



UNDERWRITING

Motor Vehicle Driving Ratings

To determine a rating for an adverse driving history, follow the 3-step process below. If the point total falls within the Standard class, refer to the Preferred Underwriting Estimator (1000322) to determine the potential Preferred category.

1. DETERMINE THE POINT TOTAL FROM THE CHART BELOW.

- ▶ The underwriter will utilize information from multiple sources, including motor vehicle reports.
- ▶ If ticketed for more than one violation at the same time, apply points for the most severe charge only.
- ▶ When violation specifics are not known, such as degree of excess speed, severity, or fault of the accident, place in the Moderate category.
- ▶ No points are assessed for non-moving violations (parking tickets, seat belt, non-payment violations) or for High-Occupancy Vehicle [HOV] lane violations.
- ▶ The points assessed below are unrelated to points assigned by a state’s motor vehicle code.
- ▶ The list of violations below is not all-inclusive, and underwriting judgment will determine final categorization.

Type	Date of Violation (within)			
	1 year	1–2 years	2–3 years	3–5 years
Minor <ul style="list-style-type: none"> • Speeding 14 mph or less over the limit. • Minor accident, no injuries, minimal property damage or fender bender (PI not at fault). • Stop sign or stop light. • Too fast for conditions. • Cell phone violations. • Other minor violations (improper turns, lane violation, failure to yield, obstructing passage, following too closely, failure to signal, non-pointable violation, equipment violations). 	2	1	0	0
Moderate <ul style="list-style-type: none"> • Speeding 15 to 29 mph over the limit. • Minor accident, no injuries, minimal property damage or fender bender (PI at fault or fault unknown). • Improper passing, driving in the wrong direction. • Careless driving/unsafe operation. 	3	2	1	0

Continued on the next page.



Type	Date of Violation (within)			
	1 year	1–2 years	2–3 years	3–5 years
<p>Severe</p> <ul style="list-style-type: none"> • Speeding 30 to 40 mph over the limit. • Serious accident, major property damage, injuries, fault of applicant, or hit-and-run. • Reckless, imprudent, or negligent driving. • Driving while license suspended or revoked. • Speeding >40 mph over the limit: add 3 points across all time periods and no better than NSP for 5 years. 	5	4	3	1
<p>Operation of any moving vehicle under the influence</p> <ul style="list-style-type: none"> • Driving under the influence of alcohol or drugs (even if reduced to reckless driving upon final legal disposition). • Refusing a breathalyzer. 	8	6	5	3
<p>Under-age DUI/DWI violation—Individual consideration.</p> <p>Multiple DUI/DWI offenses—Individual consideration.</p> <p>Vehicular assault, homicide, manslaughter, or cause of fatal accident—Individual consideration.</p>				

2. DETERMINE IF ADJUSTMENTS AND/OR CREDITS ARE REQUIRED FROM THE TABLE BELOW.

Adjustments/Credits	
<ul style="list-style-type: none"> • Current age 25 or less. • Current age 71 or above. 	Add 2 points to sum of all violations.
Presence of Ignition Interlock System or Breath Alcohol Ignition Interlock Device (IID & BIID).	Add 2 points to sum of all violations.
License currently suspended (if related to moving violations).	Add 2 points to sum of all violations.
<p>No moving violations or motor vehicle accidents within the last year.</p> <p>OR</p> <p>Attendance at driver education after last violation.</p>	For ages 26 to 70, consider a credit of 2 points for favorable cases (no credits for alcohol-related infractions, reckless driving, or suspension).

3. USING THE POINTS ASSESSED ABOVE, DETERMINE THE APPROPRIATE SUGGESTED RATE IN THE TABLE BELOW.

Total Rating Points	Rate Class
0 – 7	No Rating
8 – 11	Table B
12 – 14	Table C
15 and up	Decline

NOTE: Waiver of Premium (WP) and Accidental Death Benefit (ADB) are not available when driving history is ratable.

The underwriter's judgment is the final determining factor in the rating assessed.

The final rating may be impacted more or less severely if:

- ▶ There is any criticism of habits even though not ratable.
- ▶ There are certain physical (for example, sleep apnea, epilepsy) or psychiatric impairments. If the medical history is ratable, the combination may be uninsurable.
- ▶ There are ratable avocations (such as scuba, aviation, racing) or certain occupations (professional athletes and race drivers) involved. If there is any criticism associated with the occupation/avocation, the combination may be uninsurable.
- ▶ The criticism of the driving habits persists for a long period of time (multiple years).

Life insurance is issued by The Prudential Insurance Company of America, Newark, NJ, and its affiliates.

Availability of insurance and rates will vary based on the satisfaction of underwriting criteria. Underwriting rules are subject to change at our discretion.