



Subject copies of Consumer Reports are automatically sent by Driver iQ in the following jurisdictions:

California – Out of an over-abundance of caution, Driver iQ, in all cases, regardless of content (clear/adverse), sends a copy of the report to the subject. Although the California Investigative Consumer Credit Reporting Agencies Act, Sec.1786.16(a)(5) (ICCAA) now only requires it when requested, because of the litigious nature of the residents of California and the historical changes in the laws in dealing with this area, Driver iQ's practice is to send the copy in all instances.

New York - New York General Business Law § 380-g. Public record information (a/k/a NY Article 23-A) - Driver iQ when required, e.g. at the request of the client, to send the Article 23-A notice after an investigation containing items of adverse nature, Driver iQ by practice will always accompany the 23-A notice with a copy of the report to allow the Subject to have context to the meaning of the Article 23-A notice. Past experience has indicated that the 23-A notice without a copy of the report results in contact from the subject and a request to produce a copy of the report.

Colorado – In accordance with the Colorado Consumer Credit Reporting Act, Title 12, Article 14.3 Sec 104(2) (below) Driver iQ always sends a copy of the report containing adverse information in accordance with Subsection II.

“(2) (a) A CONSUMER REPORTING AGENCY SHALL NOTIFY A CONSUMER, BY LETTER SENT BY FIRST-CLASS MAIL, THAT THE CONSUMER REPORTING AGENCY WILL PROVIDE THE CONSUMER WITH A DISCLOSURE COPY OF HIS OR HER CONSUMER FILE AT NO CHARGE AND A TOLL-FREE TELEPHONE NUMBER TO CALL TO REQUEST SUCH COPY, WHEN ONE OF THE FOLLOWING EVENTS OCCURS WITHIN A TWELVE-MONTH PERIOD:

(I) THE CONSUMER REPORTING AGENCY HAS RECEIVED THREE CREDIT INQUIRIES PERTAINING TO THE CONSUMER; OR

(II) THE CONSUMER REPORTING AGENCY HAS RECEIVED A REPORT THAT WOULD ADD NEGATIVE INFORMATION TO A CONSUMER'S FILE.”

Kentucky – The use of the Statewide in this jurisdiction will result in the Statewide automatically notifying the Subject in any case where adverse information will be reported by the repository to the subject to allow the subject to challenge first.

Oregon - The use of the Statewide in this jurisdiction will result in the Statewide automatically notifying the Subject in any case where adverse information will be reported by the repository to the subject to allow the subject to challenge first.

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