

## Unacceptable Drivers

We are establishing minimum standards nationally for defining an unacceptable driver. These standards are based upon the accident/violation history of the driver for the prior three years. The accident/violation history used in applying these standards will include those shown on the driver's MVR, supplemented by the application, our own claims history for the risk, and any information the prior carrier may furnish us.

A driver is unacceptable if the driver's accident/violation history in the last three years:

1. Includes one or more of the following serious violations:
  - a. Driving under the influence of alcohol or drugs
  - b. Hit and run
  - c. Failure to report an accident
  - d. Negligent homicide arising out of the use of a motor vehicle
  - e. Operating during a period of suspension or revocation
  - f. Using a motor vehicle for the commission of a felony
  - g. Operating a motor vehicle without owner's authority (grand theft)
  - h. Permitting an unlicensed person to drive
  - i. Reckless driving
  - j. Speed contest
2. Consists of any combination of accidents and moving violations which total three.

All accidents must be included in the above determination, both "at fault" and "not at fault" accidents. While the latter may not have been caused by that driver, there is usually no way to make these distinctions from MVR information.

Except in states that forbid "non-employment" citations and accidents, all moving violations must be included in the above determination, whether the offense was committed with a commercial or a personal vehicle. A driver's personal driving habits and attitudes will almost universally be the same while driving a commercial vehicle.