

Risk Insights

Advice for you and your business

Using Motor Vehicle Reports



Motor Vehicle Reports (MVRs) are documents detailing a driver's license history. They're available from provincial or territorial motor vehicle licensing departments and can be ordered by the driver, employer or insurance company.

Your responsibility as a business owner

As a business owner, you have an obligation to ensure your employee has a valid license for the vehicle they are operating and a driving record that's within the parameters of your company's driving standards.

MVRs are an effective and inexpensive risk management tool to assist you in doing this, and should be used by all companies who employ drivers.

MVRs should be ordered on all employees who will be driving a vehicle prior to hiring and annually thereafter. Your provincial motor vehicle license department can advise of the procedure for ordering an MVR.

● What is an MVR?

The information may vary by jurisdiction but an MVR typically includes the following information:

- Convictions
- License class
- Current license status
- Demerit or merit points
- Suspensions and reinstatements
- Medical due dates

As a business owner, you have an **obligation** to ensure your employee has a **valid license for the vehicle they are operating** and a driving record that's within the **parameters of your company's driving standards**.

MVRs are an effective and inexpensive risk management tool to assist you in doing this, and should be **used by all companies who employ drivers**.

Using Motor Vehicle Reports *(continued)*

MVRs can assist the insurance company in determining acceptability of drivers and the premium on private passenger, commercial and recreation vehicles, including snowmobiles, all-terrain vehicles and motorcycles.

Your employees' record of traffic violations could be an indication of how likely they are to be involved in a collision. As a result, your insurance company will request a list of drivers and order MVRs to determine driver acceptability, as well as the overall acceptability of insuring the auto policy.

● Using MVRs in your business

Your fleet management or employee policies should address the use of MVRs and indicate when MVRs will be checked and for which purposes they will be used.

As MVRs contain personal information, care must be taken to ensure that your collection, use, and disclosure of these documents comply with all applicable privacy laws.

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