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## MOTOR VEHICLE REPORTS

### DRIVER GUIDELINES

- Driver selection is a critical component in evaluating risk acceptability. Driver hiring standards and current motor vehicle reports should be evaluated prior to binding a new or renewal risk.
- Motor vehicle reports are required for all drivers on new and renewal business. Motor vehicle reports must be ordered immediately for each new driver, reviewed for acceptability and any necessary action taken.
- Drivers should have a minimum of 2 years current and verifiable experience driving like vehicles. They must meet the Federal Motor Carrier requirements and also hold a U.S. Commercial Driver's License (CDL) where required with proper endorsements for a 2 year period. Foreign experience does not qualify. Military experience may be considered, contact your home office underwriter.
- Our preferred drivers are between the ages of 23 and 70. Drivers outside this range must be submitted to your home office underwriter.
- Drivers are acceptable unless their record shows any one of the following within the prior 36 month period:
  - Any drug or alcohol violation in connection with the operation of a motor vehicle
  - Any speeding violation in excess of 25 mph in a commercial motor vehicle
  - No more than 1 violation for following too close
  - Any violation for hit and run, manslaughter, or use of a motor vehicle for felonious purposes
  - Any reckless driving violation
  - No more than 3 moving violations during the previous 36 months or more than 2 moving violations in the previous 24 months
  - No more than 1 at fault accident during the previous 36 months
  - Any violation for operating a motor vehicle while under suspension requires home office approval. Submit complete details of violation for consideration
- We will not issue SR-22 filings.
- Driver guidelines for certain classes of business are more specific. Those additional driver guidelines are found on the page(s) for the class of business.