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# Request for a Bulk File of Traffic and Criminal Traffic Infraction Data from the Washington Judicial Information System

**Who is Drivers History Information:**

Drivers History Information ("DHI") is an insurance support organization that provides insurance companies and their agents with tools and services that support their underwriting and claims investigations functions. To support its services DHI works with a variety of state agencies, state Administrative Office of the Courts, local courts and municipalities in collecting traffic and criminal traffic data and currently collects such data in over 28 states. DHI's services help the insurance carriers more accurately attribute risk which ultimately benefits the consumer in the form of more fairly priced insurance policies.

**DHI's Specific Request:**

DHI seeks to geographically expand its insurance support services to include the state of Washington. Specifically DHI is requesting:

1. A historical bulk file of traffic related case information containing the exact data elements previously made available to Data Driven Safety, Inc. as part of State of Washington **AOC Contract Number DSA 14019**. These elements included:

    - Case Number
    - LEA Code
    - LEA Name
    - Name of Individual
    - Date of Birth (mm/dd/yyyy)
    - Gender
    - Case Type ("IT" = Infraction Traffic)
    - Jurisdiction Description
    - Violation Date (mm/dd/yyyy)
    - Case Filing Date
    - Case Disposition Code
    - Case Disposition Description
    - Case Disposition Date
    - Driver's License State of Issuance
    - State Violated (Charge Information)

2. In addition DHI is requesting ongoing periodic updates to this file (at least monthly) that will contain any changes to previously provided cases and any additions (i.e. new cases) to the database. DHI will be glad to submit a separate update request each time if the State of Washington AOC ("AOC") does not wish to honor a standing request.

**What DHI Will <u>Not Do</u> With the Washington AOC Data**

- DHI will not use the data to "identify" an individual. DHI's services use identifying information that is voluntarily provided to the insurance carrier by the applicant or policy holder. This information is matched to the traffic infraction database to retrieve specific violation and/or criminal information that is then used as part of an underwriting and/or rating decisioning system.
- DHI will not copy, duplicate or disseminate the information or data provided other than for the stated purpose.
- DHI will not use court records obtained from the AOC for purposes of commercial solicitation.

**What DHI Will Do With the Washington AOC Data**

- DHI will ensure the highest standards of security, data protection, data integrity and will agree to fully abide to the letter of all local and federal laws and regulations that govern access to the data and use of the data. As a recognized Consumer Reporting Agency DHI's insurance rating and underwriting related services are governed by the Federal Fair Credit Reporting Act which binds DHI to the highest standards of data accuracy and controls.
- DHI will ensure all access to the AOC data or any service based in whole or in part upon the data will be conducted in a proper and legal manner and in a manner that protects consumer privacy.
- DHI will ensure all updates and/or changes to the data are processed in a timely manner and will promptly remove all expunged, sealed and restricted cases upon request.
- DHI will maintain a log of all distribution transactions, including a listing of all entities that have access to the data and DHI's services and will make such information available, upon request, to the AOC for audit purposes.
- For monitoring, auditing and contract compliance purposes DHI will provide the AOC access, at no charge, to any DHI database created using information provided by the AOC.
- DHI will delete any data after the set retention period for that data has expired.
- DHI will validate the identity of all users and verify their permissible business purpose for accessing any DHI service which includes or relies in any way upon the AOC data. Furthermore DHI will enter into a written subscriber agreement with all users.
- DHI will comply with any and all audits by the AOC.
- DHI will support any additional data and/or use restrictions required by the AOC.

**Data Dissemination Agreement and Payment for the Data**

DHI understands that it will be required to enter into a Data Dissemination Agreement with the AOC. Furthermore DHI will gladly agree to pay any and all reasonable fees associated with the creation and delivery of the historical file as well as the periodic updates.

**Similarity of This Request to Previously Fulfilled Request**

DHI does not wish to create an undue burden on the court or court clerk operations. The data extract being requested is the exactly the same or highly similar to the extract provided Data Driven Safety (*Contract Number DSA 14019*), therefore DHI does not believe this request places an undue burden upon the court. The periodic update being requested could be in the form of a complete replacement file, which should require no additional development, or it could be in the form of an update file. Nevertheless DHI will gladly pay all reasonable fees associated with any development or commitment of resources required to fulfill this request.

**Consumer Privacy and Data Security**

DHI supports a citizen's reasonable expectation to personal privacy and hold itself to the highest standards relative to consumer privacy and data security. As previously stated, DHI is considered to be a Consumer Reporting Agency and as such we are required to adhere to federally mandated consumer oriented fair information practices. For a more thorough overview of DHI's security practices please see the Security Information Policy provided.

In addition, much of the data utilized by DHI is subject to the Federal Drivers Privacy Protection Act (18 U.S. Code § 2721), the "DPPA". The DPPA governs the release and use of certain personal information, specifically identifying information such as Address and Date-of-Birth, originating from a State Motor Vehicle Agency. The DPPA clearly states that such information may be released only for a limited number of purposes, one of which is *"For use by any insurer or insurance support organization, or by a self-insured entity, or its agents, employees, or contractors, in connection with claims investigation activities, antifraud activities, rating or underwriting."* (18 U.S. Code § 2721(b) (6)). DHI's data use clearly falls within this provision of the DPPA.

DHI will be glad to provide any additional information requested and would like to thank the committee for their consideration.

Sincerely,

Mike Wallis
Senior Vice President
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