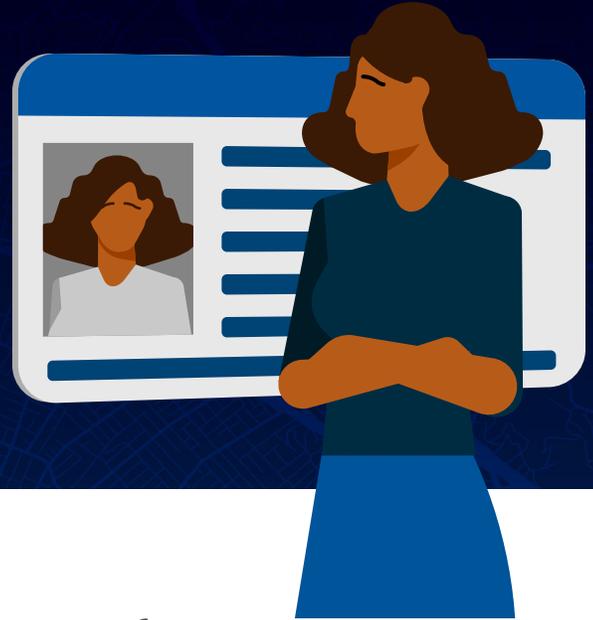


License/MVR Checking & Monitoring



The Cost of Inaction

The average cost to employers of an on-the-job highway crash is \$24K. If injuries are involved, this cost soars to \$68K.

NETS "Cost of Motor Vehicle Crashes to Employers - 2015"

Accident risk increases as a function of the number of accidents and citations on a driver's prior record.

An Inventory of California Driver Accident Risk Factors

Drivers with invalid licenses accounted for 18% of fatal crashes and 19% of fatalities in 2012.

NHTSA Traffic Safety Facts

Research has established the increased likelihood of collision associated with specific driving infractions, allowing managers to use MVR violations to establish individual driver risk levels.

An Inventory of California Driver Accident Risk Factors

An integral part of fleet risk management.

A robust fleet safety policy should include annual or bi-annual license checks for ALL drivers, not just new hires. This allows companies of ALL sizes and experience levels to ensure employees are driving legally and within their capabilities; eliminate the possibility of collisions caused by unqualified or ineligible drivers; identify individual drivers' risk levels as predicted by prior citations, collisions, and violations; and reduce likelihood of legal action against your company.

Risk management best practices call for ongoing license monitoring, to receive immediate notification when a driver is cited for an infraction. License checking procedures should be reviewed regularly to address any changes to the rules and regulations governing eligibility to drive.

eDriving's license verification services include BOTH point-in-time **License Checks/Motor Vehicle Records (MVRs)**, as well as ongoing **License Monitoring** – each with full Federal Credit Reporting Act (FCRA) or Personal Information Protection and Electronic Documents Act (PIPEDA) compliance support, including driver consent management.

End-to-End FCRA Compliance Made Simple

As an employer, you are obligated to comply with FCRA rules and regulations whenever you order a background or driver license check from a third-party supplier. You are required to provide drivers with specific federally-mandated information, secure drivers' consent for the license check, and apprise drivers of any adverse action(s) resulting from the findings. FCRA compliance can seem complex, often made more complicated by states' additional requirements and trucking's unique FCRA regulations. And, according to the American Bar Association, the stakes for non-compliance have never been higher, as evidenced by the "staggering" number of class action lawsuits and multimillion dollar settlements against employers in recent years.

That's why eDriving's turnkey license checking services include end-to-end management of FCRA and PIPEDA compliance to minimize risk and exposure. After receiving the appropriate identifying information for your drivers, eDriving's dedicated license specialists handle the entire process, including:

- > Distributing all federally-mandated notices and communications related to driving record;
- > Securing drivers' consent via digital signature ("e-consent") or printed form, depending on state requirements;
- > Securely storing digital or print consent records.

In most states, consent via digital signature is the norm. eDriving's e-consent process increases security and privacy, and saves time and paper while minimizing errors and administrative involvement.

Flexible Options for Employers Choose the Frequency

On Demand – License Checks

Our most familiar offering is our on-demand, point-in-time verification of driving record.

- > License status, restrictions, suspensions, revocations and expirations
- > Assignment of risk rating (Low, Med, High)
- > Results available often within < 5 minutes of request to state/provincial/country DMV
- > End-to-end management of Federal Credit Reporting Act (FCRA) and PIPEDA (Canada) compliance

Ongoing – License Monitoring

The most comprehensive solution is our active monitoring for any change in driver's license status.

- > Baseline MVR
- > Continuous scanning of driver license
- > Immediate notification (timing varies by state) if any change in status or activity is identified
- > Subsequent MVR check following identified activity

Optimized Solution via Virtual Risk Manager® (VRM)

MVR output can be integrated into VRM's DriverINDEX® performance management platform, combining the MVR rating with VRM's RoadRISK® rating and additional driver performance data, including telematics, incidents, and collisions, for a comprehensive view of driver risk.