



One of the best ways for a company to help prevent vehicle accidents is through an annual driver qualification and selection process. To help select the right employees to drive for your company, you should have a written MVR (motor vehicle records) program in place and annually qualify each employee based on their driving record. Regularly updating and implementing the program can help ensure your company has a reliable, skilled, safety-focused employee who is qualified to safely operate your vehicles. Below are some guidelines to help implement and improve the driver selection and qualification program.

Determine who drives for your company

To better protect your company, you need to know who is driving on your behalf. Most company drivers fall into one or several of these categories:

- ✓ Non-employee operating a company vehicle.
- ✓ Employees driving company-owned or company-leased vehicles.
- ✓ Employee driving a company-owned commercial vehicle.
- ✓ Employee with a CDL (Commercial Driver's License).
- ✓ Employee operating their personal vehicle for company business.

Since employees can fall into one or some of the categories, RHSB has some general recommendations that will apply to all drivers and some that will be specific to the type of vehicle or license that are common in the insurance industry. You will need to identify and document the type or types of drivers you employ and apply the following recommendations.

All Drivers

- ✓ Annually verify if employee has a current and valid driver's license.
- ✓ Determine that the license is appropriate for the type of vehicle(s) being operated.
- ✓ Review the Motor Vehicle Records for acceptable criteria on an annual basis.

Drivers of Non-Commercial vehicles owned by the Company

Include these steps in the process:

- ✓ Have the employee complete an application which provides details about their driving experience, license number, and expiration date, employers for the past 3 years, and any traffic violations or accident during the past 3 years.
- ✓ Verify and check references of dates of employment, job duties, type of vehicle driven, and previous employee feedback.
- ✓ Consider, if needed, conducting a substance (drug) test in accordance with applicable law.

Drivers of Commercial vehicles owned by the Company that require a CDL

(Vehicles over 10,001 pounds Gross Vehicle Weight but under 26,000 pounds Gross Vehicle Weight)

Include these steps in the process:

- ✓ Conduct a DOT (Department of Transportation) physical exam.
- ✓ Maintain a driver qualification file for each driver that complies with DOT.
- ✓ Follow DOT regulations and consider, if needed, a substance (drug) test for each driver (at hire, random, post-accident, and suspension).

Employees using their personal vehicles for Company business

- ✓ Verify a current and valid driver’s license.
- ✓ Verify the type of vehicle the employee is able to drive.
- ✓ Review the MVR for acceptable criteria on an annual basis.
- ✓ If employee’s personal vehicle is driven for company business, get proof of insurance at each renewal.
 - Most insurance carriers suggest the employee have a minimum of \$300,000 combined single limits policy.

- Employees who regularly drive on company business require the company to be named as an additional insured on the personal auto policy. At each policy renewal, the employee will need to provide proof of the additional insured status and any associated Endorsement(s) that allow coverage to be used for work purposes.
- ✓ Regular inspections of the employee’s personal vehicle should occur to be sure it is properly maintained and safe for road use.

Regular documented Auto Safety Training should be given to non-owned vehicle driver

Driver Acceptability Criteria Matrix

In absence of government regulation requiring greater scrutiny, all businesses should have a global driver acceptability criteria matrix. The chart is representative of a sample policy, but should be used only as a resource. The company should assess their risk and determine an appropriate rating system.

Number of Moving Violations within past 5 years	# of Accidents within past 5 years				Number of DUI or DWI within past 5 years
	0	1	2	3	1 or More
0	CLEAR	ACCEPTABLE	BORDERLINE	PROHIBITED	PROHIBITED
1	ACCEPTABLE	ACCEPTABLE	BORDERLINE	PROHIBITED	PROHIBITED
2	ACCEPTABLE	BORDERLINE	PROHIBITED	PROHIBITED	PROHIBITED
3	BORDERLINE	PROHIBITED	PROHIBITED	PROHIBITED	PROHIBITED
4	PROHIBITED	PROHIBITED	PROHIBITED	PROHIBITED	PROHIBITED
5	PROHIBITED	PROHIBITED	PROHIBITED	PROHIBITED	PROHIBITED

BORDERLINE	Motor Vehicle Records will be checked every 6 months; insurability subject to no deterioration in the record.
PROHIBITED	Employer must prohibit driver from driving company vehicles or using personal vehicle on company business.

This is for general reference only. Please refer to your auto policy contract or consult a licensed commercial Property and Casualty insurance broker or loss control representative at RHSB for assistance. Nothing contained herein is intended to be construed as legal advice and it is recommended policies and procedures be reviewed by independent counsel.