

## IBC Industry Subscribers



**Industry Subscribers** are Insurance Bureau of Canada (IBC) stakeholders that represent a diverse range of organizations with a stake in the Canadian property and casualty insurance industry. Some examples include brokers, Managing General Agents (MGAs), adjusters, insurance consulting firms, risk management firms, law firms and insurtechs.

Companies that do not qualify for IBC Membership may be eligible to become IBC Industry Subscribers if they meet the requirements set out below.

### **There are two subscription categories of Industry Subscribers:**

- ▶ Industry Subscriber–Issues Management (IS-IM)
- ▶ Industry Subscriber–Vehicle Information Services (IS-VIS).

### **Eligibility**

To be eligible to become an IBC Industry Subscriber for either category, an organization must meet all of the following three criteria:

1. **Not underwrite insurance (not be an insurance or reinsurance carrier)**
2. **Provide goods and services to the Canadian property and casualty insurance industry**
3. **Not be a financial services regulator.**

In addition, Managing General Agents (MGAs) who wish to choose the category IS-IM, must be associated with an IBC Issues Management member company.

## Benefits

### Industry Subscriber–Issues Management (IS-IM)

Organizations with IS-IM subscriptions are entitled to:

- ▶ **Industry Subscriber access to IBC’s member site**, which is a one-stop resource for vital information on priority industry issues
- ▶ **Legal bulletins** in English and French, which outline industry-altering legislative and regulatory changes on topics including automobile insurance, property and commercial insurance, taxation and privacy, as well as court decisions related to any aspect of the industry
- ▶ **Claims bulletins**, which provide analysis of claims-related issues, cases and events affecting the industry
- ▶ **Underwriting bulletins**, which provide information on changes to IBC Advisory Policy Wordings (forms)
- ▶ **Almost all IBC Advisory Policy Wordings**, including four series of wordings (habitational, commercial property, general liability and general property). The wordings that are not available to Industry Subscribers are:
  - Several Commercial General Liability Wordings
  - Habitational Wordings created by the Quebec Committee and used in the province of Quebec only
- ▶ **Specific reports**, such as research papers and tax survey results.

### Industry Subscriber–Vehicle Information Services (IS-VIS)

Organizations with IS-VIS subscriptions are entitled to the following:

- ▶ **Access to the VIS portal**, which contains vehicle bulletins, vehicle descriptions, VINlink products and more
- ▶ **Vehicle inquiries system** by vehicle identification numbers (VINs), which is used to inquire about vehicles that may not be in IBC’s database or vehicles not sold in Canada
- ▶ **Eligibility to subscribe** to vehicle information products and services (at additional cost), which include:
  - **Vehicle description:** a list of all vehicle makes, models and model years linking to vehicle characteristics for all private passenger vehicles, motorcycles, all-terrain vehicles and snowmobiles
  - **VINlink dataset:** comprehensive vehicle datasets, available in text file format, which companies can implement in their own systems to validate VINs and identify the correct vehicle to assess the proper risk
  - **VINlink decoder:** an application available online or as a web service that links VINs to a variety of vehicle information for all private passenger vehicles, motorcycles, all-terrain vehicles and snowmobiles including vehicle codes
- ▶ **Automated web services**, which allow users to download VINlink product files and integrate the VINlink decoder into other systems.