

MVRs vs.
Continuous Monitoring:
What's enough?

The Truth About MVRs

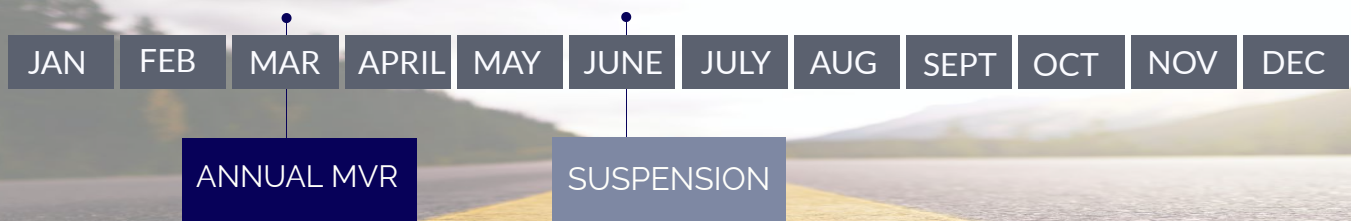
Pulling your employees' driving records periodically is not enough to protect your company's bottom-line. Relying on drivers' to self-report new violations also doesn't really work. "You should have known" is now a common phrase.

If a driver fails to communicate a license status change, are you as the employer still held responsible? Unfortunately, yes you can be. And it may have far-reaching consequences. The good news is you don't have to be in the dark about your driver's current status.

The Risk of Not Knowing

Moving violations, citations, and even driver's license suspensions can happen any day for a variety of reasons. Any gaps between MVR checks **expose companies** to unnoticed changes in driving records.

If a driver **doesn't self-report**, it could be several months before you find out this driver is operating illegally on the roads.



*A company that pulls annual MVRs in March might not find out about a license suspension received in June until the next scheduled check.

If one of your drivers is involved in a vehicle accident while having a suspended license, the legal and financial ramifications quickly skyrocket, especially on grounds of **negligent entrustment**.

A recent verdict was in 2019, Schnitzer Southeast and Schnitzer Steel were found negligent and had to pay \$280 million following a fatal accident involving one of their drivers.

Annual MVRs checks expose companies to **liabilities**.

Negligent entrustment occurs when it is proven that a company's driver is **reckless, inexperienced, or incompetent**. If the entrusted individual has an accident, the injured party has the right to bring a case against the individual's employer.

Yearly, motor vehicle crashes cost employers \$56.7 billion in liabilities, medical bills and emotional distress.



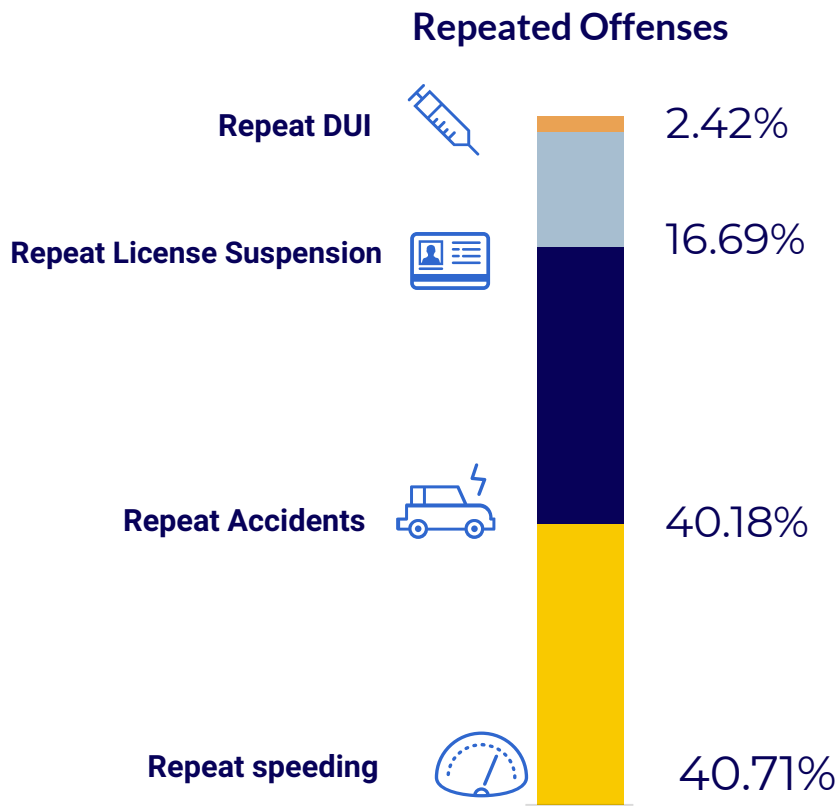
Company liabilities are one of the primary causes for bankruptcy.



In 2018, a jury in Texas found a company driver liable for an accident the employee caused. The company was found negligent for hiring the driver in the first place, violating its own safety policy, and then failing to train and supervise adequately. The company was held liable for \$75 million of the \$101 million judgment.

Drivers with violations are more likely to repeat history.

Drivers with past violations tend to repeat those risky behaviors when behind the wheel. Checking MVRs periodically generally means you have unqualified drivers operating on the roadways longer without your company's knowledge.



Data from a study conducted by the Science Applications International Corporation (SAIC) sponsored by the FMCSA & Insurify.

75 percent of drivers with a suspended or revoked license continue to drive.

Chances of winning negligent cases are slim with up to 79% of employers losing.

Commercial auto rates are expected to increase from 6-12 percent.

Cost Break-Up Analysis



Time is Money

Have you thought about how long it takes to review your drivers' MVR reports? The average time per report is 4 minutes. If you have 200 drivers this would take almost a full week of review by someone untrained to decipher if an employee puts you at risk.



Is It Cost-Effective For Your Fleet Size?



Companies are required to check employee MVRs every 12 months. Proactive companies will check MVRs bi-annually or quarterly. These costs add up quickly.

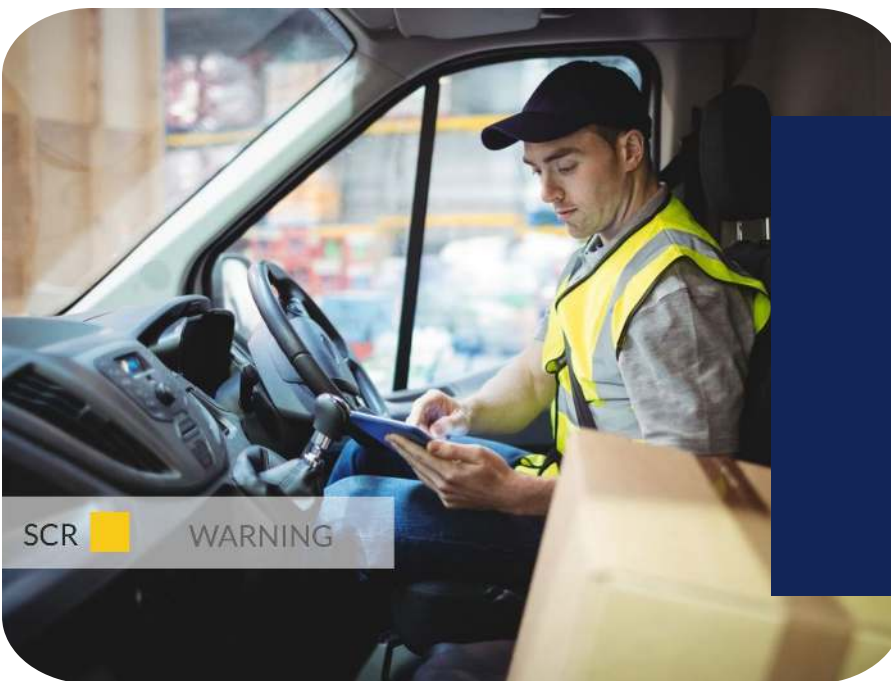
The national average for an MVR is \$11 (state fees range from \$2 to \$27 per MVR). For a company with 200 drivers, the average is \$8,800 for quarterly MVRs. Real-time monitoring is less expensive than quarterly MVRs.

So, How Often Should MVRs Be Checked?

Reducing the timeframe between MVR reports results in fewer crashes and associated injuries and fatalities. **MVR monitoring** checks drivers' records on an ongoing basis. As a result, it becomes easier to quickly identify driver problems, and correct them.

Continuous MVR monitoring helps:

- Ensure only safe drivers remain on the road
- Reduce administrative time and cost of checking MVRs
- Save money on insurance renewals
- Remain DOT compliant
- Decrease crash rates
- Modify/ predict driver behavior
- Protect your bottom-line



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www.embarksafety.com

(855) 362-2758

sales@embarksafety.com

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