



The Truck Insurance Group

Driver Selection & Qualification Standards

Minimum Age

At a minimum, **AIG The Truck Insurance Group** asks that all drivers be 23 years of age. Ideally, drivers should be at least 25 years of age.

Minimum Experience

Drivers should have at least 2 years of verifiable commercial driving experience in equipment similar to that which he/she will be operating. This experience should be immediately prior to employment. *Exception:* If an applicant has at least 5 years verifiable experience, the 12 months prior to employment may include non-driving employment.

Work History

Applicants whose history shows steady employment make more stable, dependable and safe drivers. For this reason, we recommend that you avoid hiring anyone who has had more than 2 jobs in the last year and more than 6 jobs in the last 3 years.

Medical Examinations

We recommend that drivers 65 years of age and older receive annual physical examinations. We realize that this exceeds DOT requirements, but the driver's health can be of major importance in the safe operation of your fleet as well as any litigation, which may result from an accident.

MVR requirements

A driver's MVR is an important snapshot of his driving history and should be reviewed carefully. Each driver's MVR should be reviewed on an annual basis to assure driver's stay within AIG's guidelines for acceptable moving violations, accidents and non-moving violations within the last 36 month period. Drivers that are placed on probation, should have an MVR review on a quarterly basis. The MVR should also be used to verify information on, both the application and the Certificate of Violations, as well as the Annual Review of Driving Record.

AIG The Truck Insurance Group's guidelines to determine acceptability of a driver's MVR is derived using the following point value system. The maximum acceptable number of points may not exceed **(3)** within the last consecutive 36 month period.

Use the following Point Value System to determine each individual driver's total points. When two violations occur on the same date, use the higher point value.

- | | |
|------------|---|
| 1 point – | speeding < 15 MPH
any other moving violation |
| 2 points – | speeding >= 15 MPH
Following too closely
Improper lane change
Accident |



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- ◆ **Non-Moving Violations** – non-moving violations such as equipment or seat belt violations, count (1) point for every (3) occurrences within the last consecutive 36 month period. Mechanical or non-moving violations are of major importance as an excessive number of these violations might indicate a driver's habitual disregard of traffic laws, safety regulations and the mechanical condition of his or her equipment.

Any Driver with a conviction within the last **5 years** for the following violation(s) in a Commercial Motor Vehicle or Private Passenger Vehicle **is not eligible to operate equipment which AIG The Truck Insurance Group insures.**

- DUI or test refusal
- Reckless Driving
- Hit and run
- Leaving the scene of an accident
- Passing a school bus
- Racing
- Any other felony

Road Tests

AIG The Truck Insurance Group recommends that all drivers, regardless of age, experience or record, be road tested in comparable equipment to that which they will be operating. This recommendation applies to owner/operators as well as drivers employed by owner/operators. The road test should require the driver to demonstrate all the skills necessary for safe operation of the vehicle and should be documented in the driver qualification file.

Other Resources

Other resources are available from several sources, which can aid in the selection process. Personality tests, aptitude tests, criminal background checks and credit checks are also effective tools, which can assist you in the selection process.

Note: You should make certain that all your hiring policies and procedures fall within the guidelines of state laws, ADA, EEOC and other regulations. Before obtaining credit history or criminal background obtain a signed release form. Privacy laws apply in many states, which may prohibit these checks.