UNTIL NOW, HIGH-RISK DRIVERS WERE ONLY DISCOVERED BY ACCIDENT.
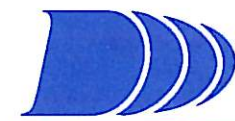
DATEQ

YOUR COUNTER INTELLIGENCE.

You Didn't Know the Driver in Your Last Rental Car Accident Had Two DUI Convictions *and* a Suspended Driver's License.

WITH C.A.R.S. YOU COULD HAVE.

Claims Costs Can Cripple You.

Every year, the U.S. rental car and transportation industry suffers severe financial losses from excessive accidents, claims and subsequent settlement costs. Heavy losses are especially prevalent for states mandating vicarious liability laws. The ensuing lawsuits and litigation fees loom as a serious threat to car rental companies. In today's climate, it isn't uncommon for a company to be crippled financially by just one serious liability claim.

Do Something About It!

Now you can do something to stem the tide of crippling claim costs. With a driver screening program in place, you can take action to reduce costs, prevent fraud, and decrease accidents. C.A.R.S., the Claim Avoidance Rental System, is an automated driver-qualification system that scores and evaluates a potential renter's Motor Vehicle Report (MVR). C.A.R.S. draws on the immense data reserve and systems development expertise cultivated by DATEQ Information Network since it began serving the insurance industry in 1986. In most cases, with only a driver's license number and state code, C.A.R.S. taps into DATEQ's nationwide MVR network. The system employs on-line, interactive state-of-the-art communications technology to pinpoint high-risk drivers. At the point of sale, "pass" or "fail" responses are issued to rental agents immediately.

How Does C.A.R.S. Work?

We know you don't want to keep customers waiting. So C.A.R.S. was designed to screen drivers on the spot. And it's user friendly. Rental agents simply key or scan the customer's driver's license number and state information into your credit card scanning device or computer terminal. While proceeding with the rest of the transaction, the information is passed to DATEQ electronically. After retrieving the customer's motor vehicle record directly from the state DMV, C.A.R.S. compares the individual's driving performance with your company's pre-defined and programmed performance criteria. The system then issues a "pass" or "fail" response code to the agent based on an automated review of the record. **Responses are generated and returned to agents in approximately 15 seconds depending on your equipment.**

DATEQ assumes full responsibility for training your rental agents to use C.A.R.S. Rental agents enrolled in the program may receive hands-on training from a DATEQ representative. Most users are up-and-running the same day of installation.

DATEQ

Dedicated Consumer Support Services.

DATEQ operates in full compliance with the Fair Credit Reporting Act (FCRA), passed in 1972. Since C.A.R.S. involves access and transmission of consumer information, we are required to provide consumers with an outlet for answering questions and resolving disputes.

DATEQ goes beyond the intent of the FCRA with our full service Consumer Disclosure Center. Staffed with FCRA trained specialists, our Consumer Disclosure Center enhances your customer service by relieving your rental agents of the burden of handling consumer disputes. The agent simply directs the declined renter to a toll-free DATEQ operator. Our operators are trained to explain the nature of the rejection, your company's rules, and advise on the individual's next course of action. Armed with the driver's Motor Vehicle Report, our operators will interface with the DMV if needed, and systematically resolve individual questions swiftly and professionally.

C.A.R.S. Uses Your Customized Scoring Model.

C.A.R.S. is easily tailored, allowing each user group to build the driver scoring model that best suits its rental guidelines. (For example, you may choose to accept drivers with up to two speeding violations within the past 24 months, but any driver with a suspended license or D.U.I. conviction in 24 months will be declined.) DATEQ's Rental Car staff, with unique expertise in assisting companies to avoid accidents, theft and fraud, conducts a detailed analysis of your prior accident and theft history and recommends the most strategic scoring model for your operation.

High Risk Drivers
Typical Scoring Model

+ Driver's license suspended, revoked, expired, invalid or surrendered, if not cleared

+ Eight or more points on driving record within the past 24 months (varies by state)

+ Conviction for DWI/DWA/DUI within past 48 months

+ One or more accidents resulting in fatality or bodily injury within past 36 months

+ Failure to report accident or leaving scene of accident within past 48 months

+ Operating without insurance or valid driver's license within past 24 months

+ Possession of stolen vehicle or use of vehicle in a crime within past 48 months

+ Two or more accidents within past 36 months

Reduce Your Accident Rate, Increase Your Profits.

C.A.R.S. requires a minimal up-front investment. The basic transaction fee ranges from a mere 25¢ to $1.00 depending on volume, in addition to the state DMV registry fee. This is a bargain, considering the claim, accident and theft costs that high-risk drivers impose on the rental car industry. Rental companies nationwide have proven that the C.A.R.S. system will reduce your accident rate. Losses associated with damaged vehicle repairs, lost rental days, and litigation fees will shrink dramatically. In fact many companies are enjoying a reduction in insurance premiums. Thus, revenues climb and deliver a high return on your investment.

Benefits of C.A.R.S.

+ Complete driver history data retrieved from PC terminal or credit card device.
+ Pass/fail codes reflect your company's pre-defined rental parameters.
+ Identifies both high-risk drivers and fraudulent drivers' licenses in seconds.
+ C.A.R.S. interfaces with major car rental software vendors.
+ On-line and batch order capabilities.
+ Front-end editing reduces "no-hit" charges.
+ Large MVR Historical Database reduces state DMV cost.
+ Free software, free program updates, free communications!

DATEQ: A Leader In Fighting Fraud.

DATEQ Information Network, Inc. is one of the largest providers of database information services to the car rental, transportation, and property and casualty insurance industries. A pioneer in point of sale risk management tools, DATEQ manages a centralized information network that links customers with databases containing over 200 million consumer records. Our records contain motor vehicle reports, vehicle registrations, automobile claims, and licensed driver information.

Isn't it time you gave C.A.R.S. a test drive?
Just call DATEQ at 1-800-950-5439, extension 132.

We'll show you why you'll never need to rent to a high-risk driver again.

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