



## PROGRAM UNDERWRITERS

An AmWINS Group Company

### AmWINS Program Underwriters- Driver Selection Criteria

#### **MVR GUIDELINES-DRIVER EXPERIENCE**

1. Drivers need to be at least 21 years old and have a minimum of 4 years driving experience.
2. Drivers must have a valid driver's license with a class that is consistent with vehicle regulation.
3. Drivers should be familiar with the vehicle to which they are assigned or driving.

**TYPE A** – major violations. These are DWI, DUI, OUI, OWI, refusing a substance test-driving with an open container of alcohol, reckless driving, hit and run, fleeing a police officer, racing, driving while license is revoked or suspended, manslaughter or any felony. **Speeding violations over 20 mph** are TYPE A violations. **Fleets with ANY driver with a TYPE A violation within the prior three years is NOT acceptable.**

**TYPE B** – include most driving violations such as using **handheld devices**, speeding, improper lane change, failure to yield or obey a traffic signal or sign, license suspension, at-fault accidents. **More than 2 incidents within a 3 year period are NOT acceptable.**

**TYPE C** – include parking tickets, financial responsibility violations, seat belt violations, not-at-fault accidents, & improper equipment or excessive loads.

#### **Cell Phones**

Insureds should have a written policy banning cell phone use without the use of a hands free device while driving a vehicle.

#### **Personal Use Policy**

Insureds should have a written policy regarding personal use of company vehicles which prohibits family members from driving.