NPIA, Inc.
Insurance & Program Administration

Nonprofit Insurance Trust - Property & Liability Pool

Motor Vehicle Record (MVR) Demerit Point GUIDELINES

The purpose of these guidelines is to enforce an eligibility reference of acceptable driving standards utilizing a demerit point system in determining acceptability of prior moving violations of current and/or potential employees of your organization. The table below represents a five (5) year violation history within the calculation. Violations are determined by severity of offense and decrease in point value over time. While the final determination of any person(s) driving on behalf of your organization rests within your responsibility, and person deemed not acceptable by point value may be considered by submitting this completed table along with and explanation to the Nonprofit Insurance Trust for insurance company approval.

Individual Name: **Date of Evaluation:**

Offense	1 Yr Prior	2 Yr Prior	3 Yr Prior	4 Yr Prior	5 Yr Prior	Points Accumulated
Attempting to elude an officer	6	6	6	6	6	
Criminal vehicular operation; bodily harm	6	6	6	6	6	
Driving on wrong side of highway or street	3	2	2	1	1	
Driving wrong way on one way street	3	3	2	2	1	
Equipment violation	3	3	2	2	1	
Failure to dim lights	2	1	1	1	1	
Failure to give proper signal	3	3	2	2	1	
Failure to obey sign / semaphore	3	3	2	2	1	
Failure to offer / exercise due care/control	4	3	3	2	1	
Failure to perform duty after accident	5	4	3	2	1	
Failure to stop after an accident	6	6	6	5	4	
Failure to stop for pedestrian in crosswalk	2	2	1	1	1	
Failure to stop for school bus when red lights flashing	4	3	3	2	1	
Failure to yield right of way	3	2	2	1	1	
Failure to yield to emergency vehicle	3	2	2	1	1	
Following too closely	3	3	2	2	1	
HOV lane infraction (carpool lane)/improper lane usage/ illegal change of course	3	3	2	2	2	
Illegal passing/improper backing	3	3	2	2	1	
Improper brakes or lights	3	3	3	2	1	
Imprudent driving, too fast for conditions	4	3	3	2	1	
Inattentive driving	4	3	3	2	1	
Leaving Scene of Accident	6	6	6	5	4	
Obstructing traffic	2	2	1	1	1	
Open bottle	4	3	3	2	1	
Operating under the influence of intoxicant or drugs, implied consent	6	6	6	6	6	
Operating while revoked, suspended or canceled; driving after withdrawal; operating without a valid drivers license	6	6	6	6	6	
Operating with expired license or without insurance	3	3	3	3	3	
Operating with no license in possession	2	2	2	1	1	
Prohibited or illegal turn	3	3	2	2	1	
Reckless/Careless driving or racing	6	6	6	6	6	
Seatbelt Violation/Child Restraint Violation	3	3	2	2	1	
Speeding 10 through 19 mph over limit	4	3	3	2	1	
Speeding 20 mph or more over limit (Serious Speed)	5	4	4	3	2	
Texting while driving	3	3	2	2	1	
Unnecessary acceleration	4	3	3	2	1	
Violation of occupational license	6	6	6	6	6	
					Total Accumulated Points	

** Prior approval must be submitted to Nonprofit Insurance Trust for individuals with a total accumulated point value of eleven (11) or more demerit points. Please submit this form along with a written explanation from the individual as to the reason or circumstances of the citations.

Please note: All possible offenses are not included in the above table. To request a demerit value for an offense not listed, please contact the Nonprofit

Revised 05.09.2019