

Motor Vehicle Record Criteria

Numerous studies of vehicle accidents have demonstrated a positive correlation between past driving performance and accident experience. The vast majority of drivers involved in vehicle accidents have had more than one vehicle accident and/or violation during the thirty-six months preceding their accidents. The Motor Vehicle Record (MVR) of any given individual is the single best indicator to tell what kind of a risk a person presents behind the wheel of a motor vehicle.

MVR checks through appropriate State Agencies are the primary source for verifying driving records. In hiring new drivers, MVRs should be ordered from each state in which the applicant has held an operator's license during the previous three (3) years, and be used as part of the overall Driver Selection and Qualification Program. In addition, MVRs should be ordered and reviewed annually for all drivers.

Establishing a criteria as to what constitutes an acceptable driving record is extremely important. Once established, drivers should be informed of the criteria, and Management should follow the criteria fairly and consistently. To assist in establishing acceptable MVR Criteria, the following should be used to categorize violations:

Type A Violation – Includes (but not limited to) DWI/DUI/OWI/OUI, Refusing Substance Test, Reckless Driving, Manslaughter, Hit & Run, Eluding a Police Officer, any Felony, Drag Racing, License Suspension, and Driving While License Suspended. Any driver with these types of violations is a major concern.

Type B Violation – Includes all vehicle accidents, regardless of fault.

Type C Violation – Includes all moving violations not classified as Type A or Type B. (Speeding, Improper Lane Change, Failure to Yield, Running Red Lights or Stop Lights, etc.).

Type D Violation – Includes all non-moving violations (Illegal Parking, Vehicle Defects, etc.).

Acceptable MVR Criteria should be established in conjunction with Department of Transportation or other jurisdictional requirements, Union Agreements, and review by legal counsel. The following sample criteria is offered for review and guidance.

Criteria

Declination, Termination, or Reassignment to a Non-driving Position

- One or more Type A violations in preceding 36 months.
- Two or more Type B violations in preceding 36 months.
- Three or more Type C violations in preceding 36 months.
- One Type B violation and two Type C violations in preceding 36 months.

Probation (6 Months)

- One Type B violation in preceding 36 months.
- Two Type C violations in preceding 36 months.
- One Type C violation and two Type D violations in preceding 36 months.
- Three Type D violations in preceding 36 months.

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The loss prevention information and advice presented in this brochure are intended only to advise our insureds and their managers of a variety of methods and strategies based on generally accepted safe practices, for controlling potentially loss producing situations commonly occurring in business premises and/or operations. They are not intended to warrant that all potential hazards or conditions have been evaluated or can be controlled. They are not intended as an offer to write insurance coverage for such conditions or exposures, or to simply that Great American Insurance Company will write such coverage. The liability of Great American Insurance Company is limited to the specific terms, limits and conditions of the insurance policies issued.

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