

Motor Vehicle Records—MVRs

Studies show a link between accidents and past driving performance. Most drivers involved in vehicle accidents have had more than one accident or violation during the prior three years. Past driving record is a good indicator of how the person will drive in the future since drivers often continue their established habits. A recent study found that prior traffic violations were the second best predictor of future accidents, second only to prior accident history. Furthermore, studies have shown that almost half of job applicants understate the number of accidents and convictions in their initial application.

Motor Vehicle Records

A driver's Motor Vehicle Record (MVR) is one of the best predictors of accident experience. MVRs should, therefore, be obtained for all drivers before they go behind the wheel. Obtain MVRs from each state since non-CDL drivers may possess licenses from more than one. Then check MVRs at least once a year to determine if remedial action is needed.

Obtain written authorization from employees when requesting their MVR information. Consult with legal counsel in the event you decide to take disciplinary action against an employee as a result of any findings contained in the MVR, because there may be certain federal or state laws that apply.

Make MVRs part of driver files. Review them with your drivers. Doing so can provide insight into attitudes toward traffic rules and regulations.

Guidelines for Screening MVRs

If driving is part of the job, MVRs that are clean or acceptable should be a condition of employment. Establish clear standards for what constitutes an acceptable MVR, and the penalties for not having one.

Consider the guidelines listed on page 3. These are the same guidelines used by Hanover/Citizens Insurance Companies; however, exercise caution to assure all applicants and employees are evaluated under the same criteria. Again, you should consult with legal counsel in the event you decide to take disciplinary action against an employee as a result of any findings contained in his or her MVR.

Additional Factors to Consider

A driver's age may be a contributing factor in vehicle accidents. For example, a youthful operator may possess a clean record; however, because the individual has been licensed a relatively short time, his or her driving experience may be limited.

On the other hand, long term “good” drivers may develop adverse trends over time. You should, therefore, conduct MVR checks on all drivers at least once annually. Again, you should make this periodic check a condition of employment and should obtain written authorization from your employees to do so.

How To Obtain MVRs

Departments of Motor Vehicles (DMVs) are good sources for Motor Vehicle Records. For links to state DMV's, visit the following website: <http://www.dmv-department-of-motor-vehicles.com/#d>

Some states offer a service that allows businesses to receive automatic notifications of changes to their drivers' MVRs. This is an excellent way to provide immediate intervention and counseling of drivers rather than waiting for an annual MVR review.

Sample MVR Program Guidelines

Major Violations—One makes driver unacceptable

- Negligent homicide within last 5 years
- Criminal-type conviction within last 5 years
- Hit-and-run within last 5 years
- Manslaughter within last 5 years
- Suspended or revoked license—currently suspended or revoked
- Drag racing within last 5 years
- Driving Under Influence/Impaired within last 5 years
- Reckless driving within last 5 years
- Careless driving within last 3 years
- Assault involving a motor vehicle within last 5 years
- Passing a stopped school bus within last 3 years

Unacceptable*

- 3 or more moving violations within the last 3 years
- 2 or more at-fault accidents within the last 3 years
- Violations and accidents combined: More than 1 at-fault accident and 1 moving violation within the last 3 years when not the same incident
- Moving Violations
 - Speeding violations
 - Improper or excessive lane changes
 - Following the vehicle ahead too closely
 - At-fault accidents (any accident where the driver is cited with a violation, or negligently contributes to the incident OR; any single-vehicle accident that is not caused by actual equipment failure)
 - Running a red light or stop sign
 - Failure to yield

Acceptable

- The driver has violations but does not meet the MAJOR or UNACCEPTABLE criteria

Clean

- No violations listed on the MVR

Please note this list is not all inclusive, but a general guideline of the types of violations that fall into “Major Violations” and “Unacceptable”. The actual wording of a violation varies by state.

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* Not-at-fault accidents, failure to wear seat belts, failure to register vehicle, failure to maintain vehicle, improperly marked or secured loads, oversize/overweight violations, non-compliance with financial responsibility laws, and other non-moving violations may also be considered unacceptable. Multiple incidents of these types of violations may indicate a general disrespect for safety controls and laws.

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