

Fair Credit Reporting Act

**** Summary and Forms ****

In response to numerous questions from member agencies concerning the Fair Credit Reporting Act (FCRA) FAIA has prepared this summary report. Users are cautioned that the FCRA is a complex federal law and this summary should not be viewed as a complete analysis of the law. Members are encouraged to consult their own attorney for a complete analysis of the FCRA.

The FCRA impacts insurance agencies in at least three different manners:

- Personal lines clients find their applications for insurance subject to the agency obtaining motor vehicle reports (MVRs), prior claims loss reports (CLUE), and credit scores. These reports are collectively referred to as "consumer reports" by the FCRA.
- Commercial lines clients find their applications for insurance subject to the agency obtaining motor vehicle reports (MVRs) and various other reports.
- Commercial clients request the insurance agency provide them with a copy of an employee/potential employee's MVR to evaluate them for possible employment and/or promotion.

The following pages will provide a summary of the steps an insurance agency should take in order to comply with the Fair Credit Reporting Act and the Florida Administrative Code. Sample forms are also provided.

Fair Credit Report Act Central Source

Barbara Kaufman

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