



# RISK STRATEGIES

## MVR SCREENING RULES

Minor Moving Violations	No Accidents* (at-fault)	One Accident* (at-fault)	Two Accidents* (at-fault)	Three or More Accidents* (at-fault)
Zero (0)	Acceptable	Acceptable	Acceptable (borderline)	Unacceptable
One (1)	Acceptable	Acceptable	Acceptable (borderline)	Unacceptable
Two (2)	Acceptable	Acceptable	Unacceptable	Unacceptable
Three (3)	Acceptable	Acceptable (borderline)	Unacceptable	Unacceptable
Four (4)	Acceptable (borderline)	Unacceptable	Unacceptable	Unacceptable
Five (5)	Unacceptable	Unacceptable	Unacceptable	Unacceptable
Any Major Violations	Unacceptable	Unacceptable	Unacceptable	Unacceptable

### Major Violations

Any driver with a major violation in the last 3 years is Unacceptable and will not drive for the insured. Major violations include, but are not limited to:

- Driving while intoxicated or under the influence of liquor or drugs.
- Disregarding or evading a police officer.
- Driving with a suspended license (due to moving violations/accidents, as opposed to “administrative” issues)
- Driving on the wrong side of the road.
- Failure to comply with “Implied Consent” law – refusing a sobriety test.
- Felony involving a motor vehicle.
- Hit and run or leaving the scene of an accident.
- Vehicular assault (or homicide)
- Manslaughter with or without gross negligence.
- Possession of a controlled substance.
- Reckless driving, drag racing or speed contest. Reckless driving also includes excessive speeding over 20 mph over the posted speed limit.

**Note:** All minor moving violations and At-Fault accidents during the past three years are counted.