

## **What employers need to know about Motor Vehicle Records.**

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Most employers who own a fleet of vehicles are accustomed to submitting information to their insurance agents on all employees who drive for them. In addition, many employers submit the same information when interviewing potential employees and wait to hire a person until they hear back as to whether or not that driver is acceptable. This may be changing.

Effective September 1, the cost of ordering Motor Vehicle Reports will rise. Insurance carriers will still evaluate motor vehicle records for all drivers, but in an effort to control escalating costs, many will no longer order them on potential employees. Instead, carriers will wait until you actually hire the employee to run the MVR and determine acceptability.

In most cases that isn't a problem, but if the potential employee is unacceptable as a driver you will hear from the insurance provider weeks after the hire. By then you may have invested valuable time training someone your insurance company won't accept.

To avoid this situation, encourage potential employees to provide you with a currently dated copy of their motor vehicle record. Depending on your insurer, you may need records from as far back as seven years. Prospective employees can go online at [www.stateofflorida.com](http://www.stateofflorida.com) and choose drivers licenses and then driving records to order their motor vehicle records. If you prefer, there is also a place where you, as the employer, can order the MVR.

While privacy legislation prevents the insurance agent from discussing details of an employee's motor vehicle record they obtain, nothing stops you from getting the driving record and forwarding it to your agent for evaluation before you hire a new driver.

You may want to retain a driver regardless of their record. That can generally be accomplished by placing that vehicle and driver in a specialized market. Be prepared to pay inflated rates that match the risk the carrier is assuming. Depending on the carrier and type of points, violations can have an effect for seven years after the infraction, assuming the driver doesn't accumulate additional points. Irresponsible drivers are more likely to be involved in an accident, which affects your insurability if an accident takes place in a company vehicle.

We can't predict the future, but these records reflect probabilities. It is an important tool to help you maintain cost-effective operations.