

WHY SHOULD I CARE ABOUT MY VIN?

An accurate VIN can:

- ▶ Assist consumers in buying a used vehicle. If you know how to check your vehicle's VIN, you will be less likely to buy a stolen vehicle or a vehicle that has been deemed irreparable or unsafe for road-use. For more information about buying a used vehicle, contact your provincial or territorial licensing/registration office.
- ▶ Help ensure a hassle-free transaction when you register your vehicle, renew your licence plate permit or transfer ownership. An accurate VIN helps confirm the identity, ownership and insurance of your vehicle.
- ▶ Help law enforcement identify and recover stolen vehicles.
- ▶ Make it easier for vehicle body and maintenance shops to order appropriate parts for your vehicle (e.g., identify model series, engine and drivetrain).
- ▶ Help your insurance company identify your vehicle to ensure that your insurance is properly rated and confirm ownership in the event of a claim.
- ▶ Protect your vehicle's identity. Unlike a fingerprint, duplicate vehicle identities can be created, making it easier to sell stolen vehicles. This is a type of insurance crime that all policyholders pay for.

INSURANCE BUREAU OF CANADA

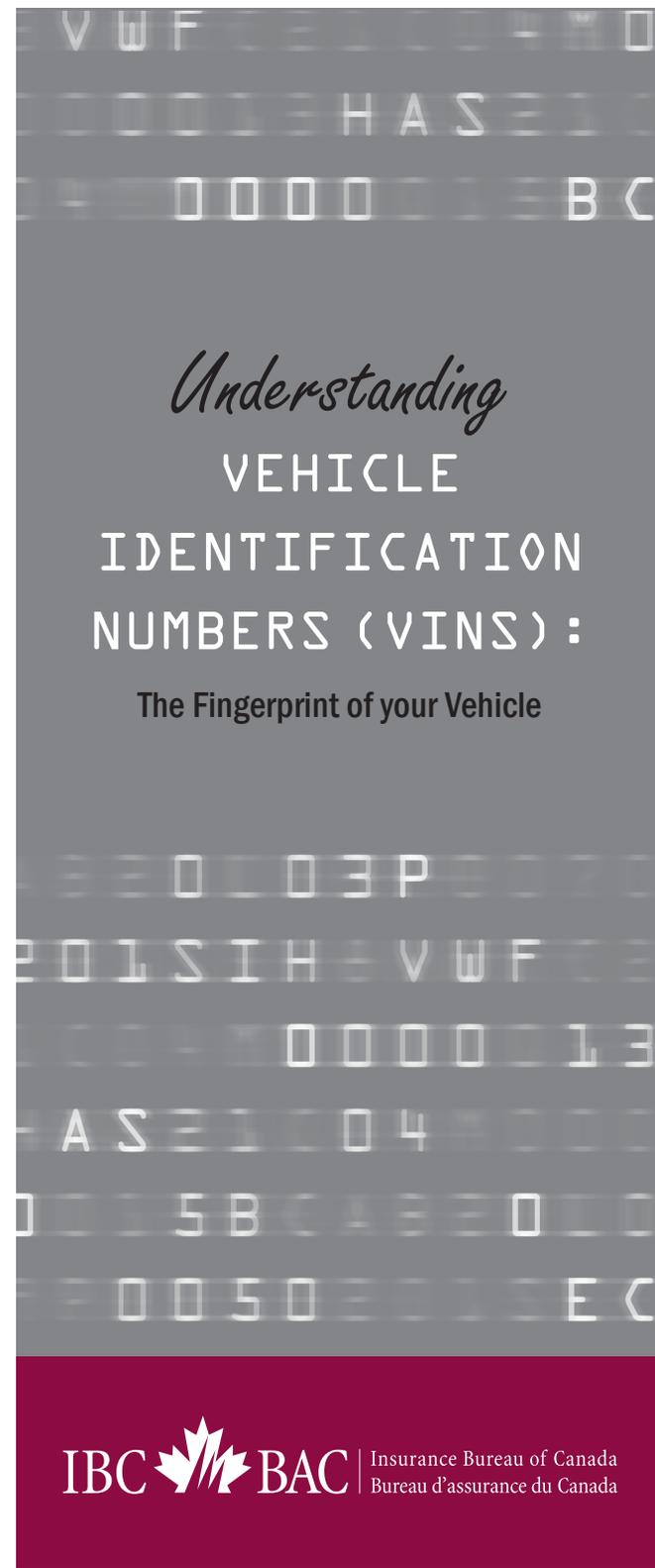
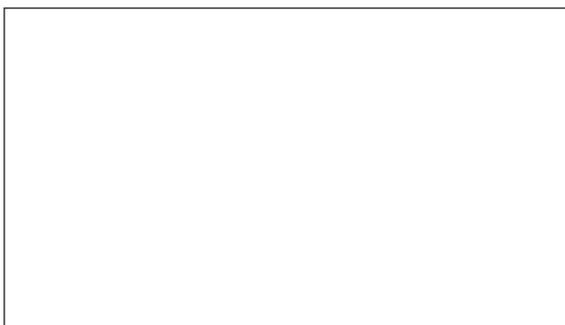
Insurance Bureau of Canada (IBC) represents about 90% of private insurance companies that insure the homes, cars and businesses of Canadians.

IBC is committed to raising consumer awareness about VINs. This will help ensure hassle-free renewal of licence plate permits, contribute to a more accurate determination of your premiums, and reduce insurance crime.

This brochure provides information about the importance of vehicle identification numbers, which can help you when buying a used vehicle, when renewing your licence, or when you suspect that your VIN is incorrect.

To learn more visit the IBC website at www.ibc.ca.

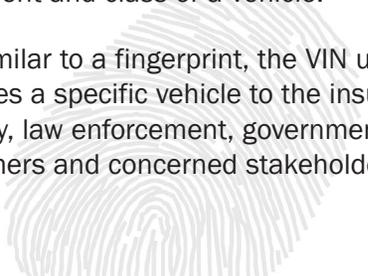
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WHAT IS A VIN?

The vehicle identification number (VIN), since model year 1981, is a series of 17 letters and numbers. Accepted as the North American standard for identifying vehicles, the VIN provides key information about the manufacturer, model, model year, make, equipment and class of a vehicle.

Very similar to a fingerprint, the VIN uniquely identifies a specific vehicle to the insurance industry, law enforcement, government, consumers and concerned stakeholders.



HOW CAN I CHECK MY VIN?

When checking your vehicle, make sure the VIN is identical in each place it appears:

- ▶ Compare the VIN plate on the dashboard of your vehicle with the one that is usually found at the bottom of the driver's door post (if it is not there, refer to your owner's manual).
- ▶ Compare these to the VIN on your ownership permit.
- ▶ Compare all of the above to the VIN shown on your pink liability card (proof of insurance).

USEFUL TIPS ABOUT THE VIN

- ▶ The letters I, O and Q are not used anywhere in the VIN.
- ▶ Position 9 of the VIN can be only the values 0, 1, 2, 3, 4, 5, 6, 7, 8, 9 and X.
- ▶ The last five positions of the VIN are usually numeric.
- ▶ Be careful when dealing with the following sets of letters and numbers – they may look or sound similar:

S and 5

U and 4

H and 8

Y and 4

G and 6

M and N

Z and 2

U and V

B and 8

F and S

D and 0

T and P and B

WHO SHOULD YOU CONTACT IF THERE IS A DISCREPANCY WITH YOUR VIN?

! If the VIN on the *vehicle ownership permit* doesn't match the *VIN plate on the dashboard*, then contact the motor vehicle licensing/registration office in your province or territory right away.

! If the VIN on the *pink liability card* doesn't match the *VIN plate on the dashboard*, then contact your insurance agent, broker, or insurance company right away.

THE FINGERPRINT OF YOUR VEHICLE:

1 Z V B P 8 C H X A 5 1 0 0 0 0 1

Positions 1-3

The World Manufacturer Identifier (WMI), assigned by the Society of Automotive Engineers (SAE). Each manufacturer has one or more WMI codes. The first character normally represents the country where the vehicle was assembled.

For example, "1" stands for the United States, "2" for Canada, "3" for Mexico, and so on.

Positions 4-8

Characters used by manufacturers to identify characteristics such as car line or series, engine, restraints, gross vehicle weight, and body style.

A "check" digit, based on a mathematical algorithm, for determining the validity of the VIN.

9

10

11

Positions 12-17

A sequential number that uniquely identifies specific vehicles.

For example, the first 11 characters in the VIN identify this vehicle as a 2010 Ford Mustang GT, and the last 6 positions identify it as a particular 2010 Ford Mustang GT.

The plant where the vehicle was assembled.

The year of manufacture.

In the example shown above, "A" indicates that the car was made in 2010.

- ▶ Position 10 of the VIN (model year) cannot be U or Z. For cars and light trucks, Model Year can be determined by using the type of character in Position 7. (if numeric = years between 1981 to 2009) (if alpha = years between 2010 to 2039)

B 1981	R 1994	7 2007	L 2020
C 1982	S 1995	8 2008	M 2021
D 1983	T 1996	9 2009	N 2022
E 1984	V 1997	A 2010	P 2023
F 1985	W 1998	B 2011	R 2024
G 1986	X 1999	C 2012	S 2025
H 1987	Y 2000	D 2013	T 2026
J 1988	1 2001	E 2014	V 2027
K 1989	2 2002	F 2015	W 2028
L 1990	3 2003	G 2016	X 2029
M 1991	4 2004	H 2017	Y 2030
N 1992	5 2005	J 2018	1 2031
P 1993	6 2006	K 2019	2 2032