

Population Risk Analysis of a State's Department of Motor Vehicles (DMV) Identities Reveals Multiple Vulnerabilities



In a 2023 review of one state's DMV data, the LexisNexis® Risk Solutions Special Investigations Unit (SIU) identified several areas of risk that many DMVs are likely to encounter. The team identified numerous deceased, incarcerated, duplicate, stolen, and synthetic identities. Noteworthy was the team's ability to identify indications of an insider threat at this particular DMV. This situation remains problematic as driver's licenses are typically used to obtain other government documents, as well as to purchase property, obtain credit, or file for other government benefits.



The team conducted a **population risk assessment** examining more than two million state DMV records for the agency. The following were the most significant findings:



Deceased

Our analysis identified 50,867 deceased individuals within 2 million total records. Of those, 168 were found to be deceased before the driver's license was issued, and 48 of those driver's licenses (DL) were still valid. If agencies do not perform regular database management and monitoring, it is entirely possible to have old, outdated records, to include deceased individuals contained within agency databases.



Incarcerated

Using criminal records and Department of Corrections data, SIU determined there were 183 individuals currently incarcerated with an active driver's license, and that the incarceration date occurred prior to the issuance of these licenses.

50,867

Deceased

168

Deceased Before DL
Issue Date

48

Not
Expired



Duplicate Identities

The SIU team identified 2,718 duplicate records of individuals with more than one driver's license number in the DMV's database. LexisNexis® Risk Solutions databases contain historical identity information for all US adults, plus newly added data, that is refreshed monthly with tens of millions of new records from over 10,000 data sources. Using linking technology and the LexisNexis® LexID® unique identifier, identities can be resolved even where name and address changes occur with 99.999% precision rate.



Stolen and Synthetic Identities

SIU results showed that 2,329 individuals had a high likelihood of being a stolen identity. Synthetic identities indicate that the identity may be manufactured. Data sources provided only by credit bureaus or having no address history on file can be indicative of a synthetic identity. In all, 1,683 identities had a high likelihood of being a synthetic identity. LexisNexis Risk Solutions has the capability to analyze physical attributes to help identify critical identity misrepresentations in the form of six key risk indicators. For this dataset, the number of high Stolen Identity and Synthetic Identity Indices caused concern. A Stolen Identity Index indicates an attempt to compromise a real identity and can be identified when the Social Security Number (SSN) is reported as deceased, or that the address does not match the name and SSN, for example.



Insider Threat

The reviewed data covered an approximate thirty-year span. The team analyzed the day of the week the licenses were issued and determined that 384 transactions were processed on a Sunday, when the DMV was not open. What makes this even more odd, is that nearly 80% of these licenses were processed on three Sundays in August 2022. Sadly, this scenario demonstrates that DMVs need to be concerned with insiders creating and selling driver's licenses using legitimate or fraudulent identification information.

We Can Help



The LexisNexis Risk Solutions SIU team can perform a population risk analysis on identity data for any agency. The more data we receive, the higher the quality of actionable analysis, insights, and trends we can uncover. DMVs aren't the only organizations encountering stolen or synthetic identities. It has been well documented that stolen driver's licenses have been seen within multiple government programs, including state unemployment insurance programs



For questions or to learn more, contact your LexisNexis Risk Solutions SIU Fraud Analyst or email us at SIU@lexisnexisrisk.com

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