

Vehicle Identification Inspection Guide

(For Insurance Personnel & Law Enforcement)



Stolen vehicles and/or vehicles being used to commit insurance fraud often have their vehicle identification number (VIN) altered to disguise the fact the vehicle is stolen or that it has been declared a salvage vehicle.

Identifying altered VIN's can often be accomplished by conducting a brief (less than 15 minutes) inspection of the vehicle and any available documents. The "identity" inspection can be incorporated into any routine, visual inspection of the vehicle.

This guide is a quick reference tool to help determine if a VIN or supporting documentation may be altered. The guide is not all inclusive and does not guarantee an altered VIN will be identified. However if an altered VIN or documents are suspected, NICB or law enforcement should be contacted to verify the vehicle's identity.

Insurance Personnel - If possible have the individual presenting the vehicle and documents remain in your office while conducting the inspection. If the individual accompanies you, inform them you are conducting a physical damage inspection. Do not inform them you are inspecting the vehicle to verify its identity. Examine the Public VIN (PVIN) and labels in a casual manner and note any discrepancies. If discrepancies exist with the VIN or documentation – do not point them out to the individual and do not attempt to detain them. Complete the application/claim procedure and inform the customer they may be contacted after their application or claim has been processed. Follow any company procedures concerning notifying other departments within your company or law enforcement concerning the possibility you may have identified an altered VIN.

Law Enforcement – If discrepancies exist with the VIN or documentation the driver/owner may be in possession of a stolen or illegally altered vehicle. Please take necessary precautions and follow agency guidelines. For assistance verifying the true identity of the vehicle please contact your local NICB agent or call 1-800-447-6282.

Safety Considerations: Do not inspect the vehicle in any location where traffic is present. If necessary move the vehicle. Be aware there is the danger of injury anytime mechanical equipment is examined.

Photographs: If possible take pictures of the vehicle, PVIN plate, identification labels license/registration plate, any existing damage and any VIN discrepancies. Photograph all four sides of the vehicle.

Prior to the Inspection: Gather (and photograph/make copies of) all documents available including:

- State Motor Vehicle Title
- State Motor Vehicle registration documents
- Bill of Sale or loan papers
- Proof of Insurance card from prior or current insurance company
- Driver's license of applicant/owner

INSPECTION STEPS

The recommended vehicle inspection consists of the following steps and should take less than 15 minutes to complete. Detailed information for each step is provided below.

- A. Review the available documents.
- B. Compare the Public Vehicle Identification Number (PVIN) to the documents.

- C. Examine the PVIN Plate and surrounding area.
- D. Examine the Federal Safety Certification Label.
- E. Examine major component parts for additional labels.
- F. Examine the Federal Emissions Control/EPA Label.
- G. Examine the vehicle Body Plate.
- H. Examine the Firewall.
- I. Conclusion.

Detailed Inspection Step Information

A. Review the available documents.

Is there any indication the document or information may have been changed. Are there white outs, strike over's, discoloration, erasures, etc. Is the VIN the same on all documents? On government issued documents, is the proper high security paper used? Does the paper appear faded or bleached? Is the individual presenting the documents the same individual listed on the registration and title?

B. Compare the Public Vehicle Identification Number (PVIN) to the documents.

The PVIN is etched in a plate on top of the driver's side front dashboard near where the windshield and dashboard meet. A few manufacturers have begun utilizing a label with the PVIN rather than etching the PVIN onto a plate. However, the label is located in the same areas. Verify the PVIN matches the VIN listed on all the documents provided by the applicant/owner. If no PVIN plate is present, the vehicle may have been stolen. Please follow the appropriate procedures.

Verify the model year of the VIN matches the model year listed on all the ownership documents and the model year stated by the applicant/owner. The 10th character of the 17 character VIN denotes the model year. The following chart provides model years designators.

| | | | | | |
|------------|------------|------------|------------|------------|------------|
| 1980 ... A | 1990 ... L | 2000 ... Y | 2010 ... A | 2020 ... L | 2030 ... Y |
| 1981 ... B | 1991 ... M | 2001 ... 1 | 2011 ... B | 2021 ... M | 2031 ... 1 |
| 1982 ... C | 1992 ... N | 2002 ... 2 | 2012 ... C | 2022 ... N | 2032 ... 2 |
| 1983 ... D | 1993 ... P | 2003 ... 3 | 2013 ... D | 2023 ... P | 2033 ... 3 |
| 1984 ... E | 1994 ... R | 2004 ... 4 | 2014 ... E | 2024 ... R | 2034 ... 4 |
| 1985 ... F | 1995 ... S | 2005 ... 5 | 2015 ... F | 2025 ... S | 2035 ... 5 |
| 1986 ... G | 1996 ... T | 2006 ... 6 | 2016 ... G | 2026 ... T | 2036 ... 6 |
| 1987 ... H | 1997 ... V | 2007 ... 7 | 2017 ... H | 2027 ... V | 2037 ... 7 |
| 1988 ... J | 1998 ... W | 2008 ... 8 | 2018 ... J | 2028 ... W | 2038 ... 8 |
| 1989 ... K | 1999 ... X | 2009 ... 9 | 2019 ... K | 2029 ... X | 2039 ... 9 |

If the PVIN on the vehicle does not match the VIN on the documents or if the model year digit of the VIN does not reflect the model year stated on the documents or by the applicant/owner, it may indicate an altered VIN.

C. Examine the PVIN Plate and surrounding area.

When altering a PVIN the plate or area near the plate may be damaged. The windshield may be removed to alter the PVIN. The removal and reinstallation can leave scratches or damage. Any scratches or damage to the plate, near the plate or around the window may indicate an altered VIN.

Look for:

1. Any scratches or damage on the PVIN plate and/or the rivets.
2. Any scratches or damage on the dashboard and/or windshield pillar post area located near the PVIN plate.
3. Any scratches or damage to the molding, or rubber seal around the windshield.
4. Any indications that the windshield has been removed look for excessive glue on the windshield or loose molding.

D. Examine the Federal Safety Certification Label.

Federal regulations require Federal Safety Certification Labels on newly manufactured vehicles. Scratches, damage or indications the label has been removed and replaced may indicate an altered VIN.

The label lists the VIN and the month and year the vehicle was produced and will match the model year of the VIN. Most manufacturers begin new model year production in August or September. For example you may find a label that contains the production date of 10/2009 but the model year of the vehicle is a 2010.

The labels are computer generated and are designed to last the life of the vehicle. The label self-destructs if it is removed.

This label may be located:

1. Inside the driver's side front door affixed to the rear door pillar post.
2. Inside the driver's side front door on the door.
3. Inside the driver's side front door affixed to the forward door pillar post.

Verify the -

1. VIN on the label matches the VIN listed on all documents you have.
2. VIN on the label matches the VIN on the PVIN plate.
3. Label production date matches the model year of the VIN and documents.

What is the condition of the label?

1. Is the entire label securely fastened to the vehicle? Are there any loose corners?
2. Are there any scratches or tears on the label?
3. Have any of the VIN's numbers been scratched out or obliterated?
4. Is there any indication a digit of the VIN may have been altered?
5. Is the label made of the proper material and have a shiny clear coat (Counterfeit labels are often made from the wrong material)?
6. What does the printing on the label look like? Are there any indications the VIN on the label has been typed over or scratched off? Is the label smooth to the touch? Printing indentations may indicate a counterfeit label.
7. Has the VIN portion of the label been covered with a screw, rust proofing plug, or otherwise obscured?
8. Does the area near the label appear different than the surrounding area (any differences may

indicate the label has been “worked on” or replaced).

E. Examine major component parts for additional identification labels.

Depending on the vehicle major component parts may be labeled with the vehicle’s VIN. The makes and models requiring the additional labels changes from year to year. However a quick check of major component parts for additional labels on any expensive or sport model vehicle is recommended.

Additional identification labels may be found on the following components:

1. Transmission
2. Front Fenders (left and right)
3. Hood
4. Front Doors (left and right)
5. Bumpers (front and rear)
6. Rear Quarter Panels (left and right)
7. Deck lid, Tailgate, or hatchback (whichever is present)
8. Rear Doors (left and right if present)
9. Sliding Cargo door(s)
10. Side Assembly doors (for MPV’s left and right)
11. Pickup Box, and or Cargo Box

If labels are present verify the VIN on the label matches the VIN on the PVIN plate. If the vehicle was damaged and any of the above mentioned parts were replaced with OEM parts, the replacement parts will contain a label similar to the original with the letter R-DOT on the label rather than the VIN.

If a label is present with a different VIN it is possible the vehicle was in an accident and repaired with used parts. The accident information should be verified.

The component part labels are made of the same material as the Federal Safety Certification Labels and are also designed to self destruct if removed.

Examine the component parts labels in the same manner as the Federal Safety Certification Labels.

F. Examine the Federal Emissions Control/EPA Label.

The Emission Control/EPA Label provides information regarding the model year of the vehicle. These labels are usually located under the hood in the engine compartment attached at any of the following locations:

1. Underside of the front hood
2. On top of the radiator cowl
3. On top of one of the wheel wells
4. On the firewall
5. On the air filter box

Examine the EPA labels in the same manner as the Federal Safety Certification Labels and the component part markings.

If the EPA label is securely fastened to the vehicle and the only damage to the label is a small scratch

obliterating the model year of the vehicle it is an indicator of an altered VIN.

G. Examine the vehicle Body Plate.

Some manufacturers affix a body plate to the vehicle when the vehicle is produced. The body plate will contain the entire VIN or a partial VIN (usually the last 8 characters). The body plate is usually affixed to the firewall inside the engine compartment. In some cases it may be located on the top of a shock tower or wheel well.

1. Does the VIN or partial VIN match the other VIN's on all the documents you have?
2. Does the VIN or partial VIN match the other VIN's located on the vehicle?
3. Are there visible signs on the vehicle which indicate that a body plate was attached but has been removed such as rivet holes where the plate was fastened or a paint difference or degree of cleanliness between the area and the rest of the firewall?

H. Examine the Firewall.

Many foreign manufacturers affix the full VIN or a partial VIN (last 8 characters of the VIN) into the firewall. The VIN is usually very visible when the hood is raised.

1. Does it match the VIN listed on all documents you have?
2. Does the VIN on the label match the VIN on the PVIN plate?
3. Are there signs that the firewall was tampered with?
 - a. Paint is a different shade from the rest of the engine compartment.
 - b. Firewall is cleaner than the rest of the engine compartment.
 - c. Firewall is dirtier than the rest of the engine compartment.
 - d. Only the firewall has been sprayed with undercoating.
 - e. Area near the VIN appears to be added/protruding from the firewall.
 - f. Welds or glue visible around the VIN.

If the VIN doesn't match or if any of the above indications are present you may have an altered VIN.

I. Conclusion:

If an altered VIN or documents are suspected, NICB or law enforcement should be contacted to verify the vehicle's identity.

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