



Motor Vehicle Record Evaluation Guideline

The selection of good drivers should be a priority for any company with a fleet of employee-operated vehicles, as front-line drivers have a daily responsibility to uphold that organization's reputation and assets. However, simply holding a valid license doesn't mean an employee is a good driver. Acceptable driver selection and training is an indication of good management practices.

One important component of selecting strong drivers is evaluating their Motor Vehicle Records (MVRs). Driving history information is included in an MVR and can be a good indicator of future driving performance. By reviewing MVRs during the selection process and annually thereafter, a company can maintain consistently high standards for all employees who drive for the organization. MVRs of employees and/or volunteers who operate their personal vehicles for the organization should also be reviewed.

MVR records are the best indication the insurance industry has for good drivers. This historical record reveals both personal and work violations of state motor vehicle laws. Items on an MVR are broken down into 3 categories: Type A – Major Violations, Type B – Serious Violations, and Type C – Minor Violations. Following are guidelines that should be considered for each category, as well as examples of violations falling into that category:

Drivers with a Type "A" Violation should be considered unacceptable to drive a company vehicle or their personal vehicle on company business. Examples of Type A Violations include:

- DWI/DUI/OUI/OWI – Drugs or Alcohol
- Refusing to take a substance test
- Driving with an open container of alcohol
- Reckless driving
- Hit and run accident
- Fleeing or evading police officer
- Speed contest (Racing)
- Driving while license is suspended or revoked
- Manslaughter or felony while operating a motor vehicle
- Leaving the scene of an accident
- Failure to report an accident
- Speeding 20 mph or more over the speed limit

Drivers with three or more type "B" Violations or Serious Violations in the past three years should be considered unacceptable. The following are Type "B" Violations:

- Speeding less than 20 mph over speed limit
- Improper lane change
- Failure to obey traffic signal or sign
- Failure to yield
- Careless driving
- License suspension
- At fault accidents
- Use of mobile communication device



Drivers with Type “C” or minor violations should not automatically be considered as unacceptable, but these violations should be considered in the overall determination of the acceptability of a driver. The following are Type “C” violations:

- Parking Tickets
- Financial Responsibility Violations
- Seat Belt Violations
- Improper or Excessive Loads
- Not-at-Fault Accidents

For more information, contact your local AIG representative.

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