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## Insurers Begin to Limit Coverage for 15-Passenger Vans

Increased frequency of rollover claims has prompted insurers to begin to limit coverage and educate policyholders about the danger of 15-passenger vans.

In April, the National Highway Traffic Safety Administration reissued a cautionary warning to users of 15-passenger vans because of an increased rollover risk under certain conditions. Administration research has shown that such vans have a rollover risk that increases dramatically as the number of occupants increases from fewer than five to more than 10, with single-vehicle crash rates for full vans nearly three times the rate for those that were lightly loaded, Dr. Jeffrey W. Runge, administrator of the National Highway Traffic Safety Administration, said in a statement.

In response to the new information, GuideOne Insurance Co. has stopped writing new business covering 15-passenger vans, company spokeswoman Emily Abbas said. For policies already in force, the company is increasing rates

### Dangerous Rollovers

In 15-passenger vans, the rollover ratio in accidents clearly increases with more vehicle occupants.

Occupancy Level	All Single-Vehicle		Combined Rollover Ratios 1 to 9 and 10 or More Occupants	
	Crashes	All Rollovers	Ratio	
Less than 5	1,815	224	12.3%	12.7%
5-9	77	16	20.8%	
10-15	55	16	29.1%	35.4%
Over 15	10	7	70.0%	

Source: National Highway Traffic Safety Administration

an average of 20% to 25%, she said. GuideOne predominantly insures churches and church vehicles, senior-living facilities, and colleges and schools, many of which are church related, she said.

GuideOne began an education process for agents and policyholders in late July, Abbas said. The company had been looking at the problem for some time, with the increasing frequency and severity of claims, she said. After a broadcast on the "60 Minutes" program about 15-passenger vans, the company chose to move forward with

the education program, she said.

GuideOne's "Road to Safety" program has put together an educational package that includes a copy of the television broadcast, a video from the company and a 36-page booklet with study information about what a policyholder can do to make the van safer and educate the driver on how to drive the vehicle, Abbas said. In addition, the booklet outlines what to look for when purchasing a new vehicle for passenger use and how mini school buses meet safety standards that 15-passenger vans do not, she said.

Many of the company's policyholders are parking their vans and using them as little as possible until they can make other transportation arrangements or until they can make the vans safer, Abbas said. One of the bigger problems with such vans is inexperienced operators, said Rita Nowak, assistant vice president at the Alliance of American Insurers.

—John Hillman