Job Aid: MVR and CLUE Reports
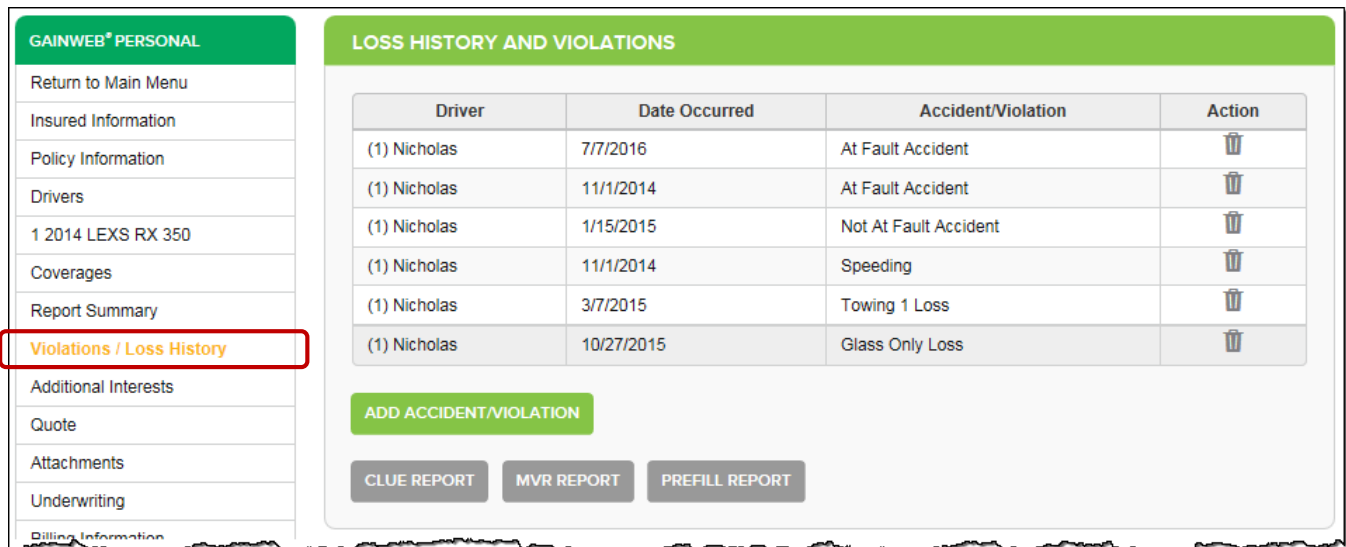
Overview   This job aid provides information about **Motor Vehicle Reports** (MVRs) and **Comprehensive Loss Underwriting Exchange** (CLUE) **Reports**.

Contents   This document contains the following topics:

Access MVR and Clue Reports

Instructions   To access an **MVR** and/or **CLUE** report, complete the following steps:

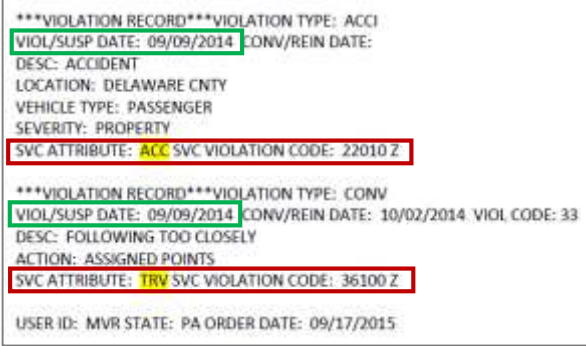| Step	Action	Image
1.	Click the **Violations/Loss History** link from the left navigation in GAINWeb® Personal.	
2.	Click on the **CLUE REPORT** button to review the CLUE Report.	
3.	Click on the **MVR REPORT** button to review the MVR.	

Read a Comprehensive Loss Underwriting Exchange (CLUE) Report

Instructions	Complete the following steps to review example accident information within a **CLUE** report (i.e. at fault, chargeable, etc.):

Step	Action	Image / Example
1.	Locate the accident/claim date and **CLM REF** number.	USER ID: ORDER DATE: 05/16/2016 GRANGE MUTUAL CASUALTY CO INQ REF 123456789101 ADD: 123 Main Street Columbus, OH 41112 -- SUBJECT INFORMATION PROCESSING OK, WITH CLAIMS Johnathan Test DOB: 10/20/1995 SEX: M SS: 123456789 DL: RG12456 OH -- VEHICLE INFORMATION: PROCESSING OK, NO CLAIMS VIN: JK124563145879 MK/MDL: 2002 SUBA IMPREZA -- 03/05/2016* CLM REF: 12365-99OP FAULT INDIC: POL: 2222514 TYPE: PA CO: STATE FARM INS CO O CLAIM: 22225147894567412 P/H: SMITH JANE ADD: 112255 SMITH LANE CITY, ST 99999-1111 DL: TU12512 OH V/O: TEST JONATHAN DOB: 10/20/1995 SEX: M SS: 123459876 VIN: 1234567891122 MK/MDL: 2014 CHEVROLET SILVERADO TYPE: *BI AMT: DIS: O TYPE: *CO AMT: 4604 DIS: C TYPE: PD AMT: 4706 DIS: O TYPE: RR AMT: 400 DIS: C TYPE: AMT: DIS:
2.	Locate the **FAULT INDIC** field. If the **FAULT INDIC** falls below the vehicle information, it may be an accident that happened prior to the current owner. It is necessary to ask the policy holder if the accident is theirs. **Tip:** You can also verify if the claim is the current policy holder by asking for the purchase date of the vehicle involved.	USER ID: ORDER DATE: 06/11/2016 GRANGE MUTUAL CASUALTY CO INQ REF 56133011100930 ADD: 12345 Main Street Columbus, OH 41112 -- SUBJECT INFORMATION PROCESSING OK, NO CLMS, NO INQIRS Johnathan Test DOB: 02/15/1960 SEX: F SS: 123654987 DL: RT564387 -- VEHICLE INFORMATION: PROCESSING OK, WITH CLAIMS VIN: 123654789987 MK/MDL: 2012 CHRY TOWN & COU -- 11/23/2015* CLM REF: 56789-110→ FAULT INDIC: POL: 4217007605 TYPE: PA CO: GOVERNMENT EMP INS CLAIM: 11111112222 VIN: 123654789987 MK/MDL: 2012 CHRY TYPE: *BI AMT: 860 DIS: C TYPE: AMT: DIS: TYPE: PD AMT: 3296 DIS: TYPE: AMT: DIS: TYPE: AMT: DIS:

In the example above, the following information is provided:

3.	Locate the **Type** fields determine the losses incurred as a result of the accident.	Accident Date	03/05/2016

3.	Locate the **Type** fields determine the losses incurred as a result of the accident.		

BI	Bodily Injury
PD	Property Damage
CO	Collision
CP	Other Than Collision
RR	Rental Reimbursement
MP	Medical Payment

4.	Locate the **AMT** fields to view the amount paid of each **Type** of loss incurred.

5.	Locate the **DIS** fields (Disposition) to view the current claim status for each **Type** of loss incurred.

O	Open
C	Closed
S	Subrogation
W	Withdrawn
D	Under Deductible

In the example above, the following information is provided:

Accident Date	03/05/2016
CLM REF	12365-99CP
FAULT INDIC	Located below the Vehicle Information, therefore determine who had the accident.
TYPE: AMT: DIS:	Bodily Injury (not determined) Open
TYPE: AMT: DIS:	Collision $4604 Closed
TYPE: AMT: DIS:	Property Damage $4706 Open
TYPE: AMT: DIS:	Rental Reimbursement $400 Closed

Read a Motor Vehicle Report (MVR)

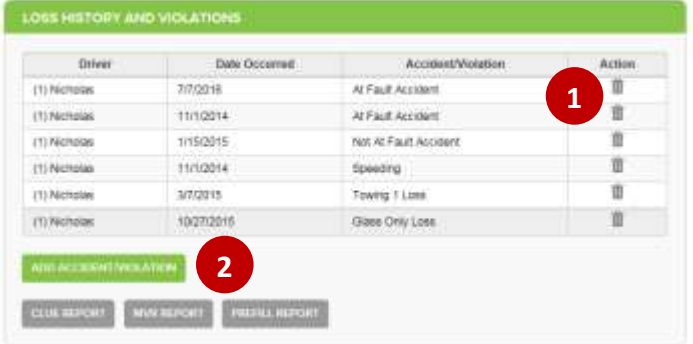**Instructions**   Complete the following steps to review the most important indicators within an **MVR** report:

Step	Action	Image
1.	Locate the **VIOL/SUSP DATE** field to determine the violation date.	
2.	Locate the **SVC ATTRIBUTE** field to determine the violation. | Abbreviation	Description	 |---|---| | **DUI**	Driving Under the Influence	 | **DWI**	Driver While Impaired	 | **DLS**	Driving with License Suspended	 | **RKD**	Reckless Driving	 | **DRG**	Drug Related	 | **ACC**	Accident	 | **TRV**	Traffic Violation	 | **ADM**	Administrative (Non-Chargeable Violation)		***VIOLATION RECORD***VIOLATION TYPE: ACCI VIOL/SUSP DATE: 09/09/2014 CONV/REIN DATE: DESC: ACCIDENT LOCATION: DELAWARE CNTY VEHICLE TYPE: PASSENGER SEVERITY: PROPERTY SVC ATTRIBUTE: ACC SVC VIOLATION CODE: 22010 Z ***VIOLATION RECORD***VIOLATION TYPE: CONV VIOL/SUSP DATE: 09/09/2014 CONV/REIN DATE: 10/02/2014 VIOL CODE: 33 DESC: FOLLOWING TOO CLOSELY ACTION: ASSIGNED POINTS SVC ATTRIBUTE: TRV SVC VIOLATION CODE: 36100 Z USER ID: MVR STATE: PA ORDER DATE: 09/17/2015

Add Undetermined Fault / Driver Information

Instructions   Complete the following steps to assign the correct individuals to an undetermined accident:

Important!   With any undetermined fault/driver accident, it is imperative the following steps are followed.

Step	Action	Image
1.	Click the **Trash Can** to delete the Undetermined Fault or Driver Accident. **Note**: Common undetermined types are: • At Fault Accident Undetermined Driver • Accident Undetermined Fault or Driver • Not At Fault Accident Undetermined Driver	
2.	Click the **ADD ACCIDENT / VIOLATION** button. Input the required information to add the appropriate reason code to the loss history with the proper driver.	