

Chastain & Associates *Insurance*

TOPIC: Commercial Auto – MVR's

TO: All Commercial Customers

Due to the increased costs of auto liability court settlements, underwriting is becoming more strict on this coverage line. This industry wide issue has created an increase in premiums - as well as a higher standard of underwriting requirements. Any business with a commercial auto exposure is now expected to operate at a certain level of care and have an internal fleet safety policy with procedures in place that will reduce and limit the potential for accidents.

A well-developed fleet safety policy should include clear guidelines for acceptable drivers utilizing current Motor Vehicle Reports. MVRs should be obtained and reviewed by the business owner to determine whether an employee (or potential employee) is an acceptable driver. This is the expectation of not only the insurance carrier's underwriters and loss control consultants, but more importantly, the expectation of the courts.

Obtaining the MVR reports is the responsibility of the business owner. While the insurance carriers may check MVRs on an annual basis, this does not eliminate the business owner's responsibility to choose responsible drivers to operate their vehicles.

There are a number of websites that provide Georgia MVR reports to an employer. We suggest:

Georgia Department of Drivers Services (DDS):
<https://onlinemvr.dds.ga.gov/mvr/auth.aspx>

You must print, complete and mail the paperwork provided online to DDS.
Approval can take 30 to 45 days to obtain online access to GA MVRs. \$100 setup fee; \$6/MVR

Websites that provide MVRs for all states and other employment screening services include:

www.verisk.com/iix/home.html

www.intellicorp.net/marketing/Screening_Services_MVRs.aspx

Please contact us if any further assistance is needed. We have vast resources from our carriers and internally to help you develop a fleet safety policy and establish MVR criteria.

Thank you!

Chastain & Associates
Commercial Insurance Department