



## DRIVER QUALIFICATION STANDARDS

### Qualifications:

1. Drivers must be 23 and must provide proof of a minimum of two years driving experience with the type of equipment being insured.
2. Must possess a valid commercial driver's license (Class A CDL) for all equipment insured under their certificate.
3. Driver with the following violations within the last three years are unacceptable:
  - a. Driving while under suspension.
  - b. DUI, DWI or any drug-related violation.
  - c. Felony involving a motor vehicle.
  - d. Fleeing or eluding police.
  - e. Leaving the scene of an accident.
  - f. License suspension for points.
  - g. Manslaughter or negligent homicide.
  - h. Racing.
  - i. Over six violations in three years (4 speeding violations or more in 3-years is unacceptable).
  - j. Two or more at-fault accidents in three years.
  - k. If record indicates more than seven (7) points within the previous thirty-six month period, that person should be disqualified as a driver.
4. MVR's are to be requested and accompany every application.

# MOTOR VEHICLE RECORD GUIDELINE:

## POINT VALUATION

Seven (7) Points	Vehicle Homicide or Felony Conviction
Five (5) Points	Reckless Driving
Five (5) Points	Driving with Suspended License / Revoked License
Five (5) Points	Allowing Unlicensed Operator
Five (5) Points	Fleeing a Police Officer
Five (5) Points	Less than three (3) years experience operating type vehicle insured
Four (4) Points	Speed in excess of 19 mph over Limit
Four (4) Points	Racing on Public Highway
Four (4) Points	Failure to Stop for School Bus
Four (4) Points	Leaving Scene of Accident
Three (3) Points	Disregard Traffic Control Device / Red Light / Stop Sign
Three (3) points	Careless Driving
Three (3) points	Operating Unsafe Vehicle
Three (3) Points	Failure to Yield Right-of-Way
Three (3) points	Speed Too Great for Conditions
Two (2) Points	Failure to have Vehicle under Control
Two (2) Points	Improper Passing / Lane change / Use
Two (2) Points	Improper Backing or Turning
Two (2) Points	Driving on Wrong Side of Road
Two (2) Points	Speeding 19 mph and under
One Point Five (1.5)	Equipment Violation / Tires / Lights / etc.
One Point Five (1.5)	Tag or Overweight / length / height / load dropping
One Point Five (1.5)	Improper Stand / stop / parked vehicle
One Point Five (1.5)	Financial Responsibility / Operating Vehicle without Insurance
One (1) Point	Passing Through / Around Crossing Barrier
One (1) Point	Seat Belt Violation
One (1) Point	Failure to Signal for Direction / Slowing
One (1) Point	Obstructed Vision
One (1) Point	Failure to Pay Traffic Ticket
One (1) Point	Improper Enter / Exit Trafficway
Three (3) Points	1 <sup>st</sup> at Fault Accident
Five (5) Points	2 <sup>nd</sup> at Fault Accident

If a record indicates more than seven (7) points within the previous thirty-six month period, that person should be disqualified as a driver.

Any driver with more than one at fault accident in the last thirteen months is unacceptable.