



Driver Selection Guide

Mitigate risk and enhance safety
with a well-designed process



A critical fleet safety element, driver selection focuses on maintaining a written Motor Vehicle Record (MVR) program to ensure that reliable, skilled employees are operating vehicles for company business and current drivers meet necessary requirements. This is accomplished by qualifying driving records alongside documented criteria. The following guidelines can help implement, enhance and maintain your driver selection process.



Determine Who Drives for your Company

The first step is to determine who is driving on behalf of the company, and who has permission to operate a company vehicle. Most companies have drivers that fall into one or more of the following categories:

1. Drivers of non-commercial vehicles owned or leased by the company
2. Drivers of company-owned commercial, DOT-regulated vehicles not requiring a commercial driver's license (CDL)
3. Drivers of company-owned commercial, DOT-regulated vehicles requiring a CDL
4. Employees driving their own vehicle or rental vehicles for company business
5. Non-employees, such as family members, driving company-owned vehicles

Some of the selection procedures CNA recommends are the same for all drivers, regardless of their category. Other selection criteria are specific to the types of drivers and classifications of owned and operated vehicles

Selection Procedures for All Drivers

- Verify all drivers have a current, valid driver's license.
- Determine the license is valid for the type of vehicle they will be operating.
- Implement age/experience restrictions based on scope of driving activities.
- Compare driver's MVR to acceptability criteria before they are given driving permissions. Where possible, request a five-year MVR history.
- MVRs should be obtained and reviewed at least once a year for drivers who currently operate vehicles for company business.

Employers must be mindful of the statutes and regulations that govern obtaining and reviewing MVRs, such as the Fair Credit Reporting Act (FCRA), Driver's Privacy Protection Act (DPPA), and individual state and territory statutes and regulations. For example, under FCRA, employers are required to obtain written consent from prospective or current employees before ordering their MVRs.

In addition to those core selection procedures, the steps on page 3 should be taken dependent upon the types of drivers and vehicles utilized within your organization.

1. For drivers of non-commercial vehicles owned or leased by the company:

- Have each driver fill out an application that details their driving experience, license number and expiration date, employment history for the past three years, and any traffic violations or accidents during the past three years.
- Check references by verifying dates of employment, reasons for leaving, job duties, type of vehicle driven and previous employer feedback.
- Consider drug screening as part of the selection process.

2. For drivers of company-owned commercial, DOT regulated (non-CDL) vehicles:

Cumulative with “Selection Procedures for All Drivers” and the above (1)

- FMCSA outlines specific safety regulations when operating vehicles for interstate commerce which may lead to additional driver selection requirements. Note state specific requirements may differ from the FMCSA. If the state(s) you operate in follow the FMCSA for commercial (non-CDL) regulated vehicles:
 - Create and maintain a driver qualification file for each driver in compliance with DOT. Refer to FMCSA for additional information on what to include in a Driver Qualification File.
 - Ensure drivers have valid Medical Examiners Certificates (ME Certificates) and document expiration dates of certificates tracked.

3. For drivers of company-owned commercial, DOT regulated (CDL) vehicles:

Cumulative with “Selection Procedures for All Drivers” and the above (1) and (2)

- Follow FMCSA and DOT regulations for pre-hire, random, post-accident, and suspension drug and alcohol testing.
- After receiving driver authorization, review the FMCSA Clearinghouse for drug and alcohol violations of all current and prospective CDL drivers.
- Review the Clearinghouse prior to permitting those employees to operate a commercial motor vehicle (CMV) on public roads.
- Employers are required to query this database annually for each employed CDL driver.

4. For employees driving their own vehicles for company business:

Cumulative with “Selection Procedures for All Drivers”

- Require employees driving their personal vehicles for company business to provide proof of insurance. CNA suggests a minimum of \$300,000 combined single limits.
- Regularly inspect the vehicle to ensure it is properly maintained and safe to operate.
- The same driver training should be given to non-owned drivers as to those operating a company-owned vehicle.

5. For non-employees operating company vehicles:

Cumulative with “Selection Procedures for All Drivers”

- Obtain and verify appropriate limits of liability applicable to the tasks performed.

These “Type A” and “Type B” criteria are representative samples of CNA Underwriting driver evaluation guidelines and can be used to help you with the development criteria for your driver selection process.

“Type A” Driving Violations

- Driving under the influence of alcohol or drugs
- Refusing to take a substance test
- Driving with an open container (alcohol)
- Reckless/careless driving
- Speeding: 15+ mph over posted limit
- Driving while texting
- Hit and run
- Fleeing or evading police or roadblock
- Speeding in a school zone
- Racing/speed contest
- Driving with license suspended or revoked
- Vehicular assault
- Homicide or manslaughter or using vehicle in connection with a felony

“Type B” Driving Violations

- Speeding: 1–14 mph over posted limit
- Improper lane change
- Failure to yield right of way
- Failure to obey traffic signs, lights, emergency vehicles or other cautionary measure
- Erratic or improper lane changes
- Violations of regulated vehicle requirements such as improper load securement and/or log book/ELD violations

To learn more about managing your risk and increasing efficiency, visit cna.com/riskcontrol.