

Countrywide Commercial Auto: Driver Qualification Criteria



MVR Guidelines

Major Violations	No major violations allowed for eligible drivers within the last 3 to 5 years.			
Minor Violations in Last 3 Years	Number of At-Fault Accidents in Last 3 Years			
	0	1	2	3
0	Eligible	Eligible	Borderline	Ineligible
1	Eligible	Eligible	Borderline	Ineligible
2	Eligible	Borderline	Ineligible	Ineligible
3	Borderline	Ineligible	Ineligible	Ineligible
4	Ineligible	Ineligible	Ineligible	Ineligible

Maximum of 2 at-fault accidents OR 3 moving violations OR 2 minor moving violations and 1 at-fault accidents allowed.

Borderline: Drivers under the age of 25 or over age 65 require additional underwriting review and may be considered ineligible as drivers if the combination of accidents and violations falls into a borderline category.

MAJOR Violations

A driver with one or more of the violation described below is not an eligible driver:

Within the last 5 years:

- Driving under the influence of alcohol/drugs or chemical test refusal
- Use of motor vehicle in committing of a felony
- Vehicular manslaughter/homicide

Within the last 3 years:

- Vehicle-related open container violations
- Reckless or careless driving/speed contests
- Hit-and-run accident/leaving scene of accident
- Flee/Elude police officer, resisting arrest
- More than one speeding violation greater than 15 mph over the speed limit
- Operating with a suspended or revoked license
- Making a false report
- Passing a stopped school bus

MINOR Violations

- Speeding 15 or less over the posted limit
- Driving too fast for conditions
- Unsafe lane change
- Failure to stop
- Failure to yield right-of-way
- Improper turn
- Following too closely
- Illegal passing
- Nonmoving violations:
 - Equipment load, size and/or weight, and similar safety-related violations
 - Seatbelt/Child restraint violations
 - Texting/Phone use violations
 - Driving a commercial motor vehicle without a commercial driver's license, or without the proper class or endorsement
 - Operating without insurance

Driver Eligibility

Private passenger, Light Trucks (Trucks < 26,000 lbs)

1. Valid driver's license
2. Drivers ages 25-65 preferred
3. Must meet driver MVR guidelines
4. MVR reviewed annually by employer

Nonowned Operators

1. Must meet MVR guidelines
2. Must have a valid driver's license for the type of vehicle operated
3. Verify valid insurance exists; \$300,000 CSL liability limits recommended

Commercial Motor Vehicle Operators (Trucks > 26,000 lbs or Hazardous Cargo)

1. Valid driver's license for vehicle type and cargo carried
2. Must meet all driver MVR guidelines, FMCSA and state DOT driver qualifications
3. MVR prehire, annually by employer
4. Drivers ages 25-65 preferred; drivers under the age of 21 require additional underwriting
5. Driver experience: minimum 2 years with like-type vehicles; 3 years experience for drivers hauling petroleum products or other hazardous chemicals
6. Employer commercial driver qualification files in compliance with FMCSA/DOT guidelines

This guide is intended to assist in evaluating acceptable drivers for commercial auto risks; however, final approval is required by your underwriter.