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MONOLINE BUSINESS AUTO · UNDERWRITING

Driver Eligibility Standards

Every driver, every policy.

All drivers must meet the following standards or they run the risk of being excluded from coverage.

U.S. LICENSE	MVR RUN DATE	LOOK-BACK PERIOD	DRIVER TURNOVER
2+ years	**Within 90 days**	**3 years**	**25% max**

ALL DRIVERS

Standards for every driver

- ✓ Hold a U.S. driver's license for two consecutive years.
- ✓ Drivers under the age of 22 or over the age of 70 must be qualified prior to binding and/or when added to the policy if part of a Business Auto driver pool.
- ✓ Appropriate class of driver's license for the vehicle to be driven and insured.
- ✓ MVR run date within the last 90 days.
- ✓ No total of 4 or more minor violations and/or accidents in the past 3-year period.
- ✓ No more than two at-fault accidents in the past 3-year period.
- ✓ No major violation in the past 3-year period, such as DUI, reckless driving, leaving the scene, vehicular homicide, or driving on a suspended license.

Violation and accident look-back periods are measured at the time of binding and/or when the driver is added to the policy.

VEHICLES GARAGED AT EMPLOYEE HOMES

For insured vehicles garaged at the homes of employees, provide:

- ? Who is allowed to drive the vehicle, other than the employee?
- ? What is the approximate breakdown of business vs. personal use?
- ? Does the insured have a personal use agreement employees must sign if they are allowed to take vehicles home?
- ? Does the insured address personal use of company autos in its employment manual?

Additionally, the insured must have no more than 25% driver turnover for fleets with more than 10 power units.

MVR REFERRALS

Refer these drivers to underwriting

- ✓ **Suspensions:** drivers with a suspension exceeding 30 days within the past two years.
- ✓ **Licensed in foreign countries:** an MVR from another country can be used for experience consideration. However, a driver without a full two years of U.S. driving experience must be referred.

CDL DRIVERS · OVER 26,000 LBS. GVW

Experience and driver file requirements

A minimum of 2 years of driving experience in the type of vehicle to be driven and insured, and 3 years when driving a tractor-trailer. Each driver file must also include:

- ✓ Medical Examiner Report and Medical Examiner's Certificate
- ✓ Annual Review of Driving Record
- ✓ Application for Employment
- ✓ Driver's Certification of Violations
- ✓ Inquiry to State Agency for Driver's Record
- ✓ Request for Information from Previous Employer

EFFECTIVE 11/01/2019 **Drivers approved on probation are subject to an annual $100 fee.**

Questions about a driver? info@encoreMGA.com · (866) 671-3254

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