



**Public Hearing Supplemental Information**  
**5 Star Risk Management Post Hearing Submission**  
(3 Pages)



October 21, 2008

«Company\_Name»  
«Address\_Line\_1»  
«Address\_Line\_2»  
«City», «State» «ZIP\_Code»

Re: Volvo Bus - «Policy\_»

Dear Insured Customer:

When we obtain information that may have an influence on the motor coach industry, we pass it on to our valued customers.

I attended a public hearing October 7 and 8, 2008 at the National Transportation Safety Board in Washington, DC. The hearing was a discussion of the Victoria, Texas motor coach rollover accident. The focus of the hearing was Volvo buses that do not meet Federal Motor Vehicle Safety Standards (FMVSS).

It was made public information at this hearing that all Volvo buses operating in the United States **DO NOT** meet minimum standards established by FMVSS.

Please note that Volvo has stated publicly that they plan to manufacture and sell a U.S. “qualified” version of their buses starting in 2009.

The Federal Vehicle Safety Standards establish minimum performance requirements for the safety systems and components on motor vehicles and for certain items in motor vehicle equipment. They are intended as minimal standards. Presently there are 60 motor vehicle safety standards.

Approximately 45 of those are vehicle standards and the manufacture of the vehicle certifies the vehicle compliance with the standard. Approximately 15 of them are equipment standards governing such things as tires, rims, brake hoses, brake fluids, seatbelt assembly, etc.

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The manufacturers of the vehicle are required to certify the vehicle compliance with all applicable Federal Motor Vehicle Safety Standards. If the manufacturer is unable to convince FMVSS that a vehicle meets these standards it is liable for civil penalties of up to \$6,000.00 per vehicle, up to a maximum of \$15,625.00 for related series of violations.

Statute 49 U.S.C. 30112(A) requires the certification of a vehicle to be manifest by a tag or label permanently affixed to the vehicle at the time of its delivery to the dealer or distributor.

A US DOT inspection does not certify that the vehicle is FMVSS compliant. If you have documentation that your vehicle meets FMVSS, please provide and that will satisfy the issue.

If you have additional questions, you may wish to contact Mr. Deny Bertrand of Prevost Car, Inc. (representing Volvo) directly. He can provide more information regarding the manufacturing status of the Volvos in question and whether they were built with the intention of being sold to the United States market. His information is as follows:

Deny Bertrand, Regulatory Compliance Manager  
Prevost Car, Inc.  
35 Gagnon Boulevard  
Sainte-Clairs, QC  
Canada GOR2VO  
418-883-2888, ext. 6558

Very truly yours,

***FIVE STAR RISK MANAGEMENT SERVICES***

Charlie Johnson  
Vice President Loss Control Services

CJ/cm