

**ARKANSAS INSURANCE DEPARTMENT**  
**Risk Management Division**  
1 Commerce Way, Suite 504  
Little Rock, Arkansas 72202-2087  
Phone: (501) 371-2690 Fax: (501) 371-2842  
Email: [insurance.risk.management@arkansas.gov](mailto:insurance.risk.management@arkansas.gov)  
Website: [www.insurance.arkansas.gov](http://www.insurance.arkansas.gov)



## *Risk Matters Renewal News*

(2025-2026)

### **VEHICLE INSURANCE – All Arkansas State Agencies, Public Institutions of Higher Education, Boards, Commissions, and Departments Participating in the AMAIT Plan**

Casualty auto insurance pricing has been a challenge with numerous agencies experiencing accidents. However, the frequency of accidents and the severity of claim payments are relatively stable compared to last fiscal year. The insurance company's loss ratio is close to an acceptable level. Therefore, no overall increase of the business auto insurance rates is warranted on this renewal. The AID Risk Management Division has been successful in keeping rates relatively stable for several years. The Risk Management Division formally bid the business auto insurance as required by TSS-OSP state procurement law. The TSS-OSP bid number is S-000000426.

#### [USE OF RENTAL AND BORROWED VEHICLES](#)

We recommend the purchase of liability, comprehensive, and collision insurance coverage for all borrowed autos from auto dealers and for leased or rented "vehicles" from the rental car company for all out-of-state and in-state travel. Contact TSS-OSP for information on the State of Arkansas Rental Vehicle contract at (501) 319-6565. This contract includes auto liability and auto physical damage insurance in the daily rental rate.

#### [USE OF PERSONAL VEHICLES](#)

It is the responsibility of the vehicle owner to contact their personal insurance agent to confirm if "business use" coverage is required for their personal vehicles on official business trips. The employee's personal auto coverage is primary. The AMAIT vehicle policy does not provide physical damage coverage for personal vehicles.

#### [DRIVER IMPROVEMENT TRAINING](#)

*For All State Agencies Participating in the AMAIT Plan*

The Risk Management Division offers the Safe Driver Training Program at no cost for your Agency's approved drivers. The Safe Driver Program can be presented at your location, (provided that you have a minimum of five (5) attendees). Training is also presented monthly at the Arkansas Insurance Department. *Call the Risk Management Division at 501-371-2690 to schedule a course for your agency.*

#### [VEHICLE SAFETY PROGRAM](#)

*For All State Agencies Participating in the AMAIT Plan*

Participation in the Vehicle Safety Program (VSP) is mandatory for all state agencies purchasing vehicle insurance through the State AMAIT Vehicle Insurance Program. All drivers and state agencies **shall** participate in accordance with the VSP. Failure to participate in the VSP **will** result in cancellation of your auto insurance coverage.