



**Sent Dec 3, 2009**

**To: All Reporting Companies**

**Regarding – Correction of VINs**

It has come to our attention that in some instances companies are reporting VIN's that do not belong to their insured vehicle. Through review of the submitted information we have found an identical VIN reported by two or more companies with the overlapping policy effective periods. In certain cases VIN information is not refreshed when vehicles are sold and new ones insured by clients. Thus maximum attention should be given to reporting the accurate VIN for your insured as it will avoid time costing trouble shooting later on.

Similarly it appears that some companies use the VinLink decoder to manipulate their clients VIN information in order to make it pass the VIN validation edits. Although the VINlink decoder is a very useful tool in identifying the VIN errors and providing vehicle rate group information it should not be used to build VIN's.

In both instances it is company's responsibility to obtain accurate VIN information from the insured. If you submit a substitute VIN or build a VIN through VINlink decoder, neither of these results will match the insured vehicle ownership documents. Such discrepancy will cause problems for the insured as extra work for the insurance company as the Uninsured Vehicles program is implemented in 2010. Please ensure the VIN that is reported to IBC is the same VIN as on the vehicle ownership and on insured vehicle.

If you have any questions, please do not hesitate to contact your Data Quality Analyst at 416-445-5912 or 1-800-761-6703.

Your Data Quality Team