

15-Passenger Van Update

The National Highway Traffic Safety Administration (NHTSA) has been evaluating a number of factors over the past two years involving the propensity for 15-passenger vans to roll over. One study examined the effectiveness of electronic stability control (ESC) systems on the 2003 Ford E-350 and a 2004 GMC Savana 3500. The other examined the effects of tire pressure on the handling and rollover resistance of a 2003 Ford E-350.

In general, the ESC study found that installation and use of ESC on 15-passenger vans may have important benefits in some, but not necessarily all, on-road driving conditions. Also, static stability factors and dynamic rollover resistance of the vans degraded as the number of occupants increased. The tire inflation pressure study found that driving on tires that are inflated below the vehicle's placard recommended pressures adversely affected the vehicle's rollover resistance. Markel encourages you to visit the NHTSA web site (www.nhtsa.dot.gov) and read the full reports.

Markel's loss experience with 12 and 15-passenger vans shows that the critical factor that arises time and again is driver training. The following are some of the underwriting criteria we use to evaluate your transportation program:

- Are Motor Vehicle Record (MVR) checks and criminal background checks required for all drivers?
- Is seatbelt use mandatory for all passengers in nonschool bus transportation?
- Are child safety seats or booster seats used per state regulations?
- Are all drivers at least 19 years old, and do they have a minimum of 2 years driving experience?
- Do drivers hold current licenses appropriate to the vehicles they drive?
- Have drivers successfully completed a driver training course specifically designed for the vehicle being driven (car, van, bus, SUV)? Does the course include documented classroom curriculum, a written exam, documented minimum of 3 hours of driving practice (additional training time for trailers may be required), and a documented driving exam that demonstrates competency in each class of vehicle?
- Does the driver possess current certifications in First Aid and CPR?
- Does the organization have a written policy stating that the maximum speed limit for all vans is 55 mph, regardless of the posted speed limit?
- Is the combined weight of passengers and equipment limited to 75% of the manufacturer's recommended Gross Carrying Weight for passengers and trailers?
- Are passengers seated in front seats first and is the amount of luggage limited to avoid excessive weight in the back of the van? Is the luggage strapped down to avoid shifts in the load?

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- Does the program prohibit the use of roof racks?
- Do drivers using prescription medications have written medical approval by a physician (current within the past 12 months) allowing them to drive the designated vehicle?
- Is there a designated staff person responsible for transportation program administration? Responsibilities would include but not be limited to keeping vehicle maintenance records, keeping records of annual vehicle safety inspections (vehicles must be inspected by a certified mechanic), and performing driver training?
- Are vehicles inspected daily, and is the inspection documented prior to operation? There are a number of good driver training classroom courses available commercially. They include:
 - National Safety Council, Coaching the Van Driver II: www.nsc.org/osh/coachvan
 - Safety Alliance for Vehicle Education, Institute for Creative Learning: www.vantraining.org
 - Smith System Training: www.smith-system.com
 - Alert Driving: www.alertdriving.com

Don't forget about Markel's online vehicle safety training resources at www.campinsurance.com. Check out our online Traffic Safety Test or download our online vehicle safety guide.

If you have a safety or risk management question or a suggestion for a topic, please contact Markel's Risk Management Department at safety1st@markelcorp.com.