



## MINIMUM DRIVER UNDERWRITING GUIDELINES

### DRIVER(S)

- A. Must meet all Federal Motor Carrier Guidelines
- B. Must have a valid Commercial Driver License with proper endorsements, or Chauffeur license (where applicable) in state of residence.  
No current license suspension or revocation.  
A work permit is not acceptable.
- C. No Serious or disqualifying traffic violations within the last three years as follows:
  - 1 Excessive speeding, involving any single offense for any speed of 15 M.P.H. or more above the posted speed limit
  - 2 Reckless driving, as defined by State or Local law or regulation, including but not limited to the offense of driving a motor vehicle in willful or wanton disregard for the safety of persons or property.
  - 3 *Improper or erratic lane changes.*
  - 4 *Following the vehicle ahead too closely.*
  - 5 Driving while intoxicated or under the influence of drugs
  - 6 Hit and Run, leaving the scene of an accident, failure to report an accident
- D. No more than four (4) moving violations in the past 36 months and, no more than two (2) in the previous 12 months
- E. No preventable accidents involving a fatality, bodily injuries treated away from the scene, or disabling damage to a motor vehicle within three years.  
(Disabling damage means damage that precludes departure of any motor vehicle from the scene of an accident in its usual manner in daylight after simple repairs. This includes damaged vehicles that are driveable, but would incur further damage, if so driven.)
- F. A minimum of two (2) years experience in the operation of Tractor/Trailer Equipment.
- C. Must be 23 years old. (Drivers 25 years old and older are encouraged.)

The above are guidelines only and one factor for the underwriter. The underwriter may also consider other factors, including other aspects of the driver's experience and driving record, when making a final underwriting decision and is to use his/her experience and training in making the determination as to whether to accept a particular risk. The guidelines are subject to change at any time and may be amended by the company without notification to any other party.