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Large vans becoming too risky for some

By Insure.com

The next time you're riding an airport shuttle, traveling on a church outing, or driving to cheer on your favorite collegiate team, you may have second thoughts about the type of vehicle you're riding in. That's because the vehicle of choice for many of these activities, the 15-passenger van, is under increased scrutiny by government officials and insurers alike.

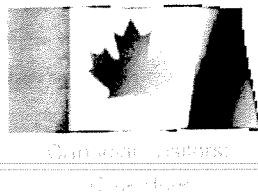
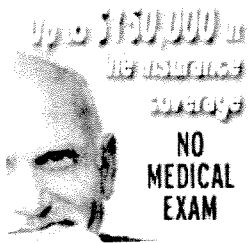
After several high-profile fatal rollover accidents in recent years, including several in 2002, industry watchers have scrutinized the safety record of the vans more closely. For the second consecutive year, most recently in April 2002, the National Highway Traffic Safety Administration (NHTSA) issued a warning urging safe operation of the vehicles, wearing of seat belts, and advising that trained and experienced drivers operate the vehicles. NHTSA says its research has shown that vans with more than 10 passengers have a rollover rate nearly three times the rate of those that were lightly loaded.

"We just couldn't stand seeing the carnage and we felt compelled to act."

And a company that insures 10,000 of the approximately 500,000 vans on the road, with many churches as its core customers, in August 2002 decided to stop selling new policies altogether and raise rates an average of 20 to 25 percent. GuideOne Insurance Co. has also started a thorough safety and training program for its remaining customers who cannot readily switch to safer and more expensive minibuses. Minibuses are subject to stricter federal safety standards that do not apply to the large vans.

"On one hand it's partly a business decision, but on the other, morally, we just couldn't stand seeing the carnage and we felt compelled to act," says Jeff Hanna, executive director of the GuideOne Center for Risk Management.

The company has had claims for eight fatalities and 42 injuries during



the past two years in vans it has insured.

GuideOne now offers a "Road to Safety" training course for drivers of its insured vehicles and requires operators to have either a commercial or chauffeur's license or completion of a defensive-driving course for 15-passenger van operators.

"Some inappropriate drivers' actions have caused some serious accidents."

Members of a trade association of insurance carriers, the Alliance of American Insurers (AAI), are aware of the safety issues and increased risk associated with the vans, according to the organization's assistant vice president. "The 15-passenger van has been noted for a high number of rollover accidents and it seems that part of it is a driver issue," says Rita Nowak. "It's designed like a truck, but the individual operator assumes it is more like an SUV or a minivan. Especially when it's fully loaded, some inappropriate drivers' actions have caused some serious accidents."

Nowak says the vehicles have not been subject to a government recall but stressed that safety precautions, like wearing seat belts, significantly reduce the chance of fatality or injury.

NHTSA says that 80 percent of the minivan fatalities in 2000 were people who were not wearing seat belts.

State Farm, the nation's largest auto insurance company, has determined no action is necessary. "We do issue policies and would decide that on a case-by-case basis, just as we would for any other vehicle, and we have not seen any need to make any rate increase," says spokesperson Dave Hurst. "Our claim experience has been average to better-than-average for this type of vehicle."

Some institutions that use the vehicles extensively have continued to tighten policies concerning the operations and operators of 15-passenger vans. For example, the University of South Carolina requires operators to complete a driver-training course. In August 2002 it added the requirement that van drivers must be at least 21 years old.

Last updated Aug. 30, 2002

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REDUCING THE RISK OF ROLLOVER CRASHES IN 15-PASSENGER VANS

Fifteen-passenger vans typically have seating positions for a driver and 14 passengers. They are widely used by community organizations to take members on short trips and outings. Colleges use them to drive sports teams to intercollegiate games and vanpools use them for commuters.

What increases the risk of rollover crashes?

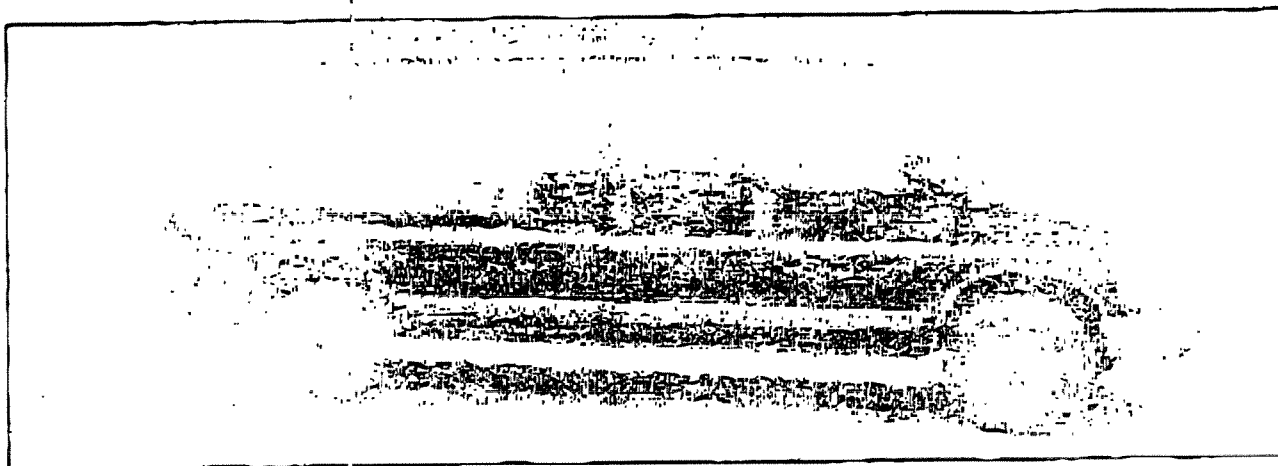
Recent research conducted by the National Highway Traffic Safety Administration (NHTSA) has found that the risk of a rollover crash is greatly increased when 10 or more people ride in a 15-passenger van. This increased risk occurs because the passenger weight raises the vehicle's center of gravity and causes it to shift rearward. As a result, the van has less resistance to rollover and handles differently from other commonly driven passenger vehicles, making it more difficult to control in an emergency situation. Placing any load on the roof also raises the center of gravity and increases the likelihood of a rollover.

What situations can cause a rollover?

A rollover crash is a complex event, heavily influenced by driver and road characteristics as well as the design of the vehicle. In studies of single-vehicle crashes, NHTSA has found that more than 90 percent of rollovers occur after a driver has lost control of

the vehicle and has run off the road. Three major situations can lead to a rollover in a 15-passenger van.

- The van goes off a rural road. If this occurs, the van is likely to overturn when it strikes a ditch or embankment or when it is tripped by an object or runs onto soft soil.
- The driver is fatigued or driving too fast for conditions. A tired driver can doze off and lose control. The driver can also lose control when travelling at a high speed causing the van to slide sideways off the road. The grassy or dirt medians that line highways can often cause the van to overturn when the tires dig into the dirt.
- The driver overcorrects the steering as a panic reaction to an emergency or to a wheel dropping off the pavement. Especially at freeway speeds, this situation can cause the driver to lose control, resulting in the van sliding sideways and rolling over.



What can organizations do to protect their passengers?

Over the past decade, 80 percent of people killed in rollover crashes in 15-passenger vans were unbelted. Passengers can dramatically reduce their risk of being killed or seriously injured in a rollover crash by simply using their seat belts. Organizations that own 15-passenger vans should have a written seat belt use policy. Drivers should be responsible for enforcing the policy.

Seat belt use is especially critical because large numbers of people die in rollover crashes when they are partially or completely thrown from the vehicle. NHTSA estimates that people who wear their seat belts are about 75 percent less likely to be killed in a rollover crash than people who don't.

Does an experienced driver make a difference?

Significant differences in the design and handling characteristics of a 15-passenger van make it drive differently from other passenger vehicles. Therefore, an organization that owns a 15-passenger van should select one or two experienced drivers to drive the van on a regular basis. These drivers will gain valuable experience handling the van. This experience will help make each trip a safe one.

How can rollover crashes be prevented?

Because most rollover crashes don't involve other vehicles, they are often preventable. Here are some tips for drivers to minimize the risk of a rollover crash and serious injury:

- Avoid conditions that lead to a loss of control. Never drive while under the influence of alcohol or other drugs. Make sure you are well rested and attentive, and always slow down if the roads are wet or icy.

- Drive cautiously on rural roads. Be particularly cautious on curved rural roads and maintain a safe speed to avoid running off the road.
- Know what to do if your wheels drop off the roadway. If your wheels drop off the roadway or pavement, gradually reduce speed and steer back onto the roadway when it is safe to do so.
- Properly maintain your tires. Make sure your tires are properly inflated and the tread is not worn down. Worn tires can cause your van to slide sideways on wet or slippery pavement. Improper inflation can cause handling problems and can lead to catastrophic tire failures, such as blowouts. Therefore, check tire pressure and treadwear once a month.

What are other considerations for safe driving?

When a 15-passenger van is not full, passengers should sit in seats that are in front of the rear axle.

More than 15 people should never be allowed to ride in a 15-passenger van.

Because a 15-passenger van is substantially longer and wider than a car, it:

- Requires more space and additional reliance on the side-view mirrors for changing lanes
- Does not respond as well to abrupt steering maneuvers
- Requires additional braking time.



U.S. Department of Transportation
National Highway Traffic Safety Administration

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