of the other most frequently reported companies, half have a combination package and half do not.

	Number of Agencies	%
<u>Insurance Carriers</u>		
A/U Insurance Co.	2	2.9
Alea North American	1	1.4
Allstate	2	2.9
American State Insurance	6	8.6
AXA Global Risks US Insurance	1	1.4
Baylis and Geist, Inc.	1	1.4
Cool Insuring Agency Inc	1	1.4
Discover Property & Casualty	1	1.4
Edward Lewis Sons	1	1.4
FOJP Service Corp.	1	1.4

	Number of Agencies	%
Frank Crystal Co Inc.	1	1.4
Glen Fox Insurance	1	1.4
Granite State	1	1.4
Guide One Insurance	2	2.9
Hagedorn	1	1.4
Hilb Rogal & Hobbs	1	1.4
HUB Progressive	1	1.4
Lancer	3	4.3
Lovuilo Associated	1	1.4
Milbrandt	1	1.4
Omega Brokerage	1	1.4
Philadelphia Indemnity	8	11.4
Progressive	10	14.3
SafeCo. Ins.	1	1.4
Sobel Affiliates Inc.	1	1.4
St. Paul Fire & Marine Insurance	3	4.3
The Coyle Group	1	1.4
The Treeber Group LLC	1	1.4
Tower Insurance Company	1	1.4
Travelers	1	1.4
US Fire Insurance	6	8.6
Zurich	1	1.4

	Number of Agencies	Range	Mean
A/U Insurance Co.	2	\$4,384.00-\$14,821.00	\$9,602.50
Alea North American	1	\$15,000.00-\$15,000.00	\$15,000.00
Allstate	2	\$7,800.00-\$8,140.00	\$7,970.00
American State	6	\$2,310.57-\$4,716.00	\$3,639.35
AXA Global Risks US	1	\$3,442.00-\$3,442.00	\$3,442.00
Baylis and Geist, Inc.	1	\$1,976.00-\$1,976.00	\$1,976.00
Cool Insuring Agency	1	\$5,333.33-\$5,333.33	\$5,333.33
Edward Lewis Sons	1	\$3,574.00-\$3,574.00	\$3,574.00
Frank Crystal Co Inc.	1	\$5,400.00-\$5,400.00	\$5,400.00
Glen Fox Insurance	1	\$8,500.00-\$8,500.00	\$8,500.00
Guide One Insurance	2	\$1,887.33-\$2,191.71	\$2,039.52
Hagedorn	1	\$4,000.00-\$4,000.00	\$4,000.00
Hilb Rogal & Hobbs	1	\$4,018.00-\$4,018.00	\$4,018.00
HUB Progressive	1	\$8,508.17-\$8,508.17	\$8,508.17
Lancer	3	\$1,850.00-\$12,968.00	\$8,841.33

	Number of Agencies	Range	Mean
Lovuillo Associated	1	\$5,494.50-\$5,494.50	\$5,494.50
Milbrandt	1	\$18,000.00-\$18,000.00	\$18,000.00
Omega Brokerage	1	\$4,525.00-\$4,525.00	\$4,525.00
Philadelphia Indemnity	8	\$2,216.50-\$6,084.50	\$3,861.45
Progressive	10	\$6,067.00-\$16,000.00	\$11,130.10
SafeCo Ins.	1	\$2,000.00-\$2,000.00	\$2,000.00
St. Paul Fire & Marine	3	\$3,833.67-\$5,436.25	\$4,732.86
The Coyle Group	1	\$15,000.00-\$15,000.00	\$15,000.00
Tower Insurance Co.	1	\$6,091.40-\$6,091.40	\$6,091.40
Travelers	1	\$10,500.00-\$10,500.00	\$10,500.00
US Fire Insurance	6	\$5,000.00-\$19,644.00	\$12,322.00
Zurich	1	\$6,000.00-\$6,000.00	\$6,000.00

	Range	Mean	SD
Manhattan	\$2,216.50-\$15,000.00	\$7,544.50	5,099.98
Bronx	\$3,364.00-\$18,000.00	\$8,035.23	4,988.09
Queens	\$1,850.00-\$19,644.00	\$6,036.46	4,562.79
Brooklyn	\$1,887.33-\$16,000.00	\$7,798.22	4,229.70
Staten Island	\$2,310.57-\$3,416.67	\$2,863.62	782.13

Figure 2. Distribution of Insurance Premiums Per Vehicle

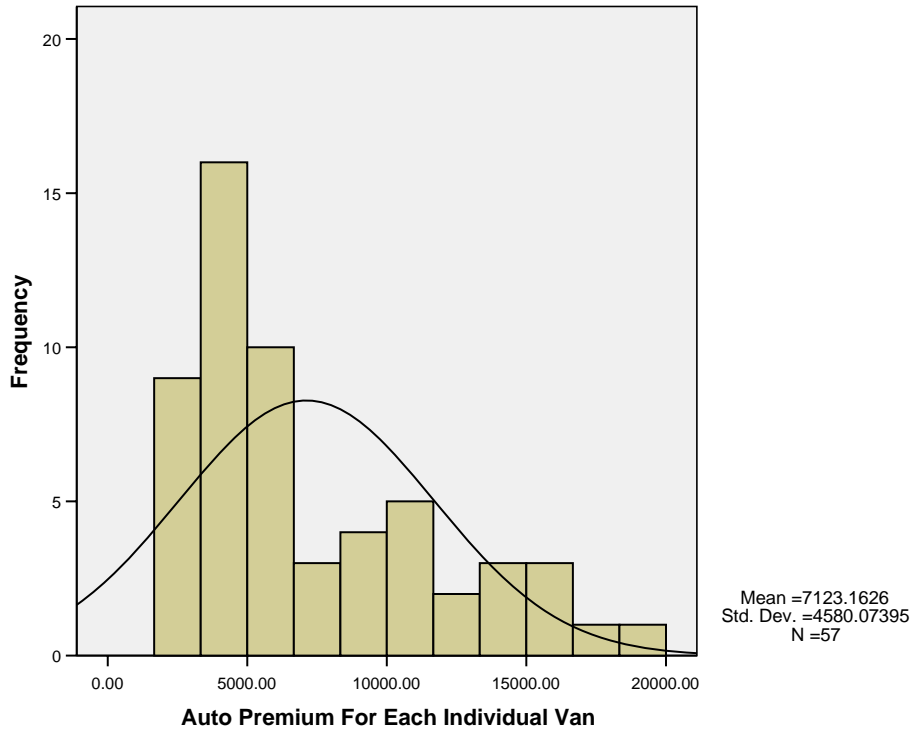
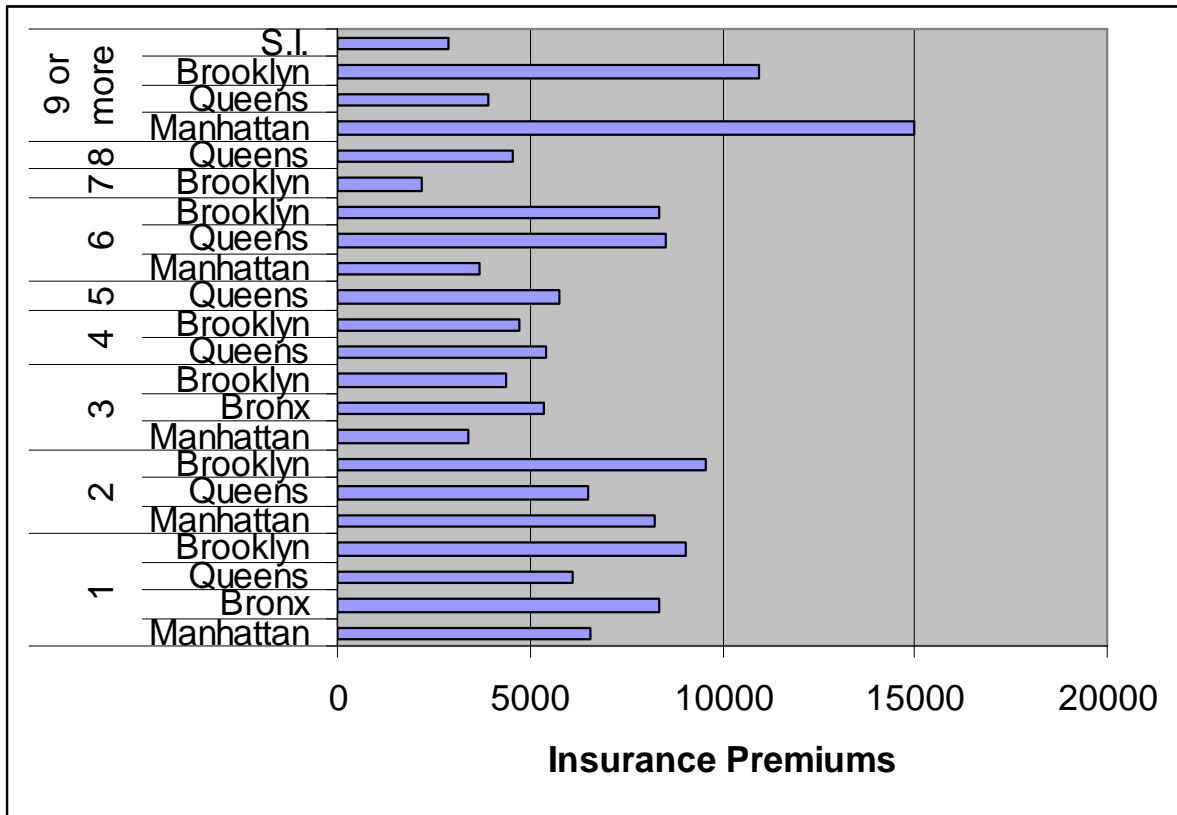


Figure 4. Automobile Insurance Premium by Borough and Total Number of Vehicles Per Agency



Physical Damage Carrier

Slightly less than half of the agencies reported having a physical damage insurance policy. Information about automobile insurance is presented in Table 8. Again, Philadelphia Indemnity and Progressive were two of the most popular insurance carriers for physical damage policies. All of the physical damage insurance policies were for a year.

Agencies were asked about the types of coverage or limitations of physical damage insurance policies. Of the agencies that had a physical damage policy, the most common type of coverage or limitation was comprehensive and collision coverage. A large percentage of agencies reported a \$1,000,000 comprehensive and collision coverage. Individual premiums, meaning those not included in a combination package with automobile insurance, ranged from \$500 to \$30,000, with a mean physical damage premium of \$4,238.26. Of the two most frequently reported physical damage carriers, insurance premiums for Progressive were cheaper than those for Philadelphia Indemnity. However, all of the agencies that had Progressive and Philadelphia Indemnity had combination policies of some sort.

Table 8. Physical Damage Insurance Information		
	Number of Agencies	%
<u>Insurance Carriers</u>		
AIU Insurance	1	1.4
Allstate	1	1.4
American States Insurance Co.	3	4.3
Guide One Insurance	2	2.9
Hilb Rogal & Hobbs	1	1.4
Lancer	1	1.4
Lexington Insurance Company	1	1.4
Lovuillo Associated	1	1.4
Lloyds of London	1	1.4
National Liability & Fire	1	1.4
Philadelphia Indemnity	6	8.6
Progressive	6	8.6
St. Paul Fire & Marine Insurance	2	2.9
The Coyle Group	1	1.4
Tower Insurance Company	1	1.4
US Fire Insurance	2	2.9

### **Chapter 3: Profile of Passengers**

#### **Profile of Individuals Currently Being Served**

The type of individuals that would occupy each vehicle may affect how often the van is used for passengers, its mileage, safety features, and the type of wear and tear experienced by each vehicle. Many centers provide services to a variety of individuals in all age groups. Agencies were asked to report if they provide rides to the following categories of occupants: physically handicapped, non-ambulatory, mentally handicapped, children and elderly. The total categories of occupants that are provided rides by agency vehicles ranges from 0 to 4. However, agencies mainly provided services to only one group of individuals. In general, the usage of vehicles to multiple groups of occupants were provided by the larger agencies.

Results of the profile of individuals currently served by agency vehicles are presented in Table 9. There are two discrete groups: the elderly and children. Some of these individuals also fall into other categories as evidenced by percentages that do not total to 100% since respondents were advised to check all the categories that applied.

Almost three-quarters (74.1%) of the agencies reported providing rides to the elderly. This is not surprising since the survey was administered to CSCS member agencies. Thus, while the majority of passengers were elderly, other individuals at either end of the age range who may have been otherwise isolated were given the opportunity to go outside their homes.

	Number of Agencies	%
Type of Occupant		
Elderly	54	74.1
Physically Handicapped	24	34.3
Non-Ambulatory	8	11.4
Mentally Handicapped	6	8.6
Children	6	8.6

## **Chapter 4. Safety Measures and Driver Qualifications**

### **Drivers**

Each agency was asked to report information about the drivers of the vehicles. The total number of drivers at each agency ranged from 1 to 20, with a mean number of 3.72 drivers per agency. However, almost two-thirds (63.1%) of agencies reported that the number of drivers is equal to the number of vehicles, while 36.9% report that the driver to vehicle ratio is not equal. Five agencies reported having more vehicles than drivers. Where there are more drivers than vehicles, it may be that some of the drivers are employed part time, some may be acting as dispatchers, a combination of both or the agency may have had more vehicles and were not able to keep all of the vehicles running or in use, with the drivers reassigned to other tasks. With respect to paid drivers, over half (56.9%) of the agencies reported using professional drivers. Only three agencies or 4.5% reported using volunteers to operate vehicles. However, it should be noted that no definition of professional driver was given; thus, many agencies may have professional drivers and did not note this as they were unclear of the definition. A professional driver is an individual who holds a Class 4 driver's license.

	Number of Agencies	%
Driver to Vehicle Ratio		
Equal	41	63.1
Not equal	24	36.9
Volunteer Drivers Used	3	4.5
Professional Drivers Used	41	63.1

### **Age Limitations and Qualifications of Drivers**

Agencies were asked about two age categories of their drivers, specifically, if their drivers were under the age of 25 or over the age of 60. Drivers in these age groups may result in higher policy premiums. Driver age limitations are presented in Table 11. Only two (2.9%) agencies reported having drivers under the age of 25, while 44.6% of agencies reported having drivers over the age of 60. No handicapped drivers were utilized by any agency.

Also seen on Table 11 are the qualifications of drivers at the agencies. Agencies were asked to self-report if drivers receive any type of training and if Department of Motor Vehicle reports were ordered on drivers. Regardless of the age or type of driver, almost three-quarters (73.1%) of the agencies reported that their drivers receive some type of training, while one-quarter (26.9%) do not receive training. However, the type of training provided to drivers was not asked in the survey. Thus, several types and ranges of training could have been provided. Since several insurance companies provide discounts for drivers who have received training such as accident prevention, it may be beneficial for agencies not currently doing so to have their drivers attend some type of

training. The overwhelming majority of agencies (92.6%) ordered Department of Motor Vehicle background reports on all drivers.

	Number of Agencies	%
Drivers under 25	2	2.9
Drivers over 60	29	44.6
Handicapped drivers	0	0.0
Drivers Received Training		
No	18	26.9
Yes	49	73.1
DMV reports ordered on drivers		
No	5	7.4
Yes	63	92.6

#### Reporting Requirements

Finally, agencies were asked to provide information if drivers were asked to keep logs on vehicles or events that happened during the course of driving the vehicle. As seen in Table , almost all agencies (92.4%) reported that the drivers maintain some type of log. For the agencies that do not maintain a driver log, this should be suggested as a means to keep track of any accidents, incidents, or problems with the vehicle.

	Number of Agencies	%
Driver Log Maintained		
No	5	7.6
Yes	61	92.4

## **Chapter 5: Costs of Vans, Storage, and Alternative Vehicles**

### **Purchasing Costs of Vans**

Each agency was asked to specify the original cost for each vehicle. Many agencies were unable to specify the cost of the vehicles which may skew this estimate.

The cost of vehicles ranged from \$0 to \$70,000, with a mean cost of \$32,045.17 per vehicle. For vehicles that were donated, a \$0 amount was imputed into the analysis. When analyzing the cost of each vehicle by the make or type of the vehicle, there were no significant differences in the cost of the vehicles. This could be due to the small number of agencies that were able to report the costs of vehicles.

### **Major Sources of Funding**

Agencies were also asked to report the major sources of funding for the vehicles. The overwhelming majority of agencies reported the New York City Department for the Aging as the primary source of funding for the vehicles. Agencies also reported that City Meals-on-Wheels, private foundations, grants, and private fundraising also paid for the costs of the vehicles. However, several agencies did not report the major funding sources for the vehicles.

### **Maintenance of Vans**

With respect to maintenance of the vehicles, agencies were asked to report if there was a formal maintenance program for the vehicles and who serviced the vehicles. With respect to a formal maintenance program, 70.3% of the agencies reported having a formal maintenance program, while 29.7% do not. When a vehicle does not have a formal maintenance program, the everyday wear and tear on the vehicle may become problematic and cause the vehicle to break down. Hence, a recommendation should be made to start a formal maintenance program to prevent vehicle breakdown.

In terms of who services the vehicles, agencies reported the name and location of the service provider. All the agencies reported auto mechanics in their area serviced the vehicles. Of these, only five agencies reported using the original vehicle dealership to service the vehicle. This may suggest that these vehicles are still under warranty or are being leased.

### **Storage of Vehicles**

Where a vehicle is stored may impact its condition, as well as how much it would cost to insure it. For example, the insurance premium may rise if the vehicles are stored overnight on the street in a neighborhood with a high rate of auto theft.

Agencies were asked about the storage of their vehicles when they are not in use. As seen on Table 13, over two-thirds (67.1%) reported that vehicles are located in a secured outdoor parking lot, while 10% of agencies reported housing vehicles in an indoor parking garage; 10% report leaving vehicles on the street and 12.9% reported utilizing other options such as housing the vehicle in a NYCHA parking lot. Only one senior center allowed employees to take vehicles home with them to be stored.

### Use of Employee Vehicles

Table 13 shows information on the use of employee vehicles. Close to 13% of agencies reported that at times employee vehicles were used and one center reported that volunteer vehicles were used. However, only three centers reported that insurance policies of employees or volunteers who used their own vehicles were on file at the agency.

### Rented or Leased Vehicles

Agencies were also asked if rented or leased vehicles were used. Of the agencies reporting, 10.1% said that they lease or rent vehicles from others. This percentage is reflective of the agencies that have newer vehicles, such as 2006 or 2005 models, specifically cargo vans that were used for passenger or meal delivery use.

	Number of Agencies	%
Storage of Vehicles Over Night		
Secured outdoor parking lot	47	67.1
Indoor garage	7	10.0
Street	7	10.0
Other	9	12.9
Employees Take Vehicles Home		
No	69	98.6
Yes	1	1.4
Use Employee Vehicles		
No	61	87.1
Yes	9	12.9
Use Volunteer Vehicles		
No	69	98.6
Yes	1	1.4
Obtain Employee/Volunteer Auto Insurance Policies		
No	5	7.2
Yes	3	4.3
Lease or Rent Vehicles		
No	62	89.9
Yes	7	10.1

## **Conclusions & Recommendations**

Based on the findings in the CSCS survey and summarized in this in this report, it is recommended that agencies:

1. Advocate for a phased in replacement plan for the transportation fleet serving the senior network, given its age as documented in this survey,
2. Review current vehicle insurance coverage and explore the savings that can be realized by combining automobile and physical damage insurance policy to lower premiums significantly.
3. Recognize the potential of group purchasing and move to a group insurance program to eliminate the disparity of costs charged by 30 different insurance companies and to effect savings throughout the system.
4. Take steps necessary to qualify for discounts or credits provided by insurance companies as this survey identified discounts or credits as an underutilized tool to effect cost savings.
5. For those agencies that do not currently have a formal maintenance program, it is recommended to start one, as it can prove to be cost effective, especially for older vehicles. Keeping the vehicle in working order may be an investment in prolonging the use of the vehicle by the agency.
6. Require formal training for drivers.

### **Summary of Methodology**

In order to obtain up-to-date reliable data about the current use and insurance costs related to operating the vans and other vehicles used to transport seniors to a variety of services including Senior Centers, NORC's, adult day services, medical and recreational services, and the delivery of hot meals, CSCS conducted a city-wide insurance survey. The results of this survey will provide information in the following areas:

1. Vehicles and Services
  - a. Up-to-date count of the number, type, and age of vehicles currently in use.
  - b. The type of services for which current vans are being used.
2. Persons being served
  - a. Profile of individuals currently being served (i.e., seniors, children, physically handicapped, mentally handicapped, etc.)
3. Safety Measures and Driver's Qualifications
  - a. Total number of drivers involved, including the use of professional and volunteer drivers.
  - b. Age limitations and other qualifications of drivers including training.
  - c. Reporting requirements, including logs kept, etc.
4. Costs of vans, funding, and alternative vehicle sources
  - a. Original purchasing costs of vans.
  - b. Major sources of funding for van.
  - c. Maintenance of vans
  - d. Storage of vehicles
  - e. Use of employee vehicles
  - f. Use of rented or leased vehicles
5. Insurance
  - a. Current cost of insurance for all vans.
  - b. Names of insurance carriers.
  - c. Limitations of coverage, policy period, annual premium for auto insurance and personal liability.
  - d. Name of other insurance carried by the agency, type of coverage, period, and premium.

A questionnaire was created covering major points of interest covered above and any other topics suggested by other service providers and insurance brokers and distributed to 110 agencies that were affiliated with CSCS. Each organization involved in the survey received a personal letter explaining the purpose of the survey and notifying them that they would be contacted to participate, if willing. Following the letter, each agency was faxed a copy of the questionnaire. If required, a trained interviewer called agencies in order to obtain any information that was missing on their completed questionnaire. A data file was created for the project to capture the questionnaire information, whereby responses were coded and entered into the data file. Analyses for each question are presented in this report.

In total, 70 agencies responded to the questionnaire providing vehicle and insurance information; thus providing a response rate of 67%. The responding agencies have been in operation ranging from 1 to 120 years, with a mean of 35.33 years in

operation (SD=24.89). Of the agencies responding, 20% were from Manhattan, 17.1% were from the Bronx, 31.4% were from Queens, 28.6% were from Brooklyn, and 2.9% were from Staten Island.

## **Appendix A: Questionnaire**



## Council of Senior Centers & Services of NYC, Inc.

49 West 45<sup>th</sup> Street, Seventh Floor, New York, NY 10036 (212) 398-6565 <http://www.cscs-ny.org>

### VEHICLE INSURANCE SURVEY

November 11, 2005

Dear Colleague,

CSCS is proud to have been the lead advocate in our successful campaign to win \$4 million for the operating costs of vans. Councilman John Liu, Chair of the City Council Transportation Committee, was a tremendous supporter of this funding and was indispensable in establishing this new funding stream.

The next step in addressing the challenges of providing transportation to your elderly constituents, Councilman Liu has asked CSCS to undertake an insurance survey. We all recognize that the ever increasing cost of insurance impacts greatly on the cost of operating these vehicles. The idea of a group insurance program has been discussed for many years. The purpose of this survey is to gather necessary insurance information from you to see if a group insurance program could be developed. It is therefore essential that we receive this information from all CSCS members that are transportation providers.

**We are sending you a copy of this form. Please send it back to as soon as possible to Tristan Meador, a consultant who will be working on the survey. You can fax it to him at (212) 398-8398. We are on a short timeline to complete the survey. If you would like to have the form emailed to you, please give Tristan your email address.** Tristan will be calling all transportation providers in the next few weeks to ensure that all the information is complete and is accurate. If you have any questions about the form, please call him at (212) 398-6565, ext. 237.

CSCS is committed to strengthening your agency's capacity to serve seniors. Saving vehicle insurance dollars is one way to more efficiently use your funding and meet the growing needs of seniors. Thank you for your cooperation.

Sincerely,

Igal Jellinek  
Executive Director

Bobbie Sackman  
Director of Public Policy

## Preliminary Social Service Automobile Insurance Survey

Name of Agency/Organization \_\_\_\_\_

Address \_\_\_\_\_

Tel. \_\_\_\_\_ Contact Person \_\_\_\_\_

Number of years in business \_\_\_\_\_ Approx. Annual Agency Budget \_\_\_\_\_ Fiscal Year July 1 – June 30

Describe the Insured's overall agency funding. Please note the amounts and various sources from which funding is received.

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

### OPERATION & VEHICLE INFORMATION

LIST VEHICLES YOU PRESENTLY OPERATE:

Year	Make	Type	Vin	Weight	Original Cost	No. of Passengers	Passenger USE Y/N	MOW USE Y/N	No. of Days Used	Mileage

1. DESCRIBE TYPE OF  PHYSICALLY HANDICAPPED  MENTALLY HANDICAPPED  CHILDREN  ELDERLY  NON-AMBULATORY OCCUPANTS: (check all that apply)
  
2. DESCRIBE SAFETY MEASURES ON BOARD (BEYOND FIRST AID KIT AND FIRE EXTINGUISHER):  
\_\_\_\_\_
  
3. IS THERE AN ESCORT ON BOARD?  YES  NO
4. ARE THERE WHEELCHAIR LIFTS?  YES  NO WHEELCHAIR MOUNTS WITHIN VEHICLE?  YES  NO
5. ANY MEDICAL SUPPORT EQUIPMENT ON BOARD?  YES  NO
6. WHAT IS THE NORMAL RADIUS OF OPERATION FROM THE SENIOR CENTER TO THE FURTHEST POINT TRAVELED DAILY?  
 1-50  50-100  100-150  Other \_\_\_\_\_
7. IS THERE ANY INTERSTATE TRAVEL?  YES  NO DO VOLUNTEERS OPERATE VEHICLES?  YES  NO
8. TOTAL NUMBER OF DRIVERS: \_\_\_\_\_ DRIVERS EQUAL TO NUMBER OF VEHICLES?  YES  NO
9. DO YOU ORDER MOTOR VEHICLE REPORTS ON ALL DRIVERS?  YES  NO ARE PROFESSIONAL DRIVERS USED?  YES  NO
10. DO DRIVERS RECEIVE TRAINING?  YES  NO
11. ANY DRIVERS UNDER 25 YEARS OF AGE?  YES  NO ANY DRIVERS OVER 60 YEARS OF AGE?  YES  NO
12. IS A DRIVER LOG MAINTAINED?  YES  NO IS THERE A FORMAL MAINTENANCE PROGRAM?  YES  NO
13. ARE VEHICLES DRIVEN BY HANDICAPPED PERSONNEL?  YES  NO IF SO, HOW ARE VEHICLES EQUIPPED? \_\_\_\_\_
14. WHO SERVICES VEHICLES (i.e., NAME OF SERVICER)? \_\_\_\_\_

15. WHERE ARE VEHICLES STORED OVERNIGHT?  SECURED OUTDOOR PARKING LOT  INDOOR GARAGE  STREET  
 OTHER (SPECIFY) \_\_\_\_\_
16. ARE THERE ANY OWNED OR LEASED VEHICLES COVERED UNDER A DIFFERENT POLICY?  YES  NO  
 IF YES, EXPLAIN: \_\_\_\_\_
17. ARE EMPLOYEES PERMITTED TO TAKE VEHICLES HOME?  YES  NO
18. ARE EMPLOYEES' VEHICLES USED?  YES  NO IF YES, HOW OFTEN? \_\_\_\_\_
19. ARE VOLUNTEERS' VEHICLES USED?  YES  NO IF YES, HOW OFTEN? \_\_\_\_\_
20. DOES THE INSURED OBTAIN COPIES OF AUTO POLICIES FROM VOLUNTEERS OR EMPLOYEES WHO USE THEIR OWN VEHICLES?  
 YES  NO  N/A -explain?
21. ARE VEHICLES RENTED OR LEASED FROM OTHERS?  YES  NO HOW OFTEN? \_\_\_\_\_
22. PLEASE DESCRIBE ALL LOSSES FOR THE PAST THREE YEARS. USE A SEPARATE SHEET, IF NECESSARY
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

**TYPE OF COVERAGE DESIRED: DFTA MINIMUM IS: LIABILITY 100/300/50 PHYSICAL DAMAGE 250 DEDUCTIBLE**

DO YOU HAVE ADDITIONAL COVERAGE?  YES  NO IF YES, WHAT \_\_\_\_\_

DISCOUNTS/CREDITS:  ACCIDENT PREVENTION COURSE  ANTI-THEFT DEVICE

**INSURANCE HISTORY:**

HAS ANY INSURER CANCELLED, DECLINED, REFUSED RENEWAL?  YES  NO  
 IF YES, WHY? \_\_\_\_\_

NAME OF AUTO INS. CARRIER \_\_\_\_\_ POLICY PERIOD \_\_\_\_\_

LIMITS/COVERAGES \_\_\_\_\_ ANNUAL PREMIUM \_\_\_\_\_

NAME OF PHYSICAL DAMAGE CARRIER \_\_\_\_\_ POLICY PERIOD \_\_\_\_\_

LIMITS/COVERAGES \_\_\_\_\_ ANNUAL PREMIUM \_\_\_\_\_

NAME OF CURRENT COMMERCIAL GENERAL LIABILITY CARRIER \_\_\_\_\_

LIMITS/COVERAGES \_\_\_\_\_ ANNUAL PREMIUM \_\_\_\_\_

NAME OF CURRENT COMMERCIAL EXCESS/UMBRELLA CARRIER \_\_\_\_\_

LIMITS/COVERAGES \_\_\_\_\_ ANNUAL PREMIUM \_\_\_\_\_

NAME OF CURRENT PROFESSIONAL LIABILITY INSURANCE CARRIER \_\_\_\_\_

LIMITS/COVERAGES \_\_\_\_\_ ANNUAL PREMIUM \_\_\_\_\_

NAME OF CURRENT COMMERCIAL PROPERTY INSURANCE CARRIER \_\_\_\_\_

LIMITS/COVERAGES \_\_\_\_\_ ANNUAL PREMIUM \_\_\_\_\_

**I understand that this document is for survey participation and it is not an application to obtain insurance.**

\_\_\_\_\_  
 Name of person supplying information

\_\_\_\_\_  
 Title

\_\_\_\_\_  
 Date

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