A Driver’s Right to MVR Privacy

MVR privacy is protected by State and Federal law. These privacy laws do not allow commercial insurance carriers to share MVR content or have driver pre-employment or employment discussions. Commercial insurance carriers’ permissible purpose is to underwrite insurance.

Effective immediately, we will no longer share copies of MVRs or offer pre-employment or driver employment screening. We will let commercial insureds know their employed driver is eligible, not eligible or has an expired driver’s license.

Here is a link to Frankenmuth Insurance’s “Commercial Auto: MVR Underwriting Guideline” for use in evaluating an employed driver and/or a potential driver: https://www.fmins.com/agpages/publicdocs/DriverMVRGuideline.pdf

If a commercial insured would like help establishing a driver qualification program, or if you have any questions, please contact your underwriter or field manager to set up a consultation with a loss control consultant.