



Insurance Compliance Requirements and Information

In our continuing efforts to keep our customers up-to-date and aware of the changes in Federal and State Laws as well as the most significant regulatory issues concerning Motor Vehicle Records, we have compiled the following information for your review:

- ❑ **The reports that your company obtains from iiX may not be offered for sale over the internet, sent via email, or provided to a third party except from an insurance agency to an insurance company during the underwriting or renewal process.**
- ❑ When a report is ordered, **you cannot pass this information to a third party** (i.e., employer to insurance agent or insurance agent to employer) either in verbal or written form. This is due to F.C.R.A. regulations that state a report that could be used in an employment decision is a “consumer report”. Consumer reports have stringent guidelines and restrictions regarding their use, and any reports ordered through iiX must be identified as an “insurance” or “employment” request when first ordered, and cannot be used for a dual purpose.
- ❑ Insurance customers are only required to enter the driver's license number when ordering reports from many states: iiX recommends that the customer enter identifying information when ordering for future identification of the reports. The comment field can be utilized for identifying the report by entering the client name, policy number, department, etc.
- ❑ You are not required to provide the report to the consumer directly. However you may choose to do so when taking an adverse action, such as denial of insurance, against the consumer. In the instance of an adverse action, a copy of the consumer's rights under FCRA (available on our website at www.iiX.com under Information/forms tab) must be provided with the adverse action notice, along with iiX's toll free phone number (as the consumer reporting agency).
- ❑ Anytime an **insurance** record request is made in the state of Alaska, a signed release by the person for whom the report is ordered must be received and maintained by the customer ordering the report. We recommend that copies of releases should be maintained for a period of at least five (5) years from the request date.
- ❑ Arkansas and North Dakota will send written notice to consumer when an MVR is requested for any reason.
- ❑ Records related to orders, purchase and use of each Information Report must be maintained for a period of five (5) years.
- ❑ iiX conducts random audits to ensure compliance measures are maintained.
- ❑ Required State Forms may be found on our website at <http://www.iiX.com/forms.htm>; utilize the appropriate form for your business needs, (i.e. Insurance). Some states require an annual or bi-annual State Form renewal. In these instances, iiX will notify you via fax or phone at least a month prior to expiration. An updated form must be received prior to the expiration date for continued access to that state's MVR data.

Federal Laws regarding appropriate uses of MVR are available on our website at www.iiX.com/forms. If you have any questions regarding the above information, please contact us at 800-299-7099, ext 232.