



## MVR How to Read Your Report

ChoicePoint makes available Motor Vehicle Records (MVR) to insurance companies to assist in their underwriting decisions. The information on the MVR comes from a State's Department of Motor Vehicles (DMV).

The MVR contains the order information on submitted by the insurance company, information found on the driver's license, miscellaneous information from the state or ChoicePoint, and your driving record.

ChoicePoint cannot change, update or correct information on your MVR. Only the state issuing the driving record can update that information.

Use this product guide to understand the numbered items on the sample MVR report.

**(1)** Driver information from the order and from the State DMV. Not all of the information will be present in every report. The format of the data varies by state.

**(2)** Quoteback is the requesting insurance company's identification code for this report. (It may consist of the applicant's initials, policy number, etc.)

**(3)** Driver License Information section reports additional information about the license from the state DMV. If the license has more than 3 restrictions, the additional restrictions will be shown in the Miscellaneous and State Specific Information section.

**(4)** Miscellaneous and State Specific Information includes information provided by the state, or other information supplied by ChoicePoint. States may send the following types of information in this section:

- License information
- Point Information
- Restrictions
- Endorsements
- State Disclaimers

ChoicePoint messages may appear in the Miscellaneous Information section. Messages may be sent regarding:

- Driver History MVR
- Duplicate Order Check MVR
- Pre-screen MVR
- Restricted information

## SAMPLE REPORT

CHOICEPOINT INC.

DRIVER RECORD INFORMATION obtained by ChoicePoint Inc. on customer's behalf from the motor vehicle records of the state/province of SOUTH CAROLINA  
Identification of driver is based on information submitted.

<b>1</b>	<b>2</b>
Name/Address SMITH,JOHN M 123 MAIN STREET CITY, ST 99999-1234 COUNTY: RICHLAND	Quoteback TEST CASE

Driver License Number 000000000	Rpt Date 09/23/93	Systems Use 097 MV 00002	Account Number 399999999-640
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Social Security Number	DMV Account Number 0000
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DOB	Sex	Hgt	Wt	Eyes	Hair	Requested As/Also Known As
03/18/62	M	5 11	185	BRN	BRN	A5558633546548

### DRIVER LICENSE INFORMATION

<b>3</b>	Class	Issued	Expires	Status	Restrictions
	D-OPERATOR	06/15/93	06/15/96	DUPLICATE	DAYLIGHT HOURS ONLY
	B-COMM,GVWR>26001	10/18/94	10/18/98	VALID	CORRECTIVE LENSES

### 4 MISCELLANEOUS AND STATE SPECIFIC INFORMATION

The driver record information contained in this report was obtained from the above state on 09/10/97.

MAIL ADDR DATE: 08/26/94

OTHER ADDR: 11115 EAST FIRST ST ANYWHERE USA 08/15/92

Restriction: DAYLIGHT HOURS ONLY

Prev ST: MS Prev DL#: 999999999

TOTAL POINTS = 4

Endorsement: Hazardous Material

01/23/96 Duplicate License Issued

\*\* Entries below cover the past 36 months \*\*

Status: Suspended\*See suspensions below:

(5) Possible Additional Drivers section lists information about individuals that may be additional drivers in the subject's household. ChoicePoint encourages the insurance company to verify this information prior to making business decisions.

(6) Type of incident or action:

<b>ACCI</b> = Accident	<b>PROB</b> = Probation
<b>CANC</b> = License canceled	<b>REIN</b> = License reinstated
<b>CONV</b> = Conviction	<b>REVO</b> = Revocation
<b>DEPT</b> = Departmental Action	<b>SUSP</b> = License suspended
<b>DISQ</b> = Disqualification	<b>UNCL</b> = Unclassified
<b>F/R</b> = Financial Responsibility	<b>VIOL</b> = Violation
<b>MISC</b> = Miscellaneous	<b>WARN</b> = Warning

(7) Date the violation or suspension occurred.

(8) Date of the conviction or license reinstatement.

(9) State DMV description, and when provided, ChoicePoint Standard Violation Code (SVC) description. If "CDL: C" appears in this area, it indicates that this is a commercial violation. This information is supplied by the state. ChoicePoint provides the "CDL:" indicator to note the commercial incident.

(10) State DMV violation/conviction code, and, when provided, ChoicePoint SVC code. The SVC code comprises 10 positions, as follows:

**Position Description**

1 - 5	SVC code
	The first digit represents the general violation classification:
	10000 Registration, Titling, and Licensing
	20000 Financial Responsibilities and Accidents
	30000 General Moving Violations
	40000 Motorcycle Violations
	50000 Serious Offenses (includes serious moving violations)
	60000 Equipment Violations
	70000 Parking Violations
	80000 Miscellaneous Violations
6	blank
7	point assignment (C = 2 points)
8	speed check flag
9	by state exceptions
10	CDL indicator (C = commercial violation)

(11) Total points assigned by the DMV to the driver. Points are not present for every record and state.

5 =====POSSIBLE ADDITIONAL DRIVERS=====

ADDITIONAL DRIVER MAY NOT RESIDE IN THIS HOUSEHOLD OR BE ASSOCIATED WITH INSURED. THIS INFORMATION SHOULD BE INDEPENDENTLY VERIFIED PRIOR TO USE. THIS REPORT IS NOT A RECOMMENDATION.

MESSAGE: POSSIBLE ADDITIONAL DRIVER(S) REPORTED

DRIVING RECORD

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6	7	8	9	10	11
Type	Viol/Susp Date	Conv/Rein Date	Description	Viol/Conv Code	Pts
VIOL	08/16/94	09/10/94	HIT/RUN-PROP DAMAGE STAT: VC ITEM ABST VEHICLE: 000ABC CDL: C COURT: 19446 EL MONTE CIT/DOC: 1M01123 CPS/SVC: DRV TO STOP AFTER PD ACC	20002A	02

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