

## **FFP Programme ends on a high note**

### **The road ahead looks good for honest motorists!**

At the Motor Insurers' Bureau we are now two years into our campaign to remove the menace of uninsured driving from our roads, and the news is all good – for the law-abiding motorist.

- In 2006 the Police removed over 78,000 uninsured vehicles from UK roads. In 2007 the final number will be in the order of 150,000.
- In the same two-year period the number of claims made involving uninsured and untraced drivers fell by almost 10%. That equates to over £30m in savings. Allowing for the rise in personal injury claims seen by the insurance market over a similar period, the real reduction in claims is probably close to 15%.
- In 2007 we went nationwide with the MIB Police Helpline, a vital support to Road Traffic Officers in the front line fight against the uninsured.
- In 2007 we launched [www.askmid.com](http://www.askmid.com), where motorists can check their vehicle is on the MID.

There is no doubt about it – we are really beginning to win the war against uninsured driving. Now, with Continuous Insurance Enforcement (CIE) just a year away, there really will be no hiding place left for those drivers who continue to drive without insurance.

**Ends**

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## Notes to editors

1. The MIB is the fund of last resort operating in all jurisdictions in the UK where the motorist responsible for an accident either had no insurance or failed to stop
2. In addition the Bureau operates the Green Card System and is the Compensation Body under the 4<sup>th</sup> EU Directive
3. Uninsured and untraced drivers kill 160 people and injure 23,000 every year
4. Uninsured driving costs over £500m every year and adds £30 to every honest motorist's annual premium
5. The MIB manages the Motor Insurance Database, which contains details of all registered vehicles in the UK. Currently there are over 35m vehicles on the MID
6. Commercial Policy holders should speak to their insurance provider for advice and guidance about getting vehicle data onto the MID
7. Private policy holders should always contact their insurance provider if there are any errors or discrepancies in insurance documents

## Winning the fight against uninsured driving

8. The police target uninsured hotspots and use the MID to identify vehicles that may be uninsured
9. The police will have seized in the order of 150,000 vehicles in 2007 – that's one vehicle every 3 minutes
10. 40% of seized vehicles are disposed of or crushed
11. The number of claims involving uninsured vehicles has fallen by almost 10% in the last two years

12. In 2009 Continuous Insurance Enforcement will be introduced, making it an offence to keep a vehicle without insurance, whether or not it is being used (unless it has been SORN'd)
  
13. Make sure that the vehicle you drive is on the MID by visiting [www.askmid.com](http://www.askmid.com)

For more information please visit [www.mib.org.uk](http://www.mib.org.uk).