
LENS & IIX PROGRAM

MVR & LICENSE EVENT NOTIFICATION SERVICE

SOURCE FOR EMPLOYERS

The Law:

The Fair Credit Reporting Act made it illegal for agents to give MVRs to clients for employment purposes. Agents can be fined, lose their license, and/or lose the ability to run MVRs if found to violate these laws. I'm sure some agents are still doing this, but they'll be caught soon enough.

Below is a message sent from the Professional Insurance Agents association of New York (PIA) about this.

An MVR ordered for insurance purposes may not be used for employment purposes. There are special requirements in the Fair Credit Report Act (FCRA) and the Driver Privacy Protection Act (DPPA) regarding the use and release of such information. A common mistake insurance professionals make in complying with the FCRA is passing the MVR they ordered to evaluate insurability to their commercial clients to make employment decisions. An insurance carrier or agent who does this is in violation of the FCRA.

For the complete text of the FCRA, visit www.ftc.gov, or of the DPPA, visit uscode.house.gov/ususc.htm. Information can also be found on iix.com under Forms/Information.

The Solution:

If you would like a service to run and screen MVR's for employment purposes, there are 2 options. Both offer up to date monitoring of employee driving records with capabilities of notifying you of any changes in license status or violations throughout employment:

1. LENS Program by NYS DMV – ***FOR NYS LICENSES ONLY***
 - Visit DMV to set up at their web address and phone assistance (518) 486-9786
<https://dmv.ny.gov/dmv-records/license-event-notification-service-lens-accounts>
2. IIX Service 3rd Party Source – ***FOR NATION WIDE LICENSES***
 - IIX sales at 800-683-8553, or go to www.iix.com. They can set you up with an account to their "Express Net" service, to be able to access MVR information instantly, right on-line through your browser, as soon as your account is established.