

MVR Evaluation

One of the most effective fleet management tools is a driver's Motor Vehicle Record (MVR). A MVR details an individual's past driving history indicating violations and accidents over a specified period.

Frequency is as much a concern as severity when evaluating a MVR. Equal emphasis should be placed on someone who, during the last three years, has had one minor accident and multiple speeding violations as someone who has had one major violation in the same amount of time. Recent history is the most important. A driver who had several moving violations over three years ago may be a better risk than a driver who had two violations within the last 12 months. All employees should be held to the same MVR standards.

When to Order MVRs

MVRs should be reviewed for each type of driver (currently employed or prior to placement) in a job with driving duties. Order MVRs in the following situations:

- **Upon hire or placement in a driving position:** It is critical to review the MVR before asking a driver to go out on the road on your behalf. Some companies wait until the next scheduled annual review or until their agent, broker, or insurance carrier asks for an updated driver list. However, this is a risky practice. No employee should be permitted to drive on company business until a MVR check has been completed.
- **After an accident happens or a Motorist Observation Report is received:** One way to determine if there has been a change in a driver's behavior is to obtain a MVR following an accident or after a call-in report/complaint has been received. A sudden increase in moving violations or accidents, even if they happened while the driver was in his or her own personal vehicle, may indicate a need for assistance such as driver training.
- **As part of a periodic review:** As part of an ongoing program to verify the qualifications of existing drivers, MVRs should be reviewed annually for all drivers. The reviews are meant to determine if remedial training or other action is necessary, including removal or restriction of driving responsibilities.

The MVR should be reviewed with the driver and made part of the driver's file. This review may give the supervisor insight into the driver's attitude regarding traffic rules and regulations.

MVR Evaluation Tools

MVR Point System

The MVR Point System does a good job of advancing drivers so that borderline individuals can be warned of their status and coached to improve. In the chart below, the Violation/Accident Guidelines and Points columns on the left are used to assign points to each accident or violation over a three-year period. The points are then totaled to establish the **Profile Points** in the right column. In the next chart, the suggested corrective action for that risk category appears based on profile points.



Example: Driver has a violation for talking on a cell phone (2 points) and a violation for speeding 15 miles over the speed limit (3 points). They would have 5 total points which would place them in the minor risk category.

The Corrective Action Guidelines column offers suggestions for corresponding profile risk points. It is important to develop your own point system and not use the points assigned on MVRs by the state. Several states do not assign points, and those that do have differing point systems, which could result in employees from different states being treated differently based on the same violations.

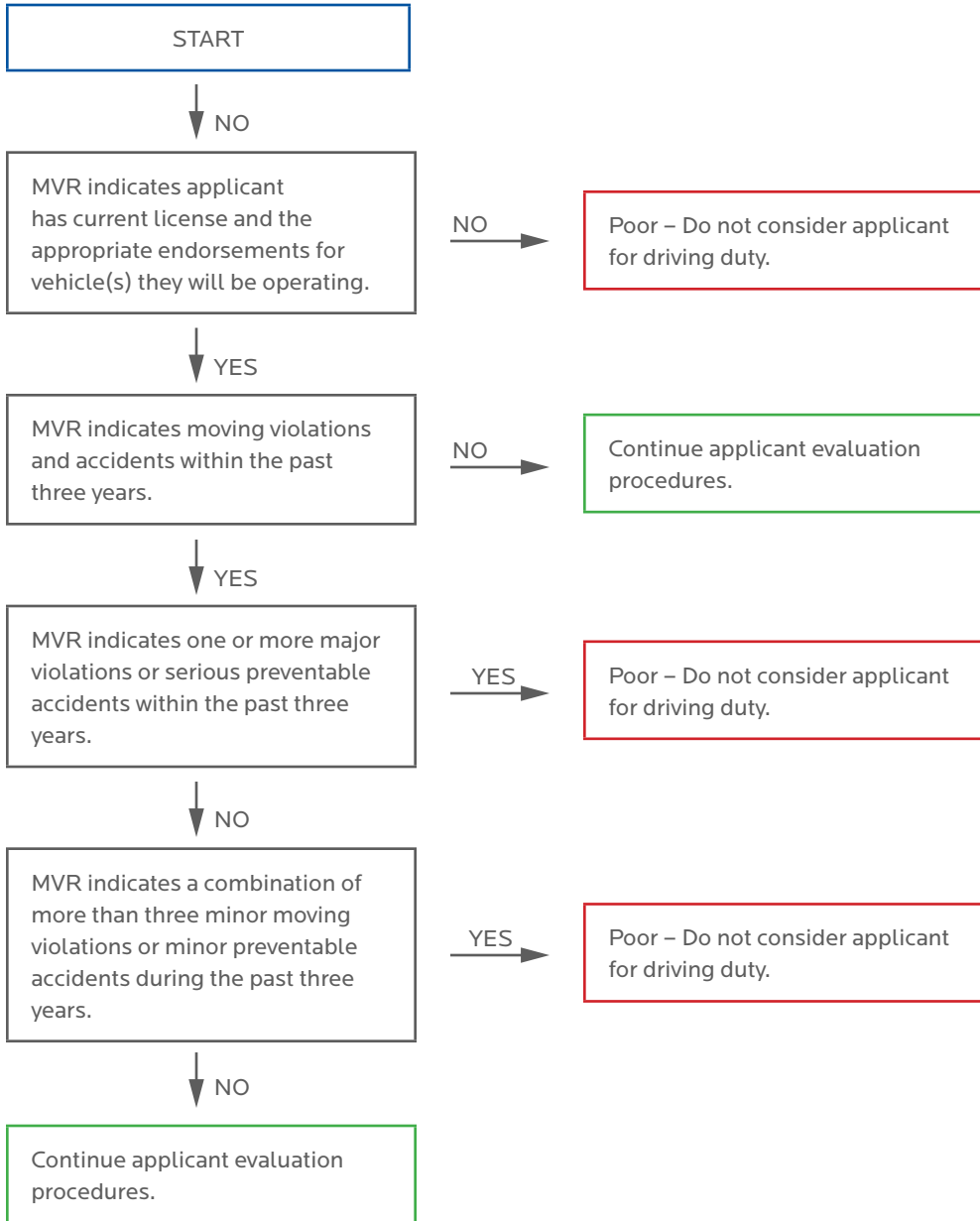
MVR Grid

The MVR Grid (shown below) also aids in identifying borderline individuals. Persons with borderline MVRs can be warned of their status and coached to improve so they do not move into the poor category.

Number of Moving Violations (past 3 years)	Number of Preventable Accidents (past 3 years)			
	0	1	2	3+
0	CLEAR	ACCEPTABLE	BORDERLINE	POOR
1	ACCEPTABLE	ACCEPTABLE	BORDERLINE	POOR
2	ACCEPTABLE	BORDERLINE	POOR	POOR
3+	POOR	POOR	POOR	POOR
Any Major (Past five years)	POOR	POOR	POOR	POOR

MVR Flow Chart

The MVR Flow Chart has similar criteria as the grid and point system; however, there are no graduations, simply a “yes-no” status.





Violation Types

Examples of Major Violations

- Leaving the scene of an accident
- Driving under the influence of drugs or alcohol
- Racing or excessive speed (greater than 20 mph over the speed limit)
- Reckless, negligent, or careless driving
- Felony, homicide, or manslaughter involving the use of a motor vehicle
- License suspension or revocation resulting from accidents or moving violations
- Following too closely or tailgating
- Erratic lane changing
- Attempting to elude a police officer

Examples of Minor Violations

- Speeding less than 20 mph over the speed limit
- Failure to obey sign
- Failure to yield
- Illegal turn

Examples of Non-Moving* Violations

- Parking tickets
- Motor vehicle equipment violations
- Failure to have a valid operator's license available where one actually exists

* Non-moving violations are typically not included when evaluating MVRs.

IMPORTANT NOTICE - The information and suggestions presented by Western National Insurance Company in this Technical Bulletin are for your consideration in your loss prevention efforts. They are not intended to be complete or definitive in identifying all hazards associated with your business, preventing workplace accidents, or complying with any safety related, or other, laws or regulations. You are encouraged to alter them to fit the specific hazards of your business and to have your legal counsel review all of your plans and company policies.