



MVR violations fall into two main categories:

- Major Violations - Type A
- All Moving Violations Not Listed as Major - Type B

Type A Violations

1. Driving while intoxicated;
2. Driving under the influence of drugs;
3. Negligent homicide arising out of the use of a motor vehicle (gross negligence);
4. Operating a motor vehicle during a period of suspension or revocation;
5. Using a motor vehicle for the commission of a felony;
6. Aggravated assault with a motor vehicle;
7. Operating a motor vehicle without the owner's authority (grand theft);
8. Permitting an unlicensed person to drive;
9. Reckless driving;
10. Speeding contest;
11. Hit and run (BI and PD) or failure to stop after an accident; and
12. Fleeing or attempting to elude police officers;

Type B Violations

All moving violations not listed as Type A violations. These violations can include:

1. Speeding;
2. Speed greater than reasonable or prudent, or too fast for conditions;
3. Failure to yield;
4. Failure to obey traffic sign or signal;
5. Improper backing, turning, or passing;
6. Following too closely;
7. Any other moving violation; and
8. Accidents;

Other types of violations should be investigated from a risk exposure standpoint, such as: defective equipment, oversized or overweight load, operating without required equipment or warnings and other equipment violations.

UNACCEPTABLE MVR CRITERIA

We must consider the following driver records as Unacceptable loss exposures:

- § One or more Type A violations in the last three years.
- § Three or more accidents (regardless of fault) in the last three years.
- § Any combination of accidents and Type B violations which equal four or more in the last three years.
- § A "driver" with an operator's license that has been suspended or revoked within the past two years.