

November 7, 2016

**ARKANSAS INSURANCE DEPARTMENT - RISK MANAGEMENT DIVISION**

**Arkansas Multi Agency Insurance Trust and Arkansas Public School Insurance Trust**

**Auto/Vehicle Underwriting Rules and Guidelines.**

1. All drivers **must** be properly licensed in accordance with all applicable laws of the State of Arkansas.
2. All drivers **must** be employees and at least 21 years old before permission is given to operate a vehicle licensed for public road use. Exceptions may be granted by the Risk Management Division upon evaluation of the driver information and vehicle risk exposures.
3. All drivers of a **school bus** of any capacity **shall** be properly licensed in accordance with the laws of the State of Arkansas and **shall** comply with all school bus driver rules and regulations of the Arkansas Department of Education Transportation Division, applicable or not to the capacity of the school bus, and **shall** be at least 21 years of age.
4. No Participating Governmental Entity **shall** loan any vehicle asset to a non-governmental entity.
5. No Participating Governmental Entity **shall** rent or operate any vehicle asset as a carrier for hire.
6. All vehicles are considered as public property and **shall** only be used for official government business purposes in accordance with the existing laws of the State of Arkansas, Governor Executive Orders, and the **State of Arkansas Travel Regulations**.
7. No individual who is a client, ward, indigent, and including inmates in custody, regardless of classification; **shall** be given permission to operate any vehicle insured under the AMAIT auto insurance plan.
8. All drivers **must** receive proper and comprehensive training as to the operation and use of the vehicle assigned to operate.
9. All state agencies insured by the Arkansas Multi Agency Insurance Trust **must** fully comply with all provisions of the **Arkansas State Vehicle Safety Program** and all drivers **shall** participate in the program.

Please contact the office number below should you have any questions.

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Arkansas Insurance Department  
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