Motor Vehicle Record Guide

Chubb Risk Consulting

Contents

An Introduction to Motor Vehicle Records (MVR)

A Motor Vehicle Record (MVR) is a report issued by the state that provides information about an individual's driving history. The MVR report includes details about traffic violations and crashes/incidents within the past three years, as collected by the state Department of Motor Vehicles (DMV).

Regularly checking the Motor Vehicle Records (MVRs) of company drivers is crucial when hiring new drivers or transitioning existing employees into driving roles. This is important because drivers with a history of crashes and traffic violations are more likely to face similar issues in the future. It also helps companies effectively manage the risks and costs associated with their commercial vehicles. MVRs not only determine a driver's qualifications, but also indicate the need for corrective measures like driver training, mandatory training, or retraining after a conviction. This shows that the company prioritizes safe driving and helps reduce the likelihood of future incidents.
In severe cases, terminating or revoking driving privileges may be necessary.

The MVR program should include a requirement for drivers to immediately report any moving violations and convictions to the fleet safety manager or other responsible management overseeing the MVR program. Additionally, drivers should be obligated to inform the company of any suspensions or revocations that may affect their eligibility to operate a motor vehicle for company purposes.

Some states have programs that allow for the ongoing monitoring of driving records. These programs notify employers whenever there are new violations, convictions, suspensions, revocations, or other relevant information added to an individual's driving record. Additionally, there are third-party fleet vendors that offer continuous monitoring services for MVRs. By implementing continuous monitoring, companies can improve their risk management by gaining better insight into their drivers' records and taking proactive measures to prevent drivers who do not meet the company's standards from operating vehicles for business purposes or driving company-owned vehicles.

MVR Program

An effective MVR program is essential to ensure driver qualification and compliance with specific criteria. The program involves a thorough review of employees' driving records, considering any crashes, violations, or license suspensions. The goal is to go beyond just determining insurability and instead identify drivers with a clean and responsible driving history. Furthermore, the program allows a company to establish standards and criteria tailored to its unique needs, ensuring consistency and adherence to safety standards. An effective MVR program can mitigate risks, promote safer driving practices, and safeguard employees, assets, and reputation.

When developing an MVR program, it is important to follow best practices to ensure its effectiveness. Here are some key guidelines to consider:

1. **Management Leadership and Commitment:** To ensure clarity and establish senior management's support for the overall vehicle safety program, it is essential to have a clear and well-communicated policy statement that employees must acknowledge and sign off on.
2. **Driver's License Verification:** A policy that mandates all company drivers to hold a valid driver's license issued by the state where they reside.
3. **MVR Consent:** Obtain written consent from employees or applicants before conducting an MVR check and provide them with a clear and conspicuous disclosure statement that explains the purpose and nature of the check.
4. **MVR Ordering Procedures:** Establish a process for promptly obtaining MVRs for prospective and existing drivers. MVRs can be sourced from outside vendors or the state's Department of Motor Vehicles (DMV).
5. **Clear Policy Criteria:** Have a clearly documented MVR check policy that outlines the purpose of the checks, who is subject to them, the frequency of checks, and the consequences of violations or negative MVR reports. Apply the same standards and criteria consistently across all employees and positions.
6. **Establish Driver Qualification/Disqualification Criteria:** Define clear qualification criteria specific to the company's needs. Determine what constitutes an acceptable driving record, identify high-risk drivers, and determine what disqualifies a driver from operating company vehicles.
7. **Ongoing Driver Monitoring:** Consider implementing ongoing driver monitoring programs for employees who have company-provided vehicles or are required to drive as part of their job responsibilities.
8. **Training and Corrective Measures:** Utilize MVR records to indicate necessary remedial actions, such as driver training or other corrective measures. In severe cases, termination or revocation of driving privileges may be necessary.
9. **Record-keeping:** Maintain accurate and up-to-date records of MVR checks, including consent forms, disclosure statements, and any adverse actions taken based on the results.
10. **Program Audit:** Regularly assess the MVR check program to ensure it complies with changing laws and regulations. Review the criteria periodically to ensure they are aligned with the company's risk profile.

Importance of MVR Reviews for Driver Compliance

Many companies rely on insurance agents, brokers, or carriers to run the MVR checks for their employees. However, it is important to understand that the Driver's Privacy Protection Act prohibits sharing this information with the company. Therefore, companies should conduct their own MVR reviews to ensure that drivers operating vehicles for business purposes meet specific criteria. By conducting these reviews, companies gain better control and knowledge of their employees' or drivers' driving records.

Relying solely on an insurance agent, broker, or carrier's review may only assess insurability and not provide a comprehensive evaluation of driver qualifications. However, conducting internal MVR reviews allows companies to examine driving records, including past crashes, violations, or suspensions. This guarantees drivers have a clean driving history and meet the company's specific standards for safe and responsible driving.

Sample Policy Statements

The following resources can be used to help a Chubb client establish a formal MVR Program.

Motor Vehicle Record Check Policy Statement: *At [Company Name], the safety and well-being of our employees and the public are top priorities. As part of our commitment to maintaining a safe work environment and promoting responsible driving practices, we have developed the following policy statement outlining the driver qualification and qualification criteria for Motor Vehicle Record (MVR) checks:*

Driver Qualification Standard: *Our company requires all drivers, including employees who operate company-owned vehicles and those who drive company-hired or non-owned vehicles, to meet specific qualification criteria. These criteria ensure drivers maintain an exemplary driving record and uphold our commitment to safety.*

Clean Driving Record: *To be eligible for driving responsibilities, drivers must demonstrate a clean driving record with minimum violations or crashes. The specific criteria for what constitute a clean driving record will be defined by our company and may vary based on legal and insurance requirements.*

Maximum Number of Violations: *Our company will establish a maximum number of violations a driver can have within a specific time frame. This criterion ensures that drivers who consistently demonstrate poor driving behavior or disregard traffic laws are not assigned driving duties.*

Crash History: *A driver's crash history will be thoroughly evaluated during MVR checks. If a driver has a pattern of collisions or a history of major crashes and moving violations, they may be subject to additional assessments or restrictions to promote safer driving practices.*

License Suspension or Revocation: *In instances where a driver's license has been suspended or revoked, further scrutiny will be applied to assess the driver's eligibility for driving responsibilities. Depending on the circumstances, remedial actions or additional training may be required before reinstating driving privileges.*

Ongoing Monitoring and Review: *As outlined in our company policy, MVR checks will be conducted regularly to ascertain that all drivers maintain compliance with our driver qualification criteria. Regular monitoring allows us to promptly identify any changes in a driver's record and take appropriate action when necessary.*

Continuous Driver Training: *Our company recognizes the importance of ongoing driver training and development. In addition to MVR checks, we will implement comprehensive driver training programs to enhance driver knowledge, reinforce safe driving practices, and address any identified areas for improvement.*

By adhering to these driver qualification criteria through regular MVR checks, we aim to ensure that our drivers meet and maintain high standards of responsible and safe driving. This policy statement reflects our commitment to employee and public safety, risk mitigation, and upholding ethical and legal obligations.

Senior Leader's Signature ___________________________

Employee Signature ___________________________

Driver's License Policy: *All employees who drive for company purposes that operate personal, rented, borrowed, leased, or company vehicles must have a valid driver's license issued either in the state where they reside or in a foreign country if it is recognized as valid in the United States. The license should also be appropriately classified and endorsed for the specific vehicle(s) assigned to the driver.*

A driver should have only one (1) driver's license in the state where they reside.

All drivers must follow the authorized driver's license restrictions listed on their driver's license (i.e., use of glasses while driving, etc.).

Senior Leader's Signature ___________________________

Employee Signature ___________________________

MVR Ordering Procedures

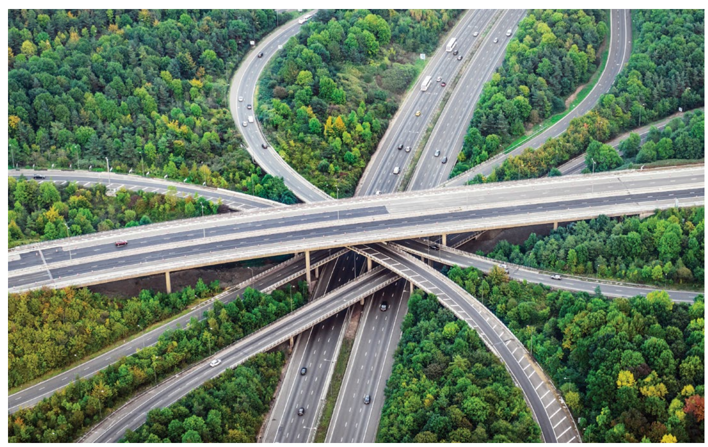
MVRs can be ordered for a fee directly from the state DMVs in which the candidate holds them.

Alternatively, some vendors provide this service for a fee.

To simplify and make MVR checks more cost-effective for our customers, we have formed partnerships with preferred vendors who provide discounted MVR services. These vendors specialize in offering MVR checks that assist our customers in evaluating driving records. By leveraging these partnerships, we aim to make the MVR check process more accessible and budget-friendly for our valued customers. Please consult the account manager, underwriter, or local Risk Engineer for further details on accessing these discounted MVR services. See the Learn More & Connect section at the end of this document.

Truck Crash Predictor Analysis: The October 2022 report Predicting Truck Crash Involvement[1] by the American Transportation Research Institute reviewed truck driving crashes and past violations. The study found a relationship between past violations and future crashes. Eleven types of convictions had over a 50% increase in the likelihood of a future crash.

The list is ranked by the percentage increase in future crash probability, based on specific violations, convictions, and prior crashes.



Driver Behavior	Future Crash Likelihood Increase
A Failure to Yield Right-of-Way Violation	141%
A Failure to Use /Improper Signal Conviction	116%
A Past Crash	113%
A Reckless Driving Violation	104%
A Failure to Obey Traffic Sign Conviction	85%
A Failure to Keep in Proper Lane Conviction	78%
An Improper or Erratic Lane Changes Conviction	77%
A Reckless /Careless/ Inattentive /Negligent Driving Conviction	62%
An Improper Lane/Location Conviction	61%
A Failure to Obey Traffic Signal /Light Conviction	55%
A Disqualified Driver Violation	53%

Future Crash Probability Oct 2022 Report ATRI Predicting Truck Crash Involvement

2024 MVR Fees by State

State	CDL	Fee	Non-CDL	Fee
Alabama	5Y Instant 3Y Overnight	$10.00 $10.00	5Y Instant 3Y Overnight	$10.00 $10.00
Alaska	3Y Instant	$10.00	3Y Instant	$10.00
Arizona	5Y Instant 5Y	$8.00 $5.00	3Y Instant 3Y Overnight	$6.00 $5.00
Arkansas	EM Instant	$14.20	3Y Instant	$12.70
California	3Y Instant	$2.00	3Y Instant	$2.00
CDLIS	Instant	$2.50	N/A	N/A
Colorado	7Y Instant	$6.00	7Y Instant	$6.00
Connecticut	3Y Instant	$18.00	3Y Instant	$18.00
Delaware	3Y Instant	$25.00	3Y Instant	$25.00
District of Columbia	3Y Instant	$13.00	3Y Instant	$13.00
Florida	7Y Instant	$10.02	3Y Instant	$8.02
Georgia	7Y Instant	$8.00	3Y Instant	$6.00
Hawaii	3Y Overnight	$23.00	3Y Overnight	$23.00
Idaho	3Y Instant	$10.00	3Y Instant	$10.00
Illinois	3Y Instant	$20.00	3Y Instant	$20.00
Indiana	3Y Instant	$10.00	3Y Instant	$10.00
Iowa	3Y Instant	$10.30	3Y Instant	$10.30
Kansas	3Y Instant	$16.70	3Y Instant	$16.70
Kentucky	3Y Instant	$6.00	3Y Instant	$6.00
Louisiana	3Y Instant	$18.00	3Y Instant	$18.00
Maine	3Y Instant	$7.00	3Y Instant	$7.00
Maryland	3Y Instant	$15.00	3Y Instant	$15.00
Massachusetts	3Y Instant	$8.00	3Y Instant	$8.00
Michigan	3Y Instant	$15.00	3Y Instant	$15.00
Minnesota	3Y Instant	$5.00	3Y Instant	$5.00
Mississippi	3Y Instant	$14.00	3Y Instant	$14.00

MVR Evaluation

The MVR review should be used to screen out drivers who have poor driving records since they are most likely to cause future crashes. Review the MVR against an established Driver Disqualification Criteria tailored for a company to ensure the driver maintains a good driving record. The criteria should clearly define the number of violations a driver can have over a specific period before losing the privilege of driving for work. Be prepared to provide training to address driver violations/crashes as needed.

The two most common methods of evaluating MVRs are the Point System and the Classification System (major/minor citations). The fleet manager should keep records and evaluate existing driver's collision/incident records that might not result in a record on the employee's MVRs. These should be tracked by the fleet manager.

Accumulation of DMV Points on Driver Records

Moving Violations
A moving violation refers to any violation of the law that occurs while a vehicle is in motion. These violations result in the accumulation of DMV points on the driver's MVR.

Non-moving Violations
Parking and fix-it tickets, which address vehicle equipment issues like missing front plates, broken lights, and tinted windows, do not lead to the accumulation of points on a driver's MVR. Similarly, paperwork violations related to insurance or registration do not result in adding points on an MVR.

Cell Phone Violation and Points
The consequences of talking, texting, emailing, or browsing the internet on a handheld mobile phone while driving vary by state. In most states, these actions add a point or points to the driver's MVR.

State	CDL	Fee	Non-CDL	Fee
Missouri	DB Instant	$5.80	DB Instant	$5.80
Montana	3Y Instant	$7.87	3Y Instant	$7.87
Nebraska	3Y Instant	$7.50	3Y Instant	$7.50
Nevada	3Y Instant	$7.00	3Y Instant	*$7.00*
New Hampshire	3Y Instant	$17.00	3Y Instant	$17.00
New Jersey	3Y Overnight	$12.00	3Y Overnight	$12.00
New Mexico	3Y Instant	$6.50	3Y Instant	$6.50
New York	3Y Instant	$7.00	3Y Instant	$7.00
North Carolina	7Y Instant	$12.75	7Y Instant	$12.75
North Dakota	3Y Instant	$3.00	3Y Instant	$3.00
Ohio	3Y Instant	$5.00	3Y Instant	$5.00
Oklahoma	3Y Instant	$27.50	3Y Instant	$27.50
Oregon	CR Instant	$13.99	CR Instant	$13.99
Pennsylvania	EM Instant	$16.00	EM Instant	$16.00
Rhode Island	3Y Instant	$21.00	3Y Instant	$21.00
South Carolina	7Y Instant	$7.25	7Y Instant	$7.25
South Dakota	3Y Instant	$5.00	3Y Instant	$5.00
Tennessee	3Y Instant	$7.50	3Y Instant	$7.50
Texas	EM Instant	$7.50	3Y Instant	$6.50
Utah	EM Instant	$11.00	3Y Instant	$11.00
Vermont	3Y Instant	$21.00	3Y Instant	$21.00
Virginia	3Y Instant	$8.00	3Y Instant	$8.00
Washington	5Y Instant	$15.00	5Y Instant	$15.00
West Virginia	3Y Instant	$12.50	3Y Instant	$12.50
Wisconsin	3Y Overnight	$7.00	3Y Overnight	$7.00
Wyoming	EM Instant	$10.00	EM Instant	$10.00

State fees are subject to change without notice. Update August 2024

High-Risk Driver

Drivers are classified as “High-Risk Drivers” if the MVR or incident review indicates, or it is otherwise determined that the driver has serious driving violations or if the insurance company declines coverage (in a state that allows driver exclusion) for that driver for any reason.

Procedures and management controls should be established for corrective actions for drivers identified as High-Risk. The employee’s manager must suspend all company driving privileges immediately upon identification of a high-risk driver. The driver should be prohibited from driving a company-owned vehicle or rental at any time. Additionally, the driver should be restricted from using their personal vehicle for company business. The employee’s manager may transfer the employee to a position that does not require driving if such a position exists, or the employee may be subject to discipline up to and including termination of employment.

The employee may reapply for the privilege to drive on company business after one year of suspension, provided they have completed an approved defensive driving training course. Application should be made to the employee’s manager and must be approved by the Incident Review Board. If approved, the employee’s driving status will change from suspension to probation. Reinstatement of driving privileges does not constitute an offer by the company for any position that involves driving a company vehicle. A position opening must exist, and normal job posting procedures must be followed.

Driver Disqualification Criteria

Establish a “Point” or “Violation” policy method when evaluating MVRs. The following guide can assist a company in evaluating the MVRs. Two methodologies are shown. One is the Point system, which assigns a score to various violations. The Classification system differentiates between Major and Minor occurrences.

Either can be used, however, a company should always adopt the most conservative process, and a 3-year history should be reviewed. For example, if a driver has only 6 points but one Major Violation, the driver should be considered high-risk/unacceptable. If a driver is still in the "acceptable" range but has shown a history of violations or is nearing the "unacceptable" level, remedial action or probationary measures should be considered.

Evaluation of the MVR information: Example Criteria:

Violation	Points or	Violations
Any conviction that resulted driving under the influence of alcohol or other drugs (or refusal to be tested)	6	Major
Suspended license (driving related)	6	Major
A felony involving the use of a motor vehicle	6	Major
Leaving the scene of a crash	6	Major
Reckless driving, driving too fast for conditions, failure to obey traffic control device	6	Major
Any speeding violation more than 21 mph over speed limit	6	Major
Imminent Hazard	6	Major
Reckless driving (not resulting in a crash)	4	Minor
Following too closely	4	Minor
At-fault crash (no fatalities)	4	Minor
Any speeding violation from 1 to 11 mph. over speed limit	2	Minor
Any moving violation: e.g., texting while driving, failure to yield right of way, driving on the wrong side of road, illegal passing, following too closely	2	Minor
Any (preventable) chargeable B.I incident or P.D. incident	2	Minor
Suspended license (non-driving related): e.g., parking tickets, child support issues	2	Minor
All other Moving Violations- HOS Violation, OOS Violation, etc.	2	Minor

Assessment Criteria and Associated Company Actions

Category	Points	Time Period	Company Action
A – Low Risk	1-3 points	12 months	• Verbal warning • Discussion with manager and employee • Discuss employee's record with employee • Discuss desired improvement (i.e. training)
B – Borderline Risk	4-5 points	24 months	• Written warning • Discussion with manager and employee • Discuss employee's record with employee • Discuss desired improvement (i.e. use of telematics or other technology) • Driver safety training and written test (driving privileges may be revoked if test score is not acceptable)
C – High-Risk	6 or more points	36 months	• Written warning • Discussion with manager and employee • Discuss employee's record with employee • Discuss desired improvement – Shift employee to a non-driving position. – Eliminate or restrict the use of personal or company vehicles. – Driving privileges revoked – Driver may be subject to termination

Note: It is important to note that different states have unique point systems for driving offenses, which may not align with the above mentioned system. Therefore, a company must familiarize itself with the specific point systems applicable in each state where driving activities occur. When conducting Motor Vehicle Records (MVRs) reviews, the company should utilize the most conservative point system among those states to ensure comprehensive evaluations and fair assessments of driver records.

In cases where companies operate in multiple states, it becomes necessary to understand the individual point systems and criteria for major and minor violations in each state or to develop a universal point system that standardizes the evaluation of violations across all states. This ensures compliance with the specific regulations and requirements of each state involved.

Evaluation of MVR (Points Process)

- Any driver with 6 or more points should be considered a high-risk driver with the possibility of removal of driving privileges. In some circumstances, shift the driver to a non-driving position, eliminate or restrict the use of any vehicle used for company business, or termination.

Evaluation of MVR (Classification Process)

- Any driver with one major violation should be considered unacceptable.
- Any driver with 3 or more minor violations should be considered unacceptable.

Or consider one of these driver acceptability matrices and assessment criteria:

Minor/ Less Severe Violations (past 36 months)	Sample High-Risk Driver Evaluation Matrix					
	Preventable Crashes (past 36 months)					
0	0	1	2	3	4	5
1	Low Risk	Low Risk	Borderline	High Risk	High Risk	High Risk
2	Low Risk	Low Risk	Borderline	High Risk	High Risk	High Risk
3	Low Risk	Borderline	High Risk	High Risk	High Risk	High Risk
4 or more	Borderline	High Risk	High Risk	High Risk	High Risk	High Risk
Any Major/ Severe Violations (past 60 months)	High Risk					
This can be Customized						

Grading Example	
Best	0 - 2
Questionable	3
High-risk	4 or more

A driver is considered "High-Risk/Poor" with a total of 6 or more points within the past three-year period and should not be permitted to operate a vehicle on behalf of the company.

Violation Examples	Points
Any conviction that resulted driving under the influence of alcohol or other drugs (or refusal to be tested)	6
Suspended license (driving related)	6
A felony involving the use of a motor vehicle	6
Leaving the scene of a crash (resulting in a crash)	6
Reckless driving, driving too fast for conditions, failure to obey traffic control device, hit and run, leaving the scene of an incident	6
Any speeding violation more than 21 mph over speed limit	6
Imminent Hazard (reckless driving behavior, severe vehicle defects, driving under the influence, negligence, non-compliance with SAP program, or other critical safety concerns that necessitate immediate action to prevent crashes)	6
Reckless driving (no fatalities)	4
Following too closely	4
At-fault crash (no fatalities)	4
Any moving violation: (texting while driving, failure to yield right of way, driving on the wrong side of road, illegal passing, following too closely)	2
Speeding (less than 11 mph over limit)	2
Any (preventable) chargeable B.I incident or P.D. incident	2
Suspended license (non-driving related): e.g., parking tickets, child support issues	2
Other Moving Violations	2

Miscellaneous MVR Topics

Drivers from Other Countries
A valid driver's license issued by another country is considered valid in the United States. However, obtaining an international MVR for a driver with a foreign-issued license is not a straightforward process. Obtaining an MVR from Canadian provinces or Mexico may be easier than other countries. If a company has contact information for provincial licensing offices, the company can obtain the necessary information. However, verifying licensing offices and obtaining records from countries outside the United States can be more challenging. This information can be difficult to obtain and track. If a company is unfamiliar with an international employee's driving record, it is advisable to prohibit them from driving for company business.

Under certain circumstances, individuals from other countries can obtain a United States driver's license. The specific rules and requirements may vary depending on the state. Generally, the United States recognizes a valid foreign driver's license if the individual remains a non-resident. Some states do not require non-resident visitors to obtain a state driver's license. However, if an individual from a foreign country plans to reside in the United States, they may need to apply for a state driver's license.

If an employee holds a driver's license from a country other than Canada, the requirements for obtaining a United States driver's license may involve passing a written test, completing a pre-licensing course, and passing a road test. These requirements depend on the specific state regulations.

It is important to note that regulations regarding foreign driver's licenses and obtaining a United States driver's license may differ between states. It is recommended to consult the DMV or the relevant state authorities for accurate and up-to-date information on driver's license requirements for non-residents or foreign license holders.

When an employee receives a state driver's license, the specific rules regarding surrendering their foreign driver's license may vary depending on the state's regulations. In some states, individuals may be required to surrender their foreign driver's license upon obtaining a state license, while in others, they may be allowed to keep both.

It is advisable to seek guidance directly from the DMV officials to ensure accurate information and compliance with the state's regulations.

International Driving Permit
An International Driving Permit (IDP) is not a standalone driver's license. The IDP translates the holder's valid foreign driver's license into multiple languages, making it easier for law enforcement officers who may not be able to understand the language on the foreign driver's license. The foreign driver's license itself is what grants the holder the authority to drive in the United States, not the IDP.

The IDP acts as a supplement to the foreign driver's license, providing a standardized translation that can be easily recognized and understood internationally. It is recommended to carry both the foreign driver's license and the IDP when driving in the United States as proof of a valid driver's license from the home country.

DOT-Regulated Drivers
For drivers who fall under DOT regulations and require an MVR for their Driver's Qualification File, it is not necessary for the employer to pursue international MVRs. Instead, the company only needs to obtain the MVR from the state where the driver's new license was issued or from the province the driver resides in Canada or Mexico. This means that the company should focus on obtaining the relevant MVRs from the specific jurisdictions related to the driver's license issuance or residence.

Privacy Issues

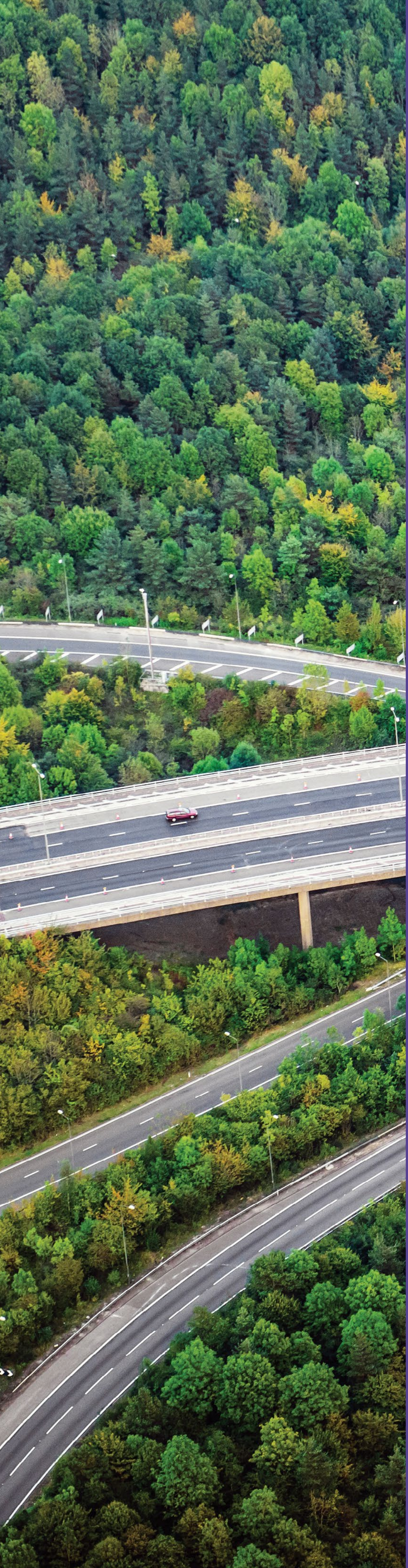
Fair Credit Reporting Act/Driver Privacy Protections Act
Privacy issues arise when using Motor Vehicle Records (MVRs). The Fair Credit Reporting Act (FCRA) and the Driver's Privacy Protection Act (DPPA) significantly impact MVRs. These acts safeguard individuals' privacy by limiting specific information sharing on a driver's violations.

As a result, underwriters who evaluate risks should not share actual MVR printouts with agents or customers. MVRs are a tool for assessing risk and deciding whether a driver is acceptable. Underwriting has established guidelines to determine when an MVR should be obtained and what constitutes an unacceptable MVR. If an MVR is deemed unacceptable, Underwriting informs the agent about it.

It is important to note that Chubb has a strict policy of not sharing personal information about a driver's specific violations or the MVR printout directly to our agents or customers. This policy is in place to protect the privacy of individuals.

Driver Privacy Protection Act (DPPA)
The Driver's Privacy Protection Act (DPPA) is a federal law that regulates how information from DMV records can be released and shared. The purpose of the DPPA is to restrict access to personal information on DMV driver and vehicle records. The DPPA regulates how and when the DMV can release personal information on DMV records. The law allows the DMV to release personal information only for purposes defined in the DPPA.

Under the DPPA, an insurance carrier can name the driver and indicate that they do not meet our underwriting criteria and are, therefore, considered an unacceptable driver. We may further request that the driver be placed in a non-driving position.



Resources

ANSI Z15.1 Safe Practices for Motor Vehicle Operations -Background Check
https://www.assp.org/standards/standards-topics/fleet-motor-vehicles-z15-1

International Drivers Permit/Authority
https://internationaldrivingauthority.com/?msclkid=897f739d1d3815380da9152eda00bbe2

The Fair Credit Reporting Act
http://www.ftc.gov/os/statutes/fcra.htm

The Drivers Privacy Protection Act (DPPA)
https://epic.org/dppa/

Replace Social Security Card
https://www.ssa.gov/number-card/replace-card

U.S. Citizenship and Immigration Services
https://www.uscis.gov/

Learn More & Connect

For more information on protecting your business, contact your local risk engineer, visit the Chubb Risk Consulting Library, or check out www.chubb.com/engineering.

[1] American Transportation Research & Institute Truck Crash Involvement, https://truckingresearch.org/wp-content/uploads/2022/10/ATRI-Predicting-Truck-Crash-Involvement-2022.pdf