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USING VINS TO IDENTIFY AUTOMATIC RESTRAINTS AND ANTILOCK BRAKES

Since the 1981 model year, all motor vehicles are required to have a 17-character standardized vehicle identification number (VIN) with certain information encoded. VIN requirements are specified by Federal Motor Vehicle Safety Standard 115. In addition to identifying vehicle characteristics such as body type, make, model year, and plant of manufacture, passenger car VINs include information as to the presence and type of automatic restraint systems such as air bags.

Most insurers have voluntarily offered premium discounts to policyholders whose vehicles are equipped with automatic restraints and some have discounts for antilock brakes. These discounts are required by law in some states, and concerns have recently been raised about whether companies are identifying all of the vehicles that qualify. In an effort to assist insurers, the Highway Loss Data Institute (HLDI) is making available a computer software package called VINDICATOR. This program decodes basic information from a passenger car's VIN including whether it is equipped with air bags or automatic belts.

Information about automatic restraints is not currently required to be encoded in the VINs of light trucks, vans, and utility vehicles. However, VINDICATOR does provide data about the availability, on a standard or optional basis, of automatic restraint systems in such vehicles.

Although manufacturers are not required to encode information about antilock brake systems in the VINs of either passenger cars or light trucks, VINDICATOR indicates if antilock brakes were offered as a standard or optional feature on a particular vehicle.

HLDI will gladly provide VINDICATOR to any of its supporting members at no charge. Please contact Kim Hazelbaker, vice president of HLDI, for further information.

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The Insurance Institute for Highway Safety and the Highway Loss Data Institute are independent, nonprofit public service organizations that identify, develop, and evaluate ways to reduce the losses — deaths, injuries, and property damage — resulting from crashes on the nation's highways. Their work is wholly supported by the American Insurance Highway Safety Association, the American Insurers Highway Safety Alliance, the National Association of Independent Insurers Safety Association, and a number of individual insurance companies.