

Bulletin No: DQ-2010-06

DATE: May 14, 2010

TO: All Statistical Submission Coordinators, UV Coordinators,
Error Correction Coordinators and Data Accuracy Coordinators

**Uninsured Vehicles Project – Ontario
VIN Data Improvement
Automobile Premiums Only**

The Ministry of Transportation, Ontario (MTO) is planning to roll out the Uninsured Vehicles (UV) Project in late November 2010, pending acquisition of required legislative approvals. Accordingly, Insurance Bureau of Canada (IBC) is taking pre-emptive action to increase the accuracy of all data pertinent to the project.

As communicated in Bulletin No. DQ-2009-11, dated November 5, 2009, IBC has created a new Edit Rule, whereby if no match of a submitted, in-scope VIN is found in the MTO database, the VIN will generate a hard error and will appear in IBC's Submission Management application in your Error Correction application. Thus you will be aware of the error sooner and will be able to correct it online. This new rule will take effect on May 31, 2010, for all Ontario private passenger vehicle premium transactions reported with an entry date of May 2010 and policy effective date of May 1, 2010, or after.

In addition, IBC's Data Processing department issued instructions on April 9, 2010, regarding Exception VINs. Most Exception VINs are vehicle identification numbers for vehicles primarily marketed for countries outside of North America.

Please refer to "TIPS on adding VINs to the Exception file" at http://www.ibc.ca/en/DQ_Management/TIPS.asp.

Provincially assigned VINs are included in the Exception VIN file as described in the attached Edit Rules Documentation Rule – U414V.

Also, IBC will soon be providing you with another file of all your current VINs that do not match the MTO database as of May 31, 2010. For dates after May 31, the information will be provided according to the new Edit Rule procedures.

With rollout currently scheduled for late November 2010 (again, pending acquisition of required legislative approvals), MTO would commence sending a 120-day letter in late July 2010. This letter will be sent to the plate registrant of any in-scope vehicle for the UV Project in Ontario where a check with IBC's database 120 days before plate validation expiry reveals a VIN anomaly or where mandatory insurance coverage cannot be confirmed. The letter will explain what action the plate registrant needs to take to renew their plate.

To avoid the 120-day letter and reduce customer/agent/broker/company disruption, we strongly urge you to take pre-emptive action now. If any of your VINs do not match those at MTO, it is likely that there is an algorithm error. If the error is on your VIN, please take immediate steps to correct it. This could involve using the VINlink decoder; getting a suggested VIN via the VIN Match at the MTO facility (which IBC currently provides) or as shown on your VIN/DLN/RIN Monthly Report; or contacting IBC's Vehicle Data Services department at vic@ibc.ca. Upon correcting the VIN, use the VIN Match at the MTO facility to determine if it now matches.

Please use the following link to access the VIN Match at MTO facility:

<https://www1.ibc.ca/uv/uv>

For any of your VINs that pass the algorithm but do not match at MTO, it is likely that MTO's VIN has an algorithm error. Here is the procedure that IBC recommends for resolution in this situation:

- Referring to the UV Project, request that the agent/broker/customer compare the VIN on the dash to the VIN on the plate permit.
- If these do not match, the MTO VIN is in error because the VIN on the dash is the definitive source.
- Request that the customer advise MTO. MTO will let the customer know what documentation they must provide to have the records changed at MTO.
- This documentation can also be found on MTO's website at <http://www.mto.gov.on.ca/english/dandv/vehicle/getinfo.shtml>
- Ask the customer to confirm MTO's change and then use the VIN Match at MTO facility to determine if it now matches, using the link provided above.

If a customer still receives a 120-day letter, request that they compare the VIN on the dash with both the pink card and plate-permit VINs. Whichever of the latter two does not match the dash VIN indicates the source of the issue. Proceed with corrective action as above.

Another reason for getting a 120-day letter could be the effective date lag. In this case, the mandatory coverage is in force but has not yet been received in the Insurance Industry VIN Database (IIVD) at IBC. The transaction should be tracked and the customer informed when it has been received at IBC so that they can be assured of a plate renewal at MTO.

Please share this bulletin with all involved parties, including underwriting and marketing personnel. If you have any questions, do not hesitate to contact IBC's Data Processing department at 416-445-5912 or 1-800-761-6703.

A handwritten signature in blue ink, appearing to read "Bruce Johnston", is positioned above the typed name.

Bruce Johnston
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