



LOSS CONTROL TECHNICAL BULLETIN

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DRIVER ELIGIBILITY CRITERIA

MVR Guidelines:

No driver under the age of 21 is an eligible driver.

No driver under the age of 25 or over the age of 74 is eligible to drive 15-passenger transportation vehicles or buses.

No driver over the age of 79 is eligible unless the special exceptions are met as outlined.

[No statutory or major violations listed on the MVR \(Reviewing Motor Vehicle Records Technical Bulletin: 2100\)](#)

Ages 21-70

A. Any driver with any of the following the past three years does not meet our underwriting criteria and is an unacceptable driver:

1. More than three moving violations in the past three years
2. More than two accidents in the past three years
3. More than one accident in any one year
4. Speeding over 80 miles per hour or 21 miles per hour over the posted speed limit

B. Any driver with any of the following is unacceptable:

1. Operating a motor vehicle during a time of suspension or revocation
2. Operating a motor vehicle without a license
3. Driving under the influence of alcohol or drugs
4. Careless driving
5. Negligent homicide arising out of the use of a motor vehicle
6. Aggravated assault with a motor vehicle

Ages 71-74

A. Any driver with any of the following over the past three years does not meet our underwriting criteria:

1. More than two moving violations in the past three years
2. More than two accidents in the past three years
3. More than one accident in any one year
4. Speeding over 80 miles per hour or 21 miles per hour over the speed limit

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DRIVER ELIGIBILITY CRITERIA

- B. Any driver with any of the following is unacceptable:
1. Operating a motor vehicle during a time of suspension or revocation
 2. Operating a motor vehicle without a license
 3. Driving under the influence of alcohol or drugs
 4. Careless driving
 5. Negligent homicide arising out of the use of a motor vehicle
 6. Aggravated assault with a motor vehicle
- C. A physician's statement is required for any driver operating a passenger transportation vehicle (i.e. vans or buses). Physician's statements are required on an annual basis.

Ages 75-79

- A. Review MVR - driver is subject to same MVR criteria as above
- B. Physician's statement is required on an annual basis.
- C. Ineligible to drive passenger transportation vehicles

Ages 80 and over

- A. Ineligible*

*** Exception:**

Approval will be considered providing the following conditions are satisfied:

- 1) Provides evidence of a strong Risk Management program
- 2) Physician's statement is required on an annual basis.
- 3) Review MVR – driver is subject to the same MVR criteria as ages 21-79 above.
- 4) Ineligible to drive passenger transportation vehicles.

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