

## 15 – Passenger Van Underwriting Risk Control Checklist

Does insured have a policy and procedures for the safe operations of 15 passenger vans?

Policy & Procedures should at a minimum include the following elements:

Yes No

1. Requirement for only qualified drivers (minimum age 21) who have received special training and have adequate experience to operate a 15 - passenger van.  
We recommended at a minimum, that the driver has previously operated a 15-passenger van for six months, and that management has reviewed all the procedures referenced below.
2. Requirement for acceptable Motor Vehicle Report (MVR) based on a predetermined point system, which is checked on an annual basis.

We recommend the following minimum standards:

- At least 65 percent of all MVRs are “clear;”
- No MVRs with major conviction; and
- No new driver is hired with a “borderline” or “poor” MVR.

To assist you in evaluating individual MVRs, we have developed the following table and definitions.

| Number of Violations | Number of At-Fault Accidents (last 3 years) |            |            |      |
|----------------------|---|------------|------------|------|
|                      | 0   | 1          | 2          | 3    |
| 0                    | Clear                                       | Acceptable | Borderline | Poor |
| 1                    | Acceptable                                  | Acceptable | Borderline | Poor |
| 2                    | Acceptable                                  | Borderline | Poor       | Poor |
| 3                    | Borderline                                  | Poor       | Poor       | Poor |
| 4                    | Poor  | Poor       | Poor       | Poor |

**Acceptable “MVR”** – No more than 2 minor violations; OR 1 at-fault accident in last 3 years; OR no more than a combination of 1 minor violation and 1 at-fault accident in last 3 years.

**Borderline “MVR”** – 3 minor violations; OR 2 at-fault accidents in last three years; OR any combination of minor violations and at-fault accidents in last 3 years totaling 3 occurrences.

**Poor “MVR”** – 1 or more major convictions in last 5 years; OR 4 or more minor violations; OR 3 or more at-fault accidents in the last 3 years; OR any combination of minor violations and at fault accidents totaling 4 or more occurrences.

**At-Fault Accident** – Any accident where the driver is cited with a violation or negligently contributes to the incident or any single vehicle accident where the cause is not equipment related.

**Major Violations:**

- Driving under the influence of alcohol/drugs

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- Failure to stop/report an accident
- Reckless driving/speeding contest
- Driving while impaired
- Making a false accident report
- Homicide, manslaughter or assault arising out of the use of a vehicle
- Driving while license is suspended/revoked
- Careless driving
- Attempting to elude a peace officer

### Minor Violations: Any moving violation other than a major except:

- Motor vehicle equipment, load or size requirement
- Improper/failure to display license plates (if they exist)
- Failure to sign or display registration
- Failure to have driver's license in possession (if valid license exists)

- 3. Requirement that vans passengers are not overloaded (passengers and Luggage). (15 – passenger vans with 10 or more occupants) have a rollover rate in single vehicle crashes that is nearly three time the rate of those that are lightly loaded.
- 4. Requirement that van tire pressure is checked on a weekly basis at a minimum. Tire pressure maintained at manufacture's specifications.
- 5. Requirement drivers that require all occupants to wear seat belts or the appropriate child restraints.
- 6. Requirement that drivers are thoroughly trained on the placement of passengers and cargo. Passengers and cargo placed forward of the rear axle and nothing loaded on roof (e.g. luggage). This lower the vehicles center of graving and lowers the chance of a rollover crash.
- 7. Requirement for training of drivers in the area of speed and road conditions. (The risk of a rollover accident increases at speeds over 50 miles per hour and on curved roads).
- 8. Requirement for a records retention standard on all activities related to this policy, including but not limited to above.