

Driver Guidelines

- Must be at least 22 years of age (23 for Auto Haulers)
- Must have (3) years experience in the past few recent years
 - Suspensions for any reason including child support take away from this experience time. For example if the insured has 5 suspensions in the past three years but each were only for a couple days, then that would be eligible. But if they had one for over 6 months then they only have 2 ½ years experience so that will be an issue.
 - Typically suspensions longer than 3 months in the past 3 years will be an issue.
 - If they only have 2 suspensions of 3 months each in the past 3 years and nothing else on the MVR then Oryx will most likely grant an exception, but we still have to submit for an exception
- Cannot have more than (3) moving violations in the 3 years – AND Cannot have two of the same (ie: 2 speeds is ineligible)
- Cannot have More than 1 at fault accident in the past 3 years. You cannot tell from the MVR if it is at fault or not. We assume it is at fault unless the insured supplies a police report showing not at fault
- Cannot have more than (4) non moving violations in the past 3 years : Parking tickets, registration and equipment violations etc. Was the car moving when they got a ticket? Example no seat belt is a moving violation because they can't get a ticket for not wearing a seat belt when the car isn't moving.
- Note: Any violations with the same date are treated as one incident. (Example an Accident with a ticket for Failure to yield- would just count as one moving violation)
- Cannot have **any** Major violations in the past 5 Years
 - Examples of major violations are:
 - Driving without a license
 - Careless or reckless driving
 - Anything drug or alcohol related
 - Driving while suspended
 - Driving out of class
 - Speeding in School or Work Zones
 - Speeds 20 mph + over the speed limit

Note: the carriers don't pay attention to the points at all on a license, that is because each state will assign different points for different violations - so the carriers refer to the above guidelines and disregard the points.