

## **SCDMV Disclosure of Personal Information**

### **Does SCDMV disclose personally identifiable information?**

In accordance with the Federal Driver Privacy Protection Act, the SCDMV does not disclose personally identifiable information (PII) unless the entity requesting the information is legally allowed to have it. All business requests for information undergo review by the agency's Chief of Procurement, attorneys, and senior leadership. Specifically, these staff members examine what information is requested and why the entity is requesting the information. If the requesting entity is entitled by law to obtain the information, the SCDMV must provide the information to the requestor.

### **What types of personally identifiable information (PII) does the SCDMV disclose?**

The SCDMV may disclose personally identifiable information (PII) from driver records (which includes information listed on your driver's license) and vehicle records (including your name, address, and vehicles you own) to those who meet exemption criteria as specified in federal law. *The SCDMV is specifically prohibited from selling any driver's license photographs, social security numbers, and medical information.*

### **Why would these companies want my information?**

Companies generally request information regarding vehicle titles or vehicle registration; information regarding accidents, traffic violations or suspension of driving privileges; as well as information on newly licensed drivers. Examples of how companies use this information include:

- Insurance companies use an individual's driving record during underwriting to assess risk and determine premium rates for customer policies.
- Insurance companies use accident reports, traffic violation reports and suspension of driving privilege reports to adjust customer policy premiums.
- Private towing companies use vehicle title and registration information to determine owners or lien holders of abandoned vehicles.
- Insurance companies use newly-licensed driver information to make adjustments to customer policies.
- Automobile manufacturers and consumer protection agencies use vehicle information to notify consumers when a safety recall occurs.

### **Can these companies use my information to approach me about products or services?**

No company can use the information obtained from SCDMV for the purposes of marketing/solicitation. The S.C. Code § 30-2-50(A) expressly states "A person or private entity shall not knowingly obtain or use any personal information obtained from a state agency for commercial solicitation directed to any person in this State." Companies who violate this law may be convicted of a misdemeanor and may face a fine of up to \$500, imprisonment for up to one year, or both. If SCDMV identifies a service provider misusing information or their access, the case will be referred to the South Carolina Law Enforcement Division (SLED) for investigation.

### **What security precautions do you take with these companies?**

Companies requesting data from SCDMV enter into a contractual agreement with the department regarding the use and security of the data they obtain. These SCDMV contracts include security controls to promote a comprehensive approach to information security. Many of our information security requirements are based on the use of security best practices and the National Institute of Standards and Technology. Mandated security

awareness training by companies must include the handling of personally identifiable information. SCDMV also includes clauses in contracts that allow the Department to audit companies who receive information and stipulate that the Department will publicly disclose any misuse of information by companies as well as reserves the right to immediately terminate any contract if the Department believes information is improperly used or accessed. If SCDMV identifies a service provider misusing information the case is immediately referred to the South Carolina Law Enforcement Division (SLED) for investigation.

### **Types of Information SCDMV Discloses**

SCDMV facilitates access to information for approved service providers in order to improve driver services, insurance rates and vehicle safety for South Carolina citizens. Information provided is grouped as follows:

#### **Vehicle Registration Information:**

**Type of Data:** Owner Name and Address, Vehicle Identification Number (VIN), make, model, year

**Purpose:** This information is provided to service providers for notification of recalls or other safety concerns related to specific vehicles. This information allows vehicle manufacturers to know who currently owns a specific vehicle make, model, type, and equipment package. Companies need this information to get timely recall and safety information to current vehicle owners.

**Example of Service Providers:** Safety First Recalls LLC, RL Polk & CO, Experian Information Services, Inc.

**Companies using this information include:** Ford Motor Company, General Motors Holdings LLC, Toyota Motor Sales etc.

#### **Violations, Suspensions:**

**Type of Data:** Driver's License Number (DLN)

**Purpose:** This information is provided to service providers for awareness of traffic violations, and accidents to aid with risk evaluation. It allows companies to charge appropriate rates to their customers individually rather than increase overall rates due to problem drivers. In addition, this information is provided to businesses to monitor the safety and legality of their drivers and use of company vehicles.

**Example of Service Providers:** Explore Information Services, Safety First Recalls LLC, Safety Holdings, Inc., LexisNexis Risk Solutions, Inc., Southern Farm Bureau Casualty Insurance Company, Drivers History Information, Insurance Information Exchange, A Unit of ISO Claims Services, Inc., South Carolina Interactive, LLC.

**Companies using this information include:** GEICO, Liberty Mutual, Progressive, Safeco, First Acceptance Insurance Company, ACCC Insurance Company, Assurance America Managing General, Southern Farm Bureau, Lyft, FedEx, Checkr etc

## **Newly Licensed Drivers:**

**Type of Data:** Driver's License Number (DLN), Name, Address, Date of Birth (DOB)

**Purpose:** This information is provided to insurance companies to ensure that new drivers are appropriately insured.

**Example of Service Providers:** Southern Farm Bureau Casualty Insurance Company, Insurance Information Exchange, A Unit of ISO Claims Services, Inc., South Carolina Interactive, LLC.

**Companies using this information include:** GEICO, Liberty Mutual, Progressive, Safeco, First Acceptance Insurance Company, ACCC Insurance Company, Assurance America Managing General, Southern Farm Bureau etc

## **Address Changes:**

**Type of Data:** Driver's License Number (DLN), Name, Address

**Purpose:** This information is provided to insurance companies to ensure drivers are accurately rated based on their locations. People who live near work or school tend to have less accident loss because they do not typically drive as far as others who live further from work or school. This information allows drivers to take advantage of rate reductions they might get from driving shorter distances.

**Example of Service Providers:** Explore Information Services, LLC (?), LexisNexis Risk Solutions, Inc., Insurance Information Exchange, A Unit of ISO Claims Services, Inc.

**Companies using this information include:** GEICO, Liberty Mutual, Progressive, Safeco, First Acceptance Insurance Company, ACCC Insurance Company, Assurance America Managing General, Southern Farm Bureau

## **Motor Vehicle Driving Records (MVRs):**

**Type of Data:** Driver's License Number (DLN), Name, Address, DOB, Driving Record

**Purpose:** Certain parties are authorized to obtain motor vehicle records in conjunction with employment, insurance rating, and driving schools. People who have clean driving records typically get better insurance rates than those with a record of traffic tickets, suspensions or multiple accidents. Additionally, companies routinely seek to verify the driving records of their employees.

**Company:** South Carolina Interactive, SCI, is a subsidiary of NIC which is a national eGovernment supplier, and the SC state government ePortal provider and manager. SCI provides the ability for customers to request the information without them requiring individual contracts with SCDMV and as a free service to SC State Agencies. SCI customers query SCDMV records the SCI service. SCI is one of several of these service providers.

## **Vehicle and Plate Inquiries through Member Services:**

**Type of Data:** Owner name and address, Vehicle Identification Number, Title Number, Vehicle Make Model Year, Registration Number

**Service:** Members Services is a SCDMV on-line service managed as a subscription to authorized entities such as law enforcement, other government entities and certain 3rd party service providers. Third party service providers in turn subscribe with end users to obtain current title information of a vehicle or current plate information

**Example Company:** South Carolina Interactive, SCI, is a subsidiary of NIC which is a national eGovernment supplier, and the SC state government ePortal provider and manager. SCI provides the ability for end customers to request the information without them requiring individual contracts with SCDMV and as a free service to SC State Agencies. SCI customers query SCDMV records the SCI service. SCI is one of several of these service providers. Each are contracted with SCDMV.

**Purpose:** The provider must have vehicle information to request the service (ie. VIN, license plate number or title number). Creditors need information about title ownership and lien status to make credit decisions. SCDMV records each request through member services.