

TYPICAL INSURANCE CARRIER MVR STANDARDS

HOW DO YOUR DRIVERS OR EMPLOYEES COMPARE?

<i>Violations / Accidents</i>	<i>No More Than:</i>	
	<i>Drivers between ages 25-65</i>	<i>Drivers Under 25 or Over 65</i>
Type A Violations (e.g. DUI, Reckless driving, Suspended license, negligent driving)	None in past 3 Years	None in past 5 years
"At-Fault" Accidents	1 Accident in the past 3 years	None in 3 years
Moving Violations	1 violation in 12 months 2 violations in 3 years	1 in 3 years
Combination of Accidents / Violations	1 accident / violation in 12 months 2 accident / violations in 3 years	1 in 3 years

Type A Violations:

- (a) Driving while intoxicated
- (b) Driving while in possession of an open container of an alcoholic beverage
- (c) Driving under the influence of drugs
- (d) Reckless Driving
- (e) Negligent homicide arising out of the use of a motor vehicle (gross negligence)
- (f) Driving while suspended
- (g) Using a motor vehicle for the commission of a felony
- (h) Aggravated assault with a motor vehicle
- (i) Speed Contest
- (j) Hit and run (BI and PD) driving
- (k) Permitting an unlicensed person to drive
- (l) Grand theft of an auto

Type B Violations:

All moving traffic violations not listed in Type A violations.

While equipment violations, e.g. faulty muffler, inoperative brake lights or overweight, are not considered moving violation, repeated citations might indicate poor maintenance or lack of driver care.