



1501 East Woodfield Rd. Ste 110E  
 Schaumburg, IL 60173  
 Phone: 800-605-7566 Fax: 847-619-9592  
 www.resourcebrokerage.com

## Driving History

CARRIER	GUIDELINES
<b>American General</b>	<p><b>Preferred Plus:</b> 1 violation 3 years. No DUI, reckless, revocation, suspension 5 years</p> <p><b>Preferred &amp; Standard Plus:</b> 2 violations 3 years. No DUI, reckless, revocation, suspension 5 years</p> <p><b>Standard:</b> 2 violations 3 years. No DUI, reckless, revocation, suspension 2 years</p>
<b>American National</b>	<p><b>Preferred Plus:</b> No DUI/DWI or reckless driving for 5 years. No moving violations &gt;2 in 5 years.</p> <p><b>Preferred:</b> No DUI/DWI or reckless driving for 5 years. No moving violations &gt;2 in 3 years.</p> <p><b>Standard Plus:</b> No DUI for 5 years.</p> <p><b>Standard:</b> No DUI for 2 years.</p>
<b>AVIVA</b>	<p><b>Preferred Plus &amp; Preferred:</b> No more than 2 moving violations in past 3 years. No DUI, reckless driving in past 5 years</p>
<b>Banner</b>	<p><b>Preferred Plus &amp; Preferred:</b> No more than 2 moving violations in last 3 years. No DWI, DUI, reckless driving, license revocation or suspension in last 5 years.</p> <p><b>Standard Plus:</b> No more than 3 moving violations in last 3 years. No DWI, DUI, reckless driving, license revocation or suspension in last 3 years.</p> <p><b>Standard:</b> No more than 4 moving violations in last 3 years. No DWI, DUI, reckless driving, license revocation or suspension in last 2 years.</p>
<b>Genworth</b>	<p><b>Preferred Best &amp; Preferred:</b> No DWI, DUI, reckless driving, license revocation or suspension in last 5 years</p> <p><b>Select:</b> No DWI, DUI, reckless driving, license revocation or suspension in last 3 years</p> <p><b>Standard:</b> No DWI, DUI, reckless driving, license revocation or suspension in last 2 years</p>



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<b>ING</b>	<b>Super Preferred, Preferred, Select:</b> No DWI/DUI or reckless driving in the past 5 years and no more than 2 moving violations within the past 3 years
<b>MetLife</b>	<b>Elite Plus:</b> No DWI convictions within past 5 years. Maximum of 2 moving violations within past 5 years <b>Preferred Plus, Select Preferred, Elite, and Standard Plus:</b> No DWI convictions within past 5 years. Maximum of 2 moving violations within past 3 years
<b>North American</b>	<b>Preferred &amp; Standard Plus:</b> Not more than two moving violations in the past 3 years or a DWI, DUI or reckless driving conviction or license suspension in the past five years.
<b>Prudential</b>	<b>Preferred Best:</b> No DWI, DUI, OUI or reckless driving in the past 5 years. No license suspension or more than 1 moving violation or 1 "at fault" accident in the last 3 years. <b>Preferred:</b> No DWI, DUI, OUI or reckless driving in the past 5 years. No license suspension or more than 2 moving violation or 1 "at fault" accident in the last 3 years. <b>Non-Smoker Plus:</b> Actual driving history will be evaluated to determine qualification for this class. <b>Smoker &amp; Non-Smoker:</b> May be rated depending on actual driving history. Insurability and ratings depend on the actual driving record.



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Transamerica	<b>Term Preferred Plus/UL Select, Preferred N/S, Preferred Smoker, Standard Plus (term only), Standard N/S and Smoker:</b> No more than 2 moving violations in the past 3 years AND no convictions for operating a motor vehicle while under the influence of alcohol or other drugs, or reckless driving in the past 5 years.
United of Omaha	<b>Preferred Plus:</b> No convictions for DWI, DUI, or reckless driving within the last ten years and no more than two moving violations within the last five years <b>Preferred &amp; Standard Plus:</b> No convictions for DWI, DUI, or reckless driving within the last five years and no more than two moving violations within the last three years
West Coast Life	<b>Super Preferred &amp; Preferred:</b> Not available if two or more moving violations in the last three years or if any DUI or reckless driving in the last five years