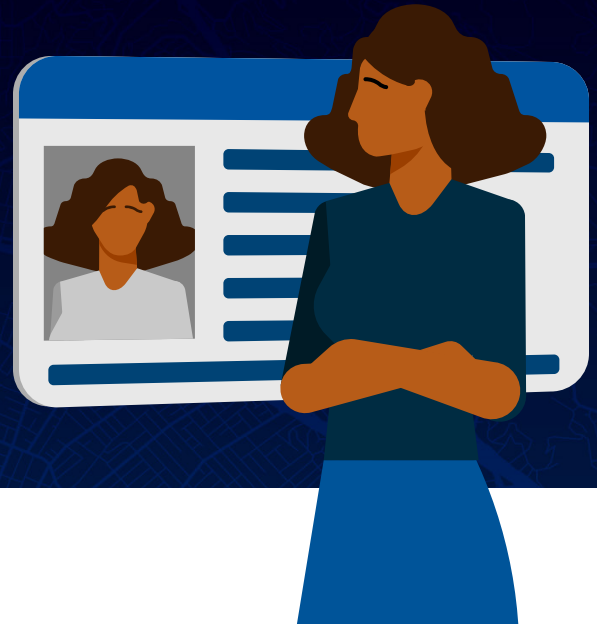


# Driver Risk Monitoring

Continuous License Monitoring



## The Cost of Inaction

7% of North American drivers have a suspended license.\*

Nearly 40% of these were suspended for non-driving offenses (e.g., failure to pay childcare support, parking tickets, etc.)

1 in 5 fatal crashes involves a driver with an invalid license.\*\*

The average cost of a crash with single fatality is \$671K.\*\*

\*AAMVA. Reducing Suspended Drivers and Alternative Reinstatement Practices

\*\*NETS "Cost of Motor Vehicle Crashes to Employers 2015"

## Identifying Potential Driver Risk – The Gold Standard

eDriving's Driver Risk Monitoring (DRM) service has been designed to provide **continuous license monitoring** for **uninterrupted coverage** for your drivers – the gold standard when it comes to license checking. While periodic motor vehicle record (MVR) checks provide coverage for a single day, eDriving's DRM service provides **coverage for 365 days!**

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 have full Federal Credit Reporting Act (FCRA) and 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.**

## ONGOING, CONTINUOUS monitoring of MVRs includes:

- > Baseline license check / MVR with:
  - Access to license status, restrictions, suspensions, revocations and expirations
  - Assignment of risk rating (Low, Med, High)
  - Results often available within < 5 minutes
  - **End-to-end** management of Federal Credit Reporting Act (FCRA) compliance including:
    - Distribution of all federally-mandated notices and communications related to driving records;
    - Securing drivers' consent via digital or printed form, depending on state requirements;
    - Securely storing digital or print consent records.
- > **Continuous** monitoring of driving record for new activity
- > **Immediate** notification (timing varies by state) of change in status or activity is identified
- > **Automatic**, subsequent MVR check to obtain details following identified activities

## Benefits

- > **Reduced** risk and liability – Continuously protect yourself from liability resulting from drivers making deliveries using suspended, restricted, revoked or expired licenses
- > **Reduced risk management cost** – 80% of risk derives from 20% of drivers; Use eDriving's comprehensive driving data to identify and focus coverage on your riskiest drivers
- > **Reduced insurance cost** – MVR monitoring is a requirement to receive best-in-class rates from insurance providers
- > **FCRA compliance made simple** – eDriving's experts will manage the various communications, filings, and actions required as part of FCRA compliance
- > **Integrated Solution** – eDriving's DriverINDEX<sup>®</sup> combines MVR ratings with Mentor driver performance data for a comprehensive view of driver risk
- > **Trusted Partner** – Rely on eDriving, a provider you trust, to integrate and support ALL your risk management services. We've got your back!