

Maximum Violations in the Past 36 months

Policy and driver level violations within the past 36 months are considered when determining **risk acceptability**

Additional risk acceptability factors apply

Violation Group	Max Per Driver	Max Per Policy	Violation Examples
Major Including alcohol/drug charges	1	2	Driving under the Influence
Intermediate	2* <i>*May vary for your state</i>	3	Giving false info to police, Failure to report a theft
At Fault Accidents	2	2	—

*In Texas, the Maximum number of Minor Violations is 1 per driver, 6 per policy.
Maximum violations may vary by state. Refer to your state's Underwriting Guidelines and Fast Facts Guide for complete information.*

Adding & Disputing Violations

Open the **Driver History** screen and select **Yes** to add known incidents for a driver

Add incident details, choose the driver involved, and select **Done**

Choose **Add Incident** To enter additional violations and accidents for a driver

Choose **Edit** to update or dispute eligible incidents

Save to complete updates

Source:

MVR - Motor Vehicle Report
Not eligible for dispute

LHR - Loss History Report
Eligible for dispute

Manual - Entered by Agent
Able to edit and delete

Check **Dispute Incident** box and select **Done** to dispute violations. Submit proof of dispute via fax or email.

INSIDER SCOOP

On screen messages will notify you when violations have been found on the MVR and LHR. Return to the Driver History screen to reconcile Manual entries with MVR and LHR results and delete duplicates.