

# RISKTOPICS

Motor vehicle report (MVR) criteria

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## INTRODUCTION

Obtaining and reviewing a current motor vehicle record (MVR) for the driver is one of the best indicators to help determine if they are qualified to operate a motorized vehicle for your organization. This applies to those operating company vehicles, and those operating their personal vehicles for business use.

MVR information is maintained by each state. MVRs can be obtained either directly from the state or from MVR vendor companies. (Please see Zurich's Risktopic on "Obtaining motor vehicle records" for more detailed information.) With all new drivers, MVRs should be ordered for each state in which the applicant has held an operator's license in the previous three years. The check on MVRs should go back at least five years in total and be used as part of the overall driver selection program. MVRs should also be ordered and reviewed at least annually for all drivers. Drivers that have been identified as having poor driving history may be flagged for more frequent MVR reviews.

Studies have shown a direct correlation between past driving performance and future vehicle crash involvement. Drivers who have experienced moving violations and crashes are more likely to be involved in future vehicle crashes. One of the most important functions of any organization is to determine what constitutes an acceptable driving record. Once acceptable driver criteria have been established, all drivers should be informed of the policy, acknowledge their agreement to adhere to it, and management should follow the criteria fairly and consistently.

## DISCUSSION

### ***Best practice review criteria***

Acceptable motor vehicle record criteria should be established in conjunction with the Department of Transportation or other jurisdictional requirements (applicable state-specific guidance), union agreements, review by legal counsel, and discussions with your insurance agent and underwriter.

While the majority of drivers do not have any violations or crashes on their driving record, to assist your organization in establishing basic MVR criteria, Zurich has developed a Best Practice guideline. The definitions provided here are used in conjunction with the evaluation criteria that follow.

Please note that the definitions of minor, major and serious incidents are provided as examples of some of the more common violations. There are many more violation types that are not included here that an organization will need to consider based on severity.

## **GUIDANCE**

### ***Reviewing the motor vehicle record***

*Vehicle crashes* – How many vehicle crashes / accidents occurred within the past 3 years? \_\_\_\_\_

- Vehicle crash – any accident that appears on the MVR; consider both at-fault and not-at-fault crashes

*Minor incidents* – How many "minor incidents" occurred within the past 3 years? \_\_\_\_\_.

- Minor incidents include minor moving violations, such as minimal speeding (<15 mph over the speed limit), failure to stop at a stop sign, improper passing, improper backing, failure to pay toll, etc.

*Major incidents* – How many "major incidents" occurred within the past 3 years? \_\_\_\_\_.

- Major incidents include major moving violations, such as excessive speeding (between 15 mph to 25 mph over speed limit), improper lane change, failure to yield, running red lights, careless driving, texting while driving, etc.

*Serious incidents* – How many "serious incidents" occurred within the past 5 years? \_\_\_\_\_

- Serious incidents include severe moving violations, such as driving while intoxicated (DUI, DWI), refusing substance abuse testing, homicide or assault with a vehicle, leaving the scene of an accident (hit and run), eluding a police officer, any vehicle-related felony, drag racing, reckless driving, speeding 25 mph or greater over the speed limit, license suspension due to moving violations, driving while license suspended, etc.

### ***Evaluating the motor vehicle record - Acceptable driver guideline***

Driver may be deemed acceptable if:

- 3 or fewer minor incidents and no other violations of any type **OR**
- 1 vehicle crash and no other violations of any type **OR**
- 1 major incident plus 1 minor incident and no other violations of any type

Note: If the driver has any serious violations, their record may be deemed unacceptable. See 'Action Steps' section below for suggested actions to address drivers who do not meet the acceptable criteria.

### ***Review examples –***

*Example 1:* If a driver had two minor incidents in the past three years, no major incidents in the past three years, no serious incidents in the past five years, and no crashes in the past three years, he/she would be an acceptable driver according to the driver MVR criteria shown above.

*Example 2:* A driver could have no minors, majors or crashes in the past three years, but if they had one serious event in the past five years, then they would not be in the acceptable driver category according to the acceptable driver MVR criteria.

### ***Additional considerations***

In addition to minor incidents, major incidents, serious incidents and crashes, organizations should consider non-moving violations (e.g., illegal parking, vehicle defects, driving without insurance, unregistered vehicle, administrative suspensions) as a part of its overall driver evaluation criteria. Such violations may indicate a driver's tendency to disobey company policies and rules.

Organizations selecting employees who may drive should also consider other information available beyond the MVR – such as interview results, road tests and the Pre-Employment Screening Program abstract (for commercial drivers). See Zurich’s Risktopics on “Driver Selection” and the “Pre-Employment Screening Program (PSP)” for additional details.

### **Action steps**

An organization should have written policies to address any identified drivers who do not meet the acceptable criteria. This should include retraining and progressive discipline, up to and including rescinding of driving privileges. A driver who has their driving privileges revoked by an organization may continue to work in a non-driving capacity for that organization if business needs and policies allow for this. Keep in mind that additional training and coaching may be appropriate for drivers who are considered acceptable, but have some violations on their motor vehicle record.

## **CONCLUSION**

Motor Vehicle Records are an important part of any fleet safety program. The information they provide is a critical component in driver selection and evaluation. Organizations that review and consider the driving record of individuals who will drive on behalf of the company take a first step towards improved road safety and fleet risk management.

## **REFERENCES**

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