



## MOTOR VEHICLE RECORD (MVR) POLICY

The McNeil & Co Underwriting standards for MVR's are as follows:

- All operators must have a current valid driver's license meeting state requirements for the size and type vehicle being operated.
- All drivers must conform to any and all other local, state, or federal statutory requirements for the operation of the vehicle(s) they will be operating.
- No one whose MVR grading is "Unacceptable" may drive a company owned vehicle or any vehicle on behalf of the business.

Number of Violations (Last 3 Years)	Number of At-Fault Accidents (Last three Years)			
	0	1	2	3
0	Acceptable	Acceptable	Acceptable	Unacceptable
1	Acceptable	Acceptable	Unacceptable	Unacceptable
2	Acceptable	Unacceptable	Unacceptable	Unacceptable
3	Unacceptable	Unacceptable	Unacceptable	Unacceptable
4	Unacceptable	Unacceptable	Unacceptable	Unacceptable
Any Major Violation	Unacceptable	Unacceptable	Unacceptable	Unacceptable

### Major Violations:

- Driving under the influence of alcohol/drugs
- Failure to stop/report an accident
- Reckless driving/speeding contest
- Driving while impaired
- Homicide, manslaughter or assault arising out the use of a vehicle
- Making a false accident report
- Driving with a suspended/revoked license
- Operating a vehicle with no insurance
- Attempting to elude a police officer

**Minor Violations:** Any moving violation not included as a major violation including:

- Speeding
- Failure to obey traffic control device
- Driving with a suspended/revoked registration
- Driving an unregistered vehicle
- Operating a motor vehicle while using a cell phone

The following will **not** count against the driver as a violation:

- Motor vehicle equipment, load or size requirements
- Improper failure to display license plates
- Failure to sign or display registration
- Failure to have driver's license in possession (if valid license exists)
- Seat Belt violation
- A minor violation in which the driver had been charged with an accident

**For further information on this policy or any policy or training related to the operation of your organizations vehicles, please contact the Risk Management Division of McNeil & Company.**

*McNeil & Co. Inc.*  
*P.O. Box 5670 Cortland, NY 13045*  
*800-822-3747 ext. 176*