

Appendix B1 Evaluating Motor Vehicle Records (MVRs)

Motor Vehicle Records (MVRs)

MVRs are a basic tool used by insurance carriers for evaluating driving records when we underwrite submissions for commercial auto coverage.

The following criteria are used by FCCI to guide our underwriters' evaluation of MVRs to determine what we consider to be an "acceptable" driving record. As a business owner/manager you may find this information useful when developing criteria you will apply to evaluate the driving records of your employees who operate company vehicles.

While judgment must be used when applying such criteria, it is prudent to view these as minimum requirements. Given your experience, the advice of your agent, concern with protecting your company's assets or possible legal considerations that may apply, you may need to develop criteria based on more exacting requirements. Ultimately you are accountable for ensuring that anyone who operates a vehicle for you is properly licensed and qualified to operate the vehicle. You must also do everything reasonably possible to be sure they will be safe drivers. You must decide the criteria you will apply. Whether you order your own MVRs or your agent orders them for you, always keep a copy for your files.

Unacceptable Driving Record

The following criteria define an unacceptable driving record:

A driver with major violations within the last three years, including:

- Driving under the influence of alcohol or drugs
- Reckless driving
- Leaving the scene of an accident
- Failure to yield to emergency vehicles
- Vehicular homicide or other felony
- Passing a school bus
- Drivers with 3 or more moving violations within the last three years (including at fault accidents whether cited with a violation or not)
- Drivers under suspension
- Drivers with an out-of-state license for more than 60 days past the request they acquire an in-state license (see additional information further in this document)

Marginal Driving Record

The following criteria define a marginal driving record:

Any driver who has one or more serious violations in the past 18 months such as:

- Excessive speeding (15 mph or more over the speed limit in any speed zone)
- Careless driving creating an accident
- Drivers with two moving violations within the past eighteen months

Any driver whose driving record reflects possible poor driving habits such as:

- Many not at-fault accidents
- Many minor traffic infractions
- License at one time is suspended for minor infractions

Drivers Under Suspension

A suspension of a driver's license may occur for a number of reasons. The driver should have the suspension eliminated whenever possible to assure his/her driver status.

When to order MVRs

1. All drivers prior to job assignment
2. After a driver is involved in an accident
3. Annually for all drivers

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