

Strictly confidential and not for publication without permission from MIB

'MID' UK of uninsured drivers!

A remarkable database is at work, day and night, helping to remove the menace of uninsured driving from our roads.

The Motor Insurance Database (MID) contains details of over 34m insured vehicles in the UK.

By law, insurance companies have to put details of all the vehicles they insure onto the MID.

Every day insurers make approx 250,000 updates to the database.

The MID has now become a very powerful tool in the fight against uninsured driving.

Here's how it works.

- 1) The Police use data from the MID for their ANPR (Automatic Number Plate Recognition) cameras, now in police vehicles, on motorway gantries, in petrol stations and car parks, and even in Police helicopters. During regular ANPR operations the cameras read number plates and within half a second any vehicle not on the MID will be alerted to the Police.
- 2) MID data is used to support the Motor Insurers' Bureau Police Helpline, a new nationwide dedicated 0845 hotline that helps the Police at the roadside when they stop a suspicious vehicle. If the vehicle is uninsured, the Police can remove it from the road right away. If the driver claims to be insured a quick call to the MIB Police Helpline can resolve the status of the driver on the policy with the insurer. Last year over 78,000 vehicles were seized, with almost half of them ending up being crushed.
- 3) The MID has the power to target areas of the country that are uninsured driving hotspots. By working in partnership with the Police and the DVLA operations can be focused onto postcodes most at risk of uninsured driving. For example, in West Gorton, Manchester, you are 6 times more likely to be hit by an uninsured driver.

- 4) The MID database supplies insurance details to the DVLA every time a car is taxed on-line. Over one million people purchase their tax discs this way each month. Taxing on-line can avoid the queue in the Post Office.

- 5) The MID helps the honest motorist in another way too. A new website www.askmid.com is now available so you can check that your car, or the vehicle you drive for your company, is on the MID database.

Ashton West, the CEO of the Motor Insurers' Bureau says,

“When we consider national databases, we may feel that too much information is being held on us. The MID is one database you really want to be on and now with the launch of www.askmid.com you can check if you are on MID.”

Ashton goes on to say,

“Uninsured driving costs society over £500 million each year. We know that uninsured drivers killed 160 people last year. Every year approximately 23,000 people are involved in accidents with uninsured drivers. MIB is dedicated to tackling uninsured driving and we are working closely with the Police and other enforcement agencies to do just that.”

Ends

For more information, please contact:

Quay2Media on: 0191 2966800
or email: antonia@quay2media.com
christian@quay2media.com

Notes to editors

1. www.askmid.com is currently being promoted in a national advertising campaign on HGV petrol nozzles in motorway service stations up and down the country

2. Copies of the artwork used in the petrol nozzle campaign can be obtained by contacting Quay2Media on the numbers above

3. In the first instance www.askmid.com is being promoted to help assist those who driver commercial or company vehicles to ensure that their work vehicle is correctly entered onto MID
4. Commercial Policyholders (normally the fleet manager, motor trader or company secretary) must notify their insurance provider by Law of any changes to the company fleet
5. All vehicles insured on a fleet policy should be added to MID unless they are not designed for road use or have been SORN'd. Any changes to vehicles included in the fleet must be notified to the insurance provider or entered onto MID directly to avoid any inconvenience at the roadside to drivers
6. Commercial Policy holders should speak to their insurance provider for advice and guidance about getting vehicle data onto MID
7. Private policy holders should always contact their insurance provider if there are any errors or discrepancies in insurance documents
8. The police target uninsured hotspots and they use the MID to identify vehicles that may be uninsured. The police can seize any vehicles they have reasonable suspicion of being uninsured
9. If a vehicle is not on MID the police may stop that vehicle

For more information please visit www.mib.org.uk.