

Losses on First Party Vehicles - VIN requirements

January 13/2014

When reporting a claim to IBC, it is mandatory to report the VIN of the vehicle involved in the claim and insured on the policy.

Your company insures the vehicle(s) involved in the loss, therefore you would have access to the VIN, and must report this VIN to IBC on all transactions related to the claim.

When reporting a loss on multiple vehicles damaged on the same claim, and owned by one insured (dealerships, fleets, parking lots, etc.) it is expected that the company will report one transaction for each vehicle, with the loss and expense amount for each vehicle, including the VIN, on each vehicle.

You will also need to follow the claim count rules for the loss on each vehicle, requiring your company to report claim count =1 on the first reserve transaction until the first payment is made and on the first payment on each coverage kind of loss combination.

Please find the reporting requirements on the First party VIN as stated in the Automobile Statistical Plan (ASP) below. As you can see, the VIN is mandatory on all applicable vehicle classes. The Fleet Rated Class has been highlighted since most of the issues IBC is currently attempting to remediate are with this type of reporting.

Please ensure your future claims have a VIN reported for each and every vehicle involved in the loss.

First Party Vehicle Identification Number – VIN (UITS)

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	Left	Blank	20	N/A	191 – 210

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions										
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK	
Enter the full vehicle identification number of the first party vehicle involved in the accident		Jul. 1, 1996		✓										