

IBC Subscriptions



Vehicle Information Services (VIS)

IBC's Vehicle Information Services (VIS) add significant value to IBC's property and casualty insurer membership by providing information products and services that enhance the operations of members.

VIS collects and analyzes data related to private passenger vehicles, motorcycles, all-terrain vehicles and snowmobiles. Through relationships with vehicle manufacturers, VIS has the most up-to-date database of vehicle characteristics and vehicle safety features. This information is available via various VINlink products and used with insurance claim and premium data to produce the Canadian Loss Experience Automobile Rating (CLEAR) rate group information.

VIS Subscriber Eligibility

Insurance companies (IBC members and non-members) and brokers can subscribe to VIS. Third-party vendors supporting the insurance industry can also apply; however, their eligibility is assessed on an individual basis.

Value of VIS

Organizations that subscribe to VIS are entitled to the following services:

- ▶ **Access to the VIS portal:** contains vehicle bulletins, vehicle descriptions, VINlink products and more
- ▶ **Vehicle inquiries system** by vehicle identification numbers (VINs): used to inquire about vehicles that may not be in IBC's database or vehicles not sold in Canada
- ▶ **CLEAR rate groups** assigned based on insurance claims: used by insurers to assess the likelihood that a specific vehicle will be involved in a claim and the probable cost of a claim
- ▶ **Vehicle description:** includes 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
- ▶ **Distribution of exposures** by vehicle code or by rate groups
- ▶ **Eligibility to subscribe** to vehicle information products and services (at additional cost):
 - **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 linking VINs to a variety of vehicle information for all private passenger vehicles, motorcycles, all-terrain vehicles and snowmobiles including vehicle codes and rate groups
- ▶ **Automated web services:** download VINlink product files and integrate the VINlink decoder into other systems
- ▶ **Discounted rates (50%)** on eligible products and services.