Intact Public Entities MVR Guide

Sample criteria (both on-the-job and off-job violations) that may be used to disqualify a person as an authorized driver include:

Motor Vehicle Record Check

Definitions

- · Clear No offenses or accidents.
- Acceptable No more than 2 minor violations OR 1 at-fault accident in the last three years; or a combination including no more than one minor violation and 1 at-fault accident in the last three years.
- Borderline 3 minor violations; OR 2 at-fault accidents in three years; OR any combination of 3 occurrences of minor violations and at-fault accidents in three years.
- Poor Any major conviction in the last five years; OR 4
 or more minor violations in three years; OR 3 or more
 at-fault accidents in three years; OR any combination
 of minor violations and at-fault accidents totaling 4
 occurrences in three years.

Major Convictions

- Driving under the influence of drugs or alcohol, or refusing to test for sobriety
- Leaving the scene of an accident or attempting to elude a police officer
- · Reckless driving/racing
- · Involvement in a fatal accident

- Assault involving a motor vehicle
- Passing a stopped school bus
- Driving with a suspended/revoked license

Minor Violations

- Any moving violation other than a "major conviction", plus:
- · Motor vehicle equipment, load or size violations
- Improper display of, or failure to display, license plates
- Failure to sign or display a registration, or have a driver's license in possession (if valid license exists)
- Defective equipment (some states will plea a speeding ticket down to a defective equipment ticket)

At-Fault Accident

Any accident where the driver is cited with a violation or negligently contributes to the incident

OR Any single vehicle accident that is not caused by (actual) equipment failure.

MVR Matrix

Number of Minor	Number of At-Fault Accidents (last three years)			
Violations	0	1	2	3
0	Clear	Accetable	Borderline	Poor
1	Accetable	Accetable	Borderline	Poor
2	Accetable	Borderline	Poor	Poor
3	Borderline	Poor	Poor	Poor
4	Poor	Poor	Poor	Poor
	Any Majo	or Conviction (last five yea	rs) = Poor	



Visit <u>intactspecialty.com/public-entities</u> for more information or contact **Kenny Smith** at 303.531.3843 or <u>kwsmith@intactinsurance.com</u>.

