

Motor vehicle records

Motor Vehicle Records (MVR) are valuable tools for employers in any type of business that uses vehicles on or off the highway. While MVRs will not necessarily indicate a safe driver, they can indicate a bad driver. However, they are only one tool and should not be relied upon as the only indication of a person's driving ability. Other information such as performing road tests, personal and business references, credit checks, criminal background checks and contacting previous employers are necessary to completely address proper driver selection.

In addition, some of the information on the MVR may be inaccurate or may not have the information you desire. For example, in most states, collisions are not recorded. Motor vehicle records are also subject to the unique legal peculiarities and law enforcement techniques of each jurisdiction. Violations listed on an MVR should not all be considered equally. A stratification system will be needed to take into account more serious violations. Violations listed can be classified into three categories.

Capital violations

These violations are very serious and reflect a severe moral, as well as a driving hazard. These violations consist of licensing or registration offenses or felonies directly involving a motor vehicle such as the following:

- Murder or assault with a motor vehicle
- Hit and run
- Negligent homicide
- Driving while intoxicated

- Reckless driving resulting in bodily injury or property damage
- Driving after a drivers license has been suspended or revoked
- Operation of a vehicle after the registration has been revoked or suspended
- Motor vehicle theft and related offenses
- Using false or fictitious registration plates or drivers license

Major moving violations

These would include serious moving violations including, but not limited to, the following:

- Improper passing
- Failure to yield
- Improper merging
- Defective brakes and/or tires
- Drag racing
- Disregarding traffic sign or signal
- Driving 25mph over the posted speed limit
- Driving below minimum speed limit on limited-access highway
- Illegal transportation of alcohol

Minor violations

These would include all other minor violations including, but not limited to, the following:

- Speeding
- Equipment violations (except brakes and/or tires)
- Obstructing traffic
- Improper backing violations
- Failure to display registration
- Failure to furnish drivers license

The following step-by-step instructions will help you evaluate MVRs for applicants and for current drivers.

Guide for evaluating applicant driver's MVRs

| | dicates applicant has a current license type of company vehicle he or she driving: | | | |
|--|--|--|--|--|
| | Proceed to step 2. Do NOT consider for employment. | | | |
| 2. MVR indicates no violations: | | | | |
| | Use additional tools to process applicant. Proceed to step 3. | | | |
| | dicates one or more capital violations ess of date): | | | |
| | Do NOT consider for employment. Proceed to step 4. | | | |
| 4. MVR indicates more than one major violation (regardless of date): | | | | |
| | Do NOT consider for employment. Proceed to step 5. | | | |
| 5. MVR in three ye | dicates one major violation in the last ears: | | | |
| | Do NOT consider for employment. Proceed to step 6. | | | |
| but the | MVR indicates violation(s) are minor ones, but there are three or more during three-year period: | | | |
| ☐ Yes ☐ No | 1 7 | | | |

Guide for evaluating current driver's MVR

1. MVR indicates driver has a current license for the type of company

| | venicle being driven: | | |
|---|-----------------------|---|--|
| | ☐ Yes ☐ No | Proceed to step 2. IMMEDIATELY relieve employee of driving responsibilities. Consider further action such as the following: Disciplinary measures for failure to notify company of non-renewal/suspension/ revocation of license | |
| | | Placing employee in a nondriving position | |
| | | Having employee renew license | |
| 2 | . MVR ind | dicates no violations: | |
| | ☐ Yes | Mark driver file to order MVR in one year. | |
| | □No | Proceed to step 3. | |
| 3 | . MVR ind | dicates one or more capital violations: | |
| | ☐ Yes | IMMEDIATELY relieve employee of driving responsibilities. Consider further disciplinary action such as the following: • Placing employee on probation | |
| | | Placing employee in a nondriving position | |
| | | Suspending employee without pay | |
| | | Terminating employee | |
| | | Mark driver file to order MVR in six months if employee stays with the company | |
| | □No | Proceed to step 4. | |
| 1 | . MVR ind | dicates one (or more) major violation(s): | |
| | ☐ Yes | IMMEDIATELY relieve employee of driving responsibilities. Consider further disciplinary action such as the following: • Placing employee on probation | |
| | | Placing employee in a nondriving position | |
| | | Suspending employee without pay | |
| | | Terminating employee | |
| | | • Mark driver file to order MVR in six months if employee stays with the company | |
| | □ No | Proceed to step 5. | |
| | | | |

| MVR indicates violation(s) are minor ones, but there are three or moduring the current three-year period. | | |
|---|--|--|
| | les Improve, implement or increase driver training. Consider further disciplinary action such as the following: • Placing employee on probation | |
| | Placing employee in a nondriving position | |
| | Suspending employee without pay | |
| | Terminating employee | |
| | Pending driver file to order MVR in six months if employee stays with the company | |
| | Still consider implementing, improving or increasing driver training, depending on circumstances. Mark driver file to order MVR in one year. | |

Exposure is also important. A person driving 50,000 miles a year in interstate driving has a greater probability of getting a violation than one driving 10,000 miles in one city. Remember, MVRs can possibly indicate a poor driver, but they cannot indicate a good driver.

Zurich Services Corporation

1400 American Lane, Schaumburg, Illinois 60196-1056 800 982 5964 www.zurichservices.com

Zurich Services Corporation Risk Engineering



ISO 9001:2000

Quality-Assured Solutions Provider

The information in this publication was compiled by Zurich Services Corporation from sources believed to be reliable. We do not guarantee the accuracy of this information or any results and further assume no liability in connection with this publication, including any information, methods or safety suggestions contained herein. Moreover, Zurich Services Corporation reminds you that this publication cannot be assumed to contain every acceptable safety and compliance procedure or that additional procedures might not be appropriate under the circumstances. The subject matter of this publication is not tied to any specific insurance product nor will adopting these procedures insure coverage under any insurance policy.

©2006 Zurich Services Corporation

