

## Motor Vehicle Records – MVRs

### Introduction

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.

### 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.

Follow guidelines listed on the next page. 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 periodically. 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

See instructions on page 2 for obtaining MVRs.

# Loss Control Topics



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From the Loss Control Department of The Hanover Insurance Group

## SAMPLE MVR PROGRAM GUIDELINES

### MAJOR VIOLATIONS

- Negligent Homicide
- Hit and run
- Manslaughter
- Suspended or revoked license
- Drag racing
- Driving Under Influence within the last 5 years
- Reckless driving within the last 5 years
- Careless driving within the last 3 years
- Assault involving a motor vehicle
- Passing a stopped school bus
- Moving Violations:
  - ❖ Speeding
  - ❖ Improper or excessive lane changes
  - ❖ Following vehicle ahead too closely
  - ❖ At fault accidents
  - ❖ Running a red light or stop sign
  - ❖ Failure to yield

### UNACCEPTABLE

- One or more criminal type violation within the last 5 years
- 3 or more moving violations within the last 3 years
- One at-fault accident and one violation within the last 3 years, when not the same incident
- 2 or more at-fault accidents within the past 3 years

### ACCEPTABLE

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

### CLEAN

- No violations listed on the MVR

Not-at-fault accidents, failure to wear seat belts and failure to register vehicle are not considered moving violations but may be unacceptable.

### Motor Vehicle Records are available from:

NYS Department of Motor Vehicles

Data Services

6 Empire State Plaza, Rm. 430

Albany, NY 12228

(518) 474-0710

Web Site: [www.nysdmv.com/abstract.htm](http://www.nysdmv.com/abstract.htm)

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