

Who backs this initiative

"The MID has already proven to be a very valuable tool for police, in improving safety through more effective law enforcement on the roads. Now, with the addition of fleet vehicles, there will be no good reason for a vehicle's insurance not to appear on the MID."

"The MID was designed to reduce the inconvenience of document production for lawful drivers, as well as making it easier and less bureaucratic for police to detect uninsured ones."

Meredydd Hughes, Deputy Chief Constable,
South Yorkshire Police



"The completion of the Motor Insurance Database project is essential to tackling the growing cost of uninsured driving – which honest policyholders are paying for – as well as meeting the Fourth Directive. The sooner fleet operators can submit their vehicle details in accordance with the new obligations, the sooner we can get uninsured drivers off the road."

David Gamble, Chief Executive,
Association of Insurance and Risk Managers



"The work of preparing for the 4th Motor Insurance Directive is of major importance to fleets, and fleet managers should address the issues carefully and in good time."

"ACFO has worked hard to provide Members with the information they need for the two levels of requirement:

- the original, one-off data loading
- the ongoing administration needed to keep the database up to date as required by the new legislation

"Early preparation, using the guidance in this leaflet, makes good sense – a last-minute panic will help no-one!"

Stewart Whyte, Director & Membership Secretary,
ACFO Ltd (Association of Car Fleet Operators)



For further information contact your insurer or visit:

www.miic.org.uk
E-mail: enquiries@miic.org.uk



Get in gear for the 4th EU Motor Insurance Directive



A guide for fleet policyholders



**GET IN GEAR FOR THE 4TH DIRECTIVE
FLEET POLICYHOLDERS CALL YOUR INSURER NOW!**

Uninsured driving – the truth of the matter

Uninsured drivers currently cost UK motorists over £600m a year and this figure is likely to increase. The UK has one of the worst records in western Europe, with an estimated one in twenty or 5% of all vehicles being driven with insufficient or no insurance cover. The insurance industry makes up the loss, but the real victims are the honest motorists whose insurance premiums subsidise the cheats.

About the 4th EU Directive

January 20, 2003 will see the introduction of the 4th EU Motor Insurance Directive. The key objective of the directive is to improve the ease with which cross border claims in Europe can be handled. The directive will require that the insurers of all UK vehicles are readily identifiable by an information centre, using only a registration number. In the UK this centre is called the Motor Insurers' Information Centre (MIIC), and was established by the insurance industry in 2000, to develop and manage the Motor Insurance Database (MID). The goal of the MID, which was built by the global information solutions provider, Experian, is to hold information on every insured vehicle in the UK by January 20, 2003.

Insurance details for around 25 million "individually insured" vehicles are already held on the MID. The MID will be ready to accept fleet insurance details from late 2002. All vehicles will need to be on the database by January 20, 2003.

How can the Motor Insurance Database reduce this burden on business?

Through the use of the MID, police forces throughout the country are able to carry out 'spot checks' to establish if motorists are insured or not. Ultimately this should reduce, and hopefully eradicate, uninsured driving in the UK. From a business perspective this will contribute towards a reduction in the percentage of every premium which currently goes towards meeting the cost of uninsured driving.

The Association of British Insurers (ABI) and Lloyds Motor Underwriters' Association are determined to tackle the menace of uninsured driving in the UK. Both associations are confident that the MID represents the most practical and effective means to reduce the level of uninsured driving. By enabling the police to check insurance details easily and quickly at the roadside, the database provides a strong deterrent against driving without insurance and allows police to concentrate resources on catching offenders.

January 20, 2003 is the final deadline by which every fleet operator, including motor traders, will need to have notified details of their fleet to MID or their insurer.

The road to compliance

What do you, as a fleet manager, have to do next? Preparation is key. Fleet managers must load the requisite vehicle insurance data, including those on temporary hire beyond a minimum number of days, by January 20, 2003, in order to comply with the 4th EU Motor Insurance Directive. This data must then be kept up to date as your fleet details change.

The ultimate responsibility for data submission rests with the fleet policyholders, so there is no time to waste. **ACT NOW!**

Step One

Contact your insurer or broker now to find out how you can submit your data.

Step Two

Prepare your data for provision to insurers/the MID. Your insurer/broker will advise you of the best way to do this.

Step Three

Submit your data either by sending it direct to your insurer/broker, or by sending it through a secure web connection as specified by them. For any further details, visit www.miic.org.uk

Step Four

Update the data whenever there is a change to the vehicles covered by your policy.

Step Five

You and your company are in compliance with the 4th EU Motor Insurance Directive.