

MVR Guidelines

Number of Violation (last 3 years)	Number of Accidents (last 3 years)			
	0	1	2	3
0	Clear	Acceptable	Borderline	Poor
1	Acceptable	Acceptable	Borderline	Poor
2	Acceptable	Borderline	Poor	Poor
3	Borderline	Poor	Poor	Poor
4	Poor	Poor	Poor	Poor

Any major violation within the last three years is automatically a "poor" MVF

Major Convictions	Minor Convictions (non Major Convictions) Examples
Driving under the influence of drugs or alcohol Driving while impaired Reckless driving Careless Driving or racing/speed contest Failure to report an accident Making a false accident report Vehicular homicide or manslaughter Attempting to elude a police officer Leaving the scene of an accident Driving while license is suspended or revoked	Speeding Speeding more than 15 MPH equal to minor violations Running a stop sign or red light Improper turn Passing Across a double yellow line Failure to yield Following Too Close

In reviewing individual violations, general, any log book, overweight, equipment, seat belt and other non-moving violations are not counted, but should be taken into consideration if multiple ones are listed on the MVR

Driver Age / Other drivers qualifications	Overall Driver Profile
Age 65 and older - subject to review Age 23 to drive a tractor- trailer unit with CDL Lic Age 21 to drive a heavy or medium truck Age 20 to drive a pickup truck, van or PPT Any driver which drives a vehicle over 26,000 GWV Must have a CDL	Far Above Average > 70% clear and < or = to 10% Border Above Average 60-69% Clear and < or = to 10% Border Average 50-59% Clear and < or = to 10% Border Below Average < 50% Clear or > or equal to 10% Borderline

No Individual "Poor" drivers will be accepted under the program - to be excluded form policy subject to state Regulation.

The Underwriting Manager/Director must approve any below average driver profile or exceptions to the underwriting guides.