How pre-hire and annual MVR pulls benefit business owners.



Here's one of the most common oversights our loss control experts find in business safety inspections: Failing to conduct pre-hire and annual motor vehicle record (MVR) pulls for company drivers. Checking MVRs can benefit business owners in myriad ways, including keeping them informed about driver safety, saving them money, and more. Failing to do so could lead to liability for negligent entrustment — which is when a company should know of a driver's risky behavior, but has neglected to do their due diligence, and an accident occurs.

What's in an MVR?

MVRs provide business owners with this important information:

- Driver's license number, name, and date of birth
- License status (valid, suspended, revoked, expired)
- License class and endorsements (such as a Commercial Driver's License (CDL) or a HazMat endorsement qualifying them to transport dangerous goods)
- Traffic violations, citations, and point accumulation
- DUI/DWI or other serious driving offenses
- Accident history, including at-fault indicators
- Medical certification details (for CDL drivers)

The amount of information varies from state to state, but these are the most common details included.

Here’s how checking MVRs benefits business owners.

- **Performing MVR pulls can save your business money on insurance.** Keeping up with MVR checks for prospective and current drivers can help keep your commercial auto insurance costs down. If your insurance company finds that you are skipping MVR checks, they may increase your premiums due to the greater risk of accidents and negligent driving.
- **MVR checks can prevent costly lawsuits.** If a driver working for your business causes an accident and you haven’t conducted MVR checks on that driver, your business could be sued for negligent entrustment. If your business is found liable, it could cost your company thousands or even millions of dollars in damages.
- **MVR checks can help ensure that you hire safe drivers.** When your company’s vehicles are on the road, your business’s reputation is on the line. Unsafe driving practices could damage that reputation and your company’s vehicles — both of which are costly to repair. Reviewing the driving history of prospective employees can help you choose only the safest operators for your team.
- **MVR pulls may be federally required for your business.** Businesses that operate commercial vehicles, transport passengers, or haul hazardous materials are required to perform annual and pre-employment MVR checks for their drivers. These regulations are enforced by the Department of Transportation (DOT) and the Federal Motor Carrier Safety Administration (FMCSA). If you fail to conduct the required checks, you could face expensive fines.

Annual MVR pulls are recommended at a minimum, and more frequent checks can help you better manage risk. You can also use fleet telematics, installing devices in your company vehicles to monitor driving behavior. Learn more about fleet telematics in our blog, Fleet telematics for commercial auto: how you can increase safety and savings.

Since April is Distracted Driving Awareness Month, it’s also a good time to make sure your company’s drivers are staying focused on the road. Offer them these guidelines from our blog, Commercial Fleet and Delivery Drivers: 5 tips to prevent distracted driving.

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