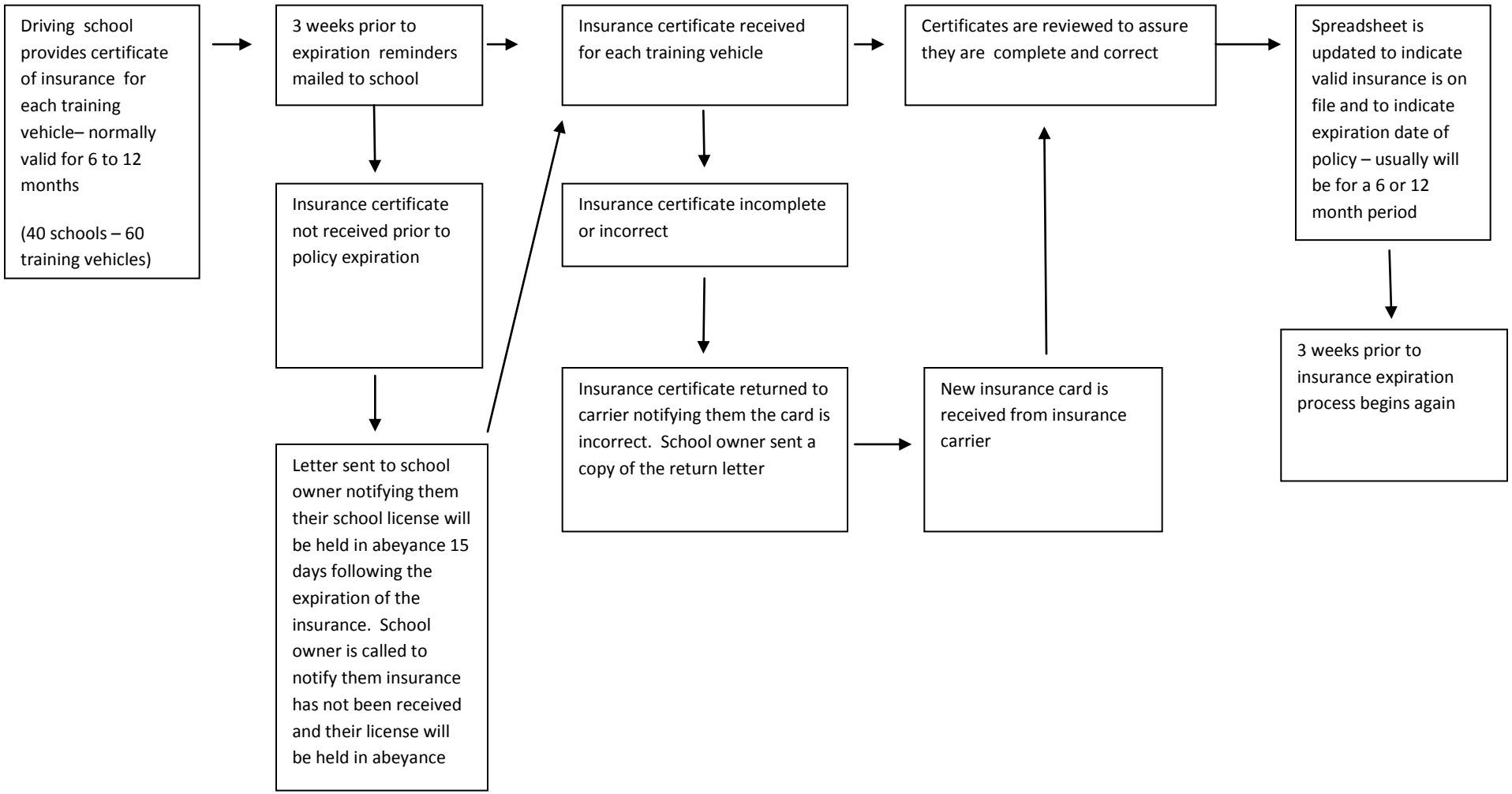DRIVER TRAINING CERTIFICATE OF INSURANCE WORK FLOW PROCESS