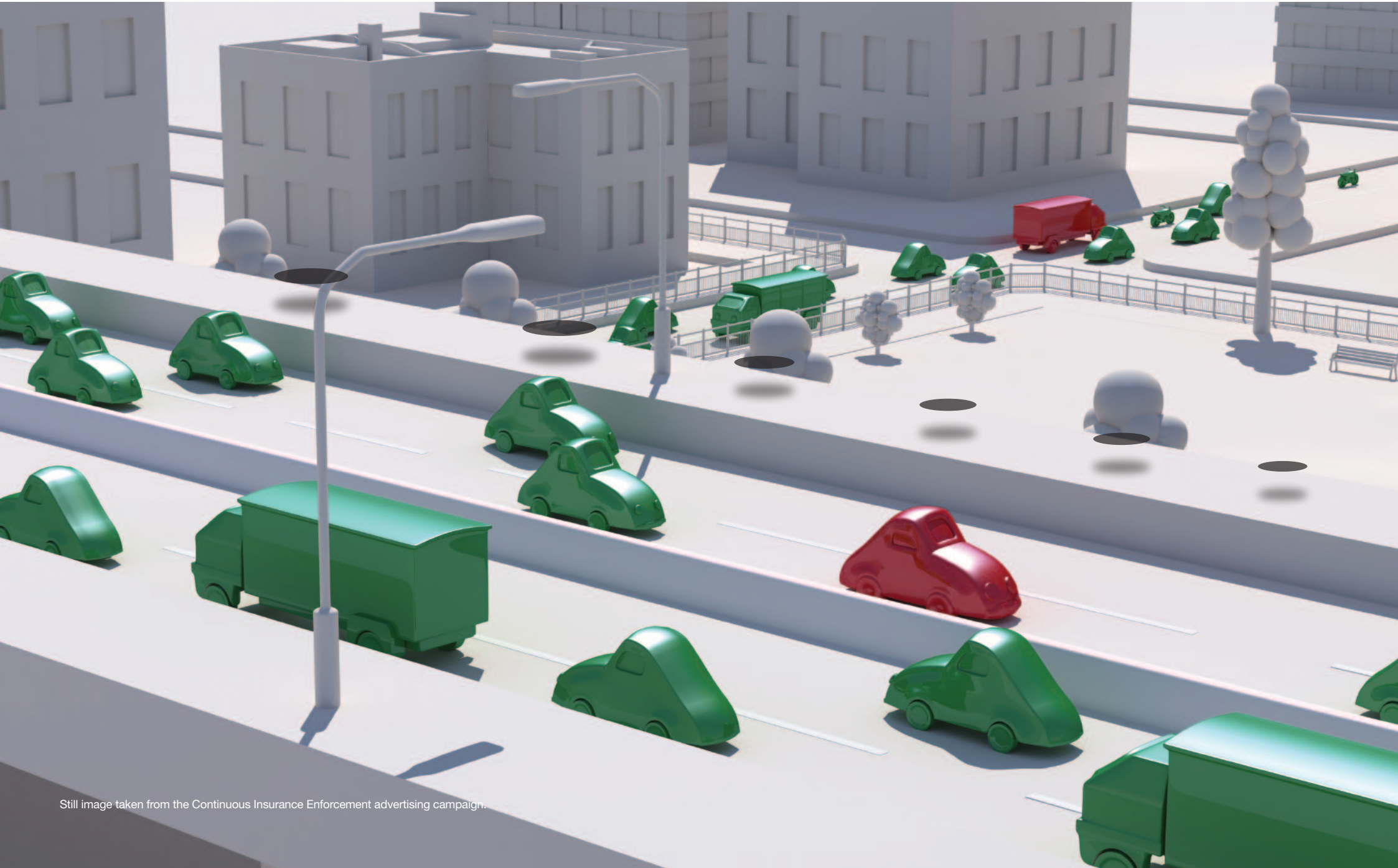


A blurred image of a woman with blonde hair, wearing a red and white striped scarf and a grey dress, walking from right to left while carrying several colorful folders. The background is a light-colored wall with the MIB logo and text.

**MIB**  
Motor Insurers' Bureau



Still image taken from the Continuous Insurance Enforcement advertising campaign.



  
Ashton West  
Chief Executive

**Corporate Social Responsibility (CSR) is at the very heart of the Motor Insurers' Bureau (MIB). Therefore it is with great pleasure that we present our 2010 CSR Annual Report which outlines the exciting and rewarding CSR work we have done over the past 12 months. Our CSR strategy is shaped under four key work streams: Workplace, Marketplace, Community and Environment and the desire to enhance business performance and reputation by acting responsibly and embedding CSR into our core values and business strategy.**

Our CSR programme is managed by a team of committed employees from across the business. Through the CSR team, MIB has developed its CSR strategy, supported by specific targets and reporting mechanisms. We have set out objectives to undertake activities and adopt good practice within each of the identified CSR work streams.

### Workplace

Our goal is to attract the best individuals by being the employer of choice within our local community. We aim to reward our employees by providing a comprehensive benefits package and continued development through an extensive learning and development programme.

### Marketplace

The Marketplace work stream recognises our commitment to building and maintaining trust and positive relationships with all our stakeholders.

### Community

The Community work stream focuses on our desire to be good neighbours who, whilst striving for excellence in our business, will take account of the impact of our activities on the community and look to have a positive influence.

### Environment

Through the Environment work stream, we acknowledge that we need to take responsibility for reducing the environmental impacts caused in the course of our business.

Whilst recognising that there is more to do, we are proud of our achievements in 2010. The £22,917 raised for our nominated charity, The Children's Trust, through numerous fundraising events involving MIB employees and business partners demonstrates our success and commitment to the CSR agenda.

### Further highlights for 2010 have included:

Increasing our net Customer Engagement Index satisfaction score from <b>62.4% to 69.5%</b>	Reducing the volume of customer complaints by <b>23%</b>	Achieving a <b>71%</b> uptake of new starters to the MIB 'give as you earn' scheme	Reducing gas usage at the Linford Wood offices by <b>20%</b> against 2009 consumption levels	Increasing video and telephone conferencing usage by <b>52.3%</b>
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2010 was an exciting and largely successful year for MIB with further progress made towards our strategic objective of achieving a significant reduction in the level and impact of uninsured motoring in the UK. This success was primarily reflected in lower new claim numbers, lower than anticipated total payment levels, a reduced annual levy and a release of £100m back to Members.

We continued to work closely with the insurance industry to ensure the timely and accurate delivery of records to the Motor Insurance Database (MID). During 2010 MIB experience and knowledge has also been utilised across other industry initiatives. This has helped add value, providing services at cost whilst leveraging existing assets and resources for the benefit of the industry. In order to manage these activities in an effective manner MIB set up two subsidiary companies, MIB Management Services Ltd and Tracing Services Ltd. Some of the major activities undertaken through these subsidiaries include the:

- Development of an Employers' Liability Database and management of the Employers' Liability Tracing Office (ELTO)
- Management of RTA Portal Co Ltd supporting the new Ministry of Justice (MOJ) claims process
- Provision of managed services to the Insurance Fraud Bureau (IFB) and the successful integration of the IFB within the MIB Group structure



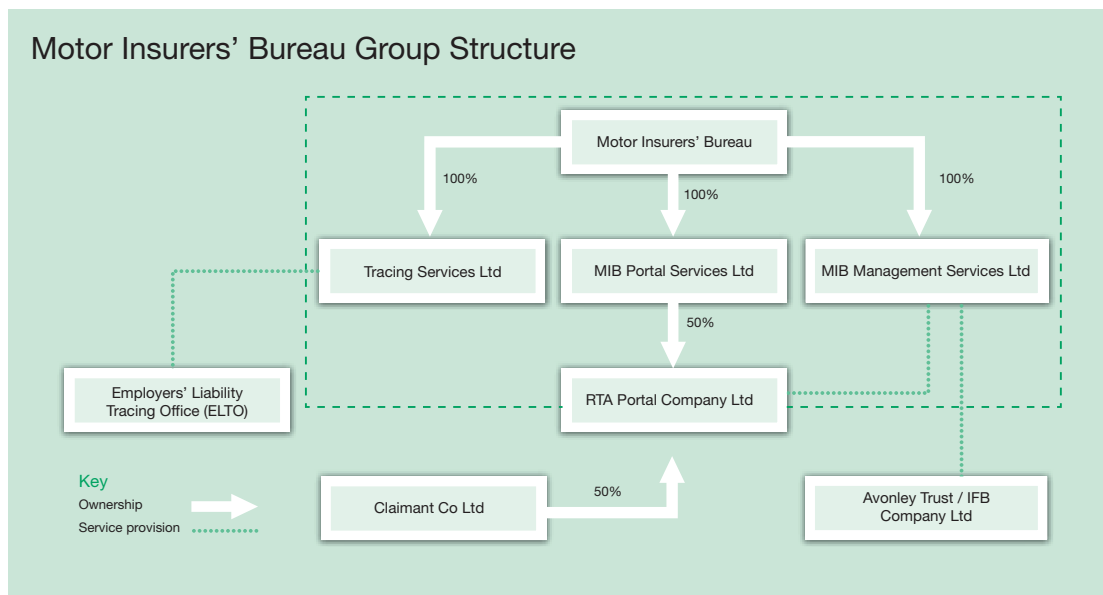
### Performance Highlights

Performance and service highlights in 2010 included:

- A 5.3% reduction in the number of new Guarantee Fund Claims received in the year
- Improved quality claims handling
- A reduction in overall claims lifecycle
- A significant increase in PR and Communications' activity

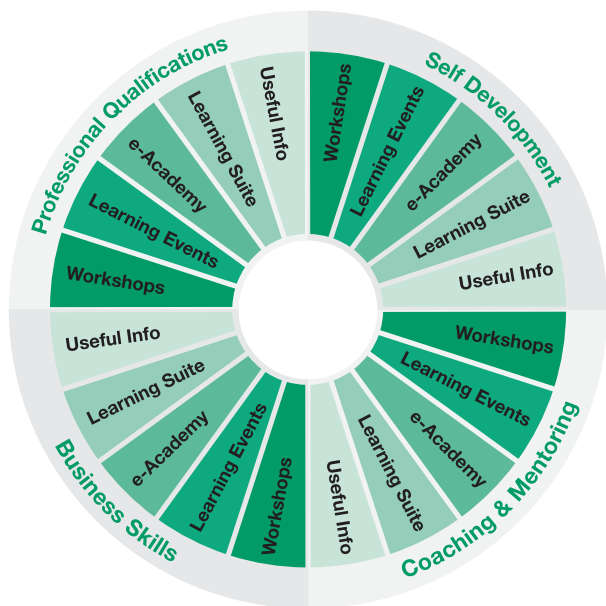
### Our Values

MIB's core values are central to the running and culture of the business, making it an employer of choice. Striving for excellence; customer focus; passion; strong leadership; valued and empowered and unity of purpose are the values that MIB has adopted and which involve, inform and motivate employees to work towards the vision of operating as a centre of excellence.



Our employees are the hub of the organisation and their well-being and engagement are of the utmost importance. We place particular importance on the empowerment of all employees; keeping them informed and creating opportunities that allow them to freely express their views and share their ideas on how to make MIB a better place to work. We want our people to be proud and motivated to work for us, in an environment free from discrimination, harassment and victimisation.

Finding the right people for a successful business begins with an effective recruitment process; however, continuing individual development is also crucial to the success of the business. We are passionate about our goal to be an employer of choice within our local community. Our ongoing aim is to attract the best individuals by providing a comprehensive benefits package and continued development through the provision of extensive learning and development initiatives.



## What have we done?

### Learning and Development

- Developed a flexible learning framework that effectively communicates all learning opportunities available across MIB
- Launched an e-Academy that provides online learning across a number of topics
- Trained all claims handlers to enable them to meet the requirements of the MOJ reforms
- Continued our membership with The Chartered Insurance Institute (CII) for over 200 employees
- Successfully maintained our Investors in People (IIP) accreditation
- Renewed our membership and Centre Accreditation status of the Institute of Leadership & Management (ILM) with 9.5% of employees achieving an ILM coaching qualification and 31% of managers gaining an ILM management qualification
- Signed up the CII Aldermanbury Declaration for continued progression in staff development and professionalism

### Staff Achievement and Recognition (STAR) Awards

The MIB STAR awards are a reward and recognition scheme that identifies examples of outstanding service, commitment and drive. The purpose of the awards is to encourage everyone to strive above and beyond their responsibilities, embrace the values of MIB and offer a consistent, first class service to both internal and external customers.



MIB 2010 STAR award winners

At back: Matsobane Maphelle, Performance & Training award winner. From front, left to right: Chris Cox, Customer Service award winner; Sara Errington, Team Player award winner; Russell Melhuish, Chief Executive award winner.

### 2010 STAR highlights included:

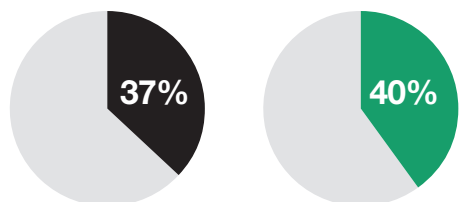
- 12 Instant Value Awards - recognising situations where an employee has demonstrated the corporate values, shown additional effort and commitment. Retail vouchers to the value of £25 were presented to Instant Value Award winners.
- Four Employee of the Quarter Awards - presented to individuals for a particular piece of work or effort that is recognised as achievement of excellence in customer service. Retail vouchers to the value of £200 are presented to Employee of the Quarter winners.
- Four Annual Awards – giving recognition to those who consistently achieve above and beyond their responsibilities whilst embracing the values and offering a consistent, first class service to both internal and external customers. Cash awards are presented to each winner to the value of:

<b>a)</b> Chief Executive Award	£1,200
<b>b)</b> Customer Service Award	£800
<b>c)</b> Team Player Award	£800
<b>d)</b> Performance and Training Award	£800

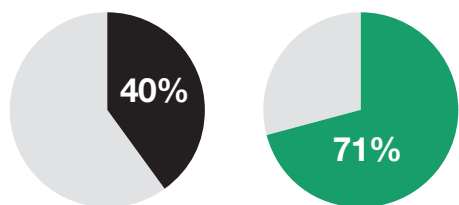
## 2010 Targets and Results

Area	Target	Result
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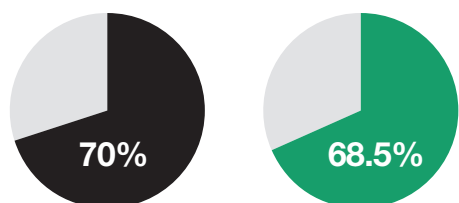
Staff participation in 'give as you earn' scheme



Uptake of new starters in 'give as you earn' scheme



Staff engagement net satisfaction score



## What we intend to do:

We will continue to measure, review and monitor our performance to ensure our employees are valued and developed through dialogue and investment in learning and development.

We will:

- Continue to develop the e-Academy to provide further online learning opportunities across a number of topics
- Create a Continuous Professional Development (CPD) approach to learning and a framework to ensure continued learning for all
- Undertake a comprehensive review of our CII Accredited Claims Academy
- Provide another opportunity for employees to take part in the Three Lakes Challenge
- Renew our membership/accreditation with CII, ILM and IIP
- Work towards CII Chartered Insurer status
- Develop the STAR awards to increase staff engagement through reward and recognition
- Continue to improve our handling of claims via the MOJ protocol
- Continue providing Staff Forums to keep staff informed

**MIB has maintained its focus on building and maintaining a positive relationship with all existing stakeholders, whilst also looking for new opportunities to provide further services and support to the insurance community.**

The ongoing challenges of the economic climate have put increased focus on providing high standards of customer service, whilst also improving our Anti Fraud capabilities.

## What have we done?

### Ministry of Justice (MOJ) Personal Injury Reforms

In 2010, MIB took part in system testing for the new electronic MOJ Portal put in place to facilitate the MOJ Reforms process. The Portal was designed as a communication hub for solicitors and insurers, whilst handling claims under the new MOJ fast track process. This new process has been designed to reduce lifecycles on personal injury claims up to a value of £10,000 and was officially launched on 30 April 2010.

In addition to adopting the new MOJ process, MIB has become actively involved in the ongoing management and development of the MOJ Portal and their registered company, RTA Portal Co Ltd. This is via the subsidiary company, MIB Portal Services Ltd, incorporated on 28 April 2010, establishing a 50% shareholding in RTA Portal Co Ltd. The remaining 50% is owned by Claimant Co Ltd; a company made up from representatives of the claimant fraternity.

### Claims Transformation Project (CTP)

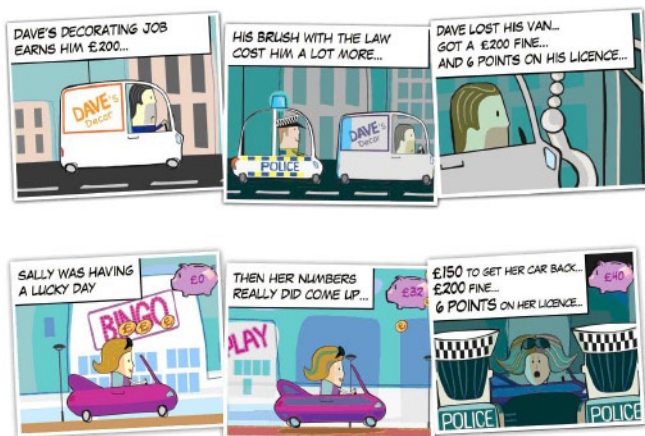
2010 saw the conclusion of CTP. This introduced a number of initiatives and improvements to help reduce lifecycles and ensure MIB had the tools in place to meet our objectives for the new MOJ Reforms process. MIB has now incorporated diary management as part of workflow operations. We have introduced the concept of a driven claims process by targeting handlers on key milestone dates for confirming: the offending driver's identity, making a decision on liability and ultimately settling the claim.

One of the key changes from CTP was the introduction of a Claims Handlers Active Management Portal (CHAMP) which provides caseload visibility to claims handlers and managers; helping to prioritise and manage workloads. Other system enhancements included an improved referral and telephone package. These changes have helped to improve MI reporting on performance.

### Anti Fraud Improvements

In addition to the ongoing development of the Syndicated Intelligence for Risk Avoidance (SIRA) system; the Anti Fraud Team underwent significant changes in team structure. The role of Anti Fraud Manager was separated from the role of Technical Advisor in order to provide specialist focus to both roles. This change coincided with the expansion of the Anti Fraud Team; highlighting the increased emphasis on fraud detection and prevention.

MIB entered into a strategic partnership with the Insurance Fraud Bureau (IFB) in July 2011 to provide the IFB with support services that allow the organisation to enhance their operational resilience whilst providing further opportunities for both organisations going forward.



**Complaints**

The business operating improvements in Customer Service have resulted in a 23% reduction in the volume of complaints compared to the 2009 result.

**Procurement Process**

MIB continued to work in partnership with all suppliers to ensure that clear and consistent expectations were maintained throughout 2010. The plan is to introduce CSR to the procurement process in 2011.

**Stay Insured**

The Stay Insured campaign made significant headway in raising awareness of the legal requirement for insurance in 2010, providing a complementary step into the CIE campaign in 2011.

**Continuous Insurance Enforcement (CIE)**

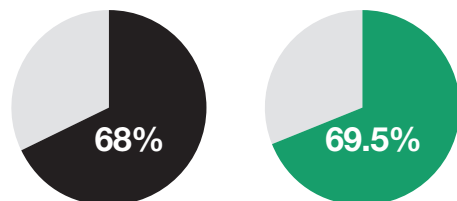
The CIE project plan continued throughout 2010. We maintained our close working relationship with the police, making real progress in removing uninsured drivers from the road and raising awareness across police forces, particularly in uninsured vehicle 'hotspot' areas.

Provisions were made in 2010 for the CIE communication programme to commence at the beginning of 2011, with sustained publicity to reach all vehicle owners to explain the implications of CIE. This included discussions and timeframes being secured with media contacts for the creation of a TV advertising campaign.

## 2010 Targets and Results

Area	Target	Result
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Customer Engagement Index – net satisfaction score



Volume of customer complaints per 1,000 claims



Identified fraud savings



## What we intend to do:

### Continuous Insurance Enforcement (CIE)

2011 will see the official launch of CIE. There will be a publicity and media campaign and the comparison of vehicle details held by both the Motor Insurers' Bureau (MIB) and the DVLA. From the end of June 2011, if a vehicle does not have a record of insurance on the MID or has not been declared 'off the road' by contacting the DVLA with a formal Statutory Off Road Notification (SORN); the registered keeper will receive a warning letter, face penalties, and risk their vehicle being wheel clamped by the DVLA unless they take action to stay legal.

### MIB Management Services Ltd (MIB MSL)

MIB MSL will continue to look for new opportunities to provide management and support services to businesses operating within the insurance sector. In particular, MIB MSL will focus on independent organisations that provide unique services to MIB members (such as the IFB).

### Contact Centre Delivery 2011

Coverage in the media, as well as the broadcast of a TV advert in 2011, is expected to increase calls from the public wanting to know more about CIE. In preparation for the expected increase in calls and queries, MIB will develop a new Contact Centre, which will be the central point of contact for all future Police Helpline, IFB Cheatline and CIE calls.

The community work stream focuses on MIB's desire to be good neighbours who, whilst striving for excellence in our own business, will take account of the impact of our activities on the community and look to have a positive influence. We believe that helping the community is not just something we choose to do, but is an important part of our business.

In 2010, MIB continued to develop a charitable partnership with [The Children's Trust](#). Working closely together has allowed the MIB to assist an important charity which provides care, education, therapy and rehabilitation to children with multiple disabilities and complex health needs, including injuries sustained in road traffic accidents.

**What have we done?**



**Dragon Boat Race**

Crews from MIB (Most Impressive Boaters) and our partner solicitors, Berrymans Lace Mawer (BLM), took part in the Milton Keynes Dragon Boat Festival at Willen Lake. The Most Impressive Boaters significantly improved on their 2009 performance with two wins and one second place in the heats. Together with our race partners' BLM we hit our fund raising target of £1,500 for The Children's Trust.



**Pennies from Heaven**

The Pennies from Heaven scheme is a means by which our employees can give directly to The Children's Trust by pledging the pennies from their monthly salaries. The scheme continued to be a great success in 2010 with 40% of staff being members of the scheme and 71% of new starters joining the scheme.

**Football & Cricket**

MIB employees also took part in a number of football and cricket matches against business partners, raising in excess of £350 through raffle and 'guess the score' competitions.



**London Marathon**

Three MIB employees entered the London Marathon in 2010. With the considerable support of staff, friends, family and business partners, a sum in excess of £7,000 was raised in support of The Children's Trust.

**Drinks Machine**

Over £5,000 was raised through the nominal charge for employees purchasing selected drinks from vending machines with all proceeds going to The Children's Trust.

In line with previous years, £3,000 was donated by MIB to The Children's Trust, which helped achieve a final fund raising total of more than £22,000.

**Volunteering**

2010 also saw the Bureau introduce a new volunteering policy, allowing employees to volunteer their time towards charitable activities with MIB also matching the time volunteered.

### 2010 Targets and Results

Area	Target	Result
Charitable donations*	£3,000	£3,000
Donations through fundraising activities*	£7,000	£19,917
Undertake fundraising events for nominated charity	2	4

\*Total amount raised in fundraising and donations: £22,917.

### What we intend to do:

MIB is committed to continuing to further develop our partnership with The Children's Trust in 2011. Each year over 5,000 children suffer an acquired brain injury, 31% of which are due to involvement in a road traffic accident, some of whom suffer serious brain injuries as a result of being injured in an accident with an untraced or uninsured driver.

### Charitable Activities for 2011:

- We will be taking part in the Milton Keynes Dragon Boat Race with Berrymans Lace Mawer, following the success of the event in the previous two years
- Organise a Staff Gardening Challenge, in which staff will be able to volunteer their time to attend The Children's Trust for a day of gardening within their grounds. This will be the first opportunity for staff to volunteer their time in line with the new staff volunteering policy
- Support colleagues running in the 2011 London Marathon and Great North Run for The Children's Trust
- Organise charity sporting challenges with key stakeholders including football and cricket matches with our panel solicitors
- Continue with the Pennies from Heaven scheme, with staff donating the pennies from their salaries
- Help organise a staff Charity Ball with all proceeds going to The Children's Trust

**MIB takes environmental issues seriously and we are aware that these are important to both our employees and customers. MIB is committed to identifying business opportunities and threats posed by environmental change and acting upon them. Our belief is that sound environmental management makes good business sense.**

Our environmental goal is to reduce our impact on the environment by looking to continuously improve our environmental footprint, primarily focussing on ways to reduce our office waste and energy usage.

**What have we done?**

**Reduced waste**

- We continued to roll out the use of e-mail through our Letter Request System (LRS) which has further increased the volume of correspondence being sent electronically and reducing our paper consumption
- We continued to increase the number of incoming electronic correspondence through the use of our Inbound Email Processor (IEP). 2010 saw a further increase of 90% on 2009 volumes averaging 10,000 a month
- We recycled 29,750 kg of paper in 2010 the equivalent to 28,050 kg in CO<sub>2</sub> savings
- Introduced a scheme to help reduce beverage consumable waste, which resulted in a 7.9% reduction in the volume of used cups compared to 2009 volumes



**Reduced energy usage**

- Replaced bulbs with energy saving T5 light bulbs where appropriate
- Reduced our building's carbon footprint to 529 tonnes of CO<sub>2</sub>
- Decreased our gas consumption (KwH) by 20%
- Installed Dyson Air blades as a more efficient and environmentally friendly hand drying solution in all MIB washrooms



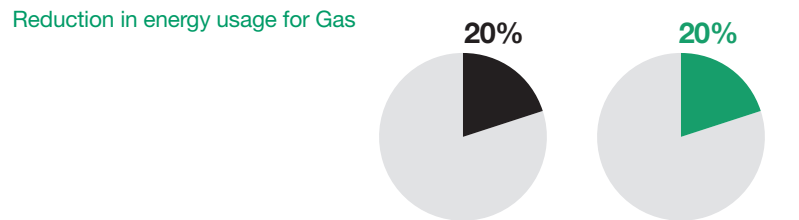
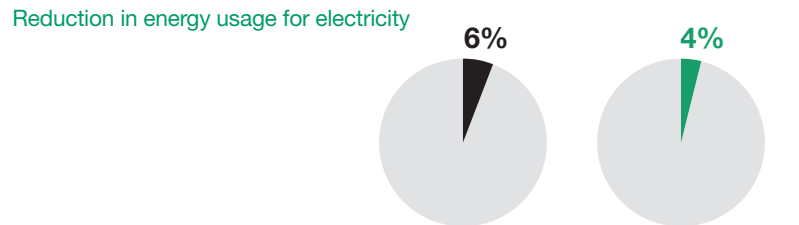
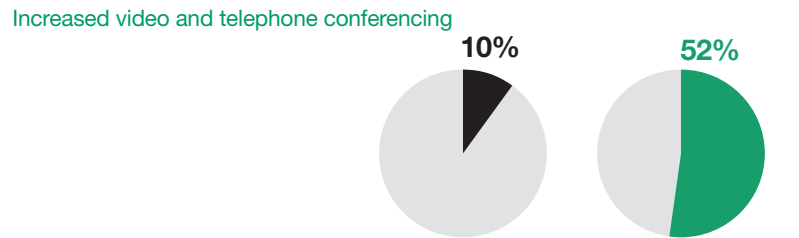
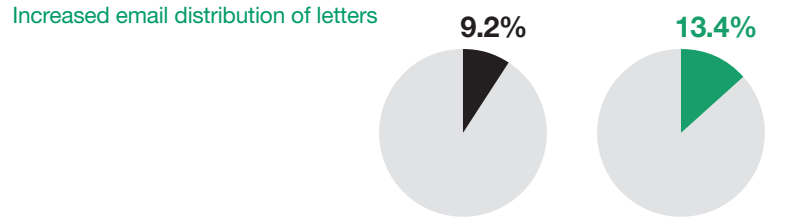
**Video and telephone conferencing**

- Increased the use of video and telephone conferencing by over 50% on 2009 levels



**2010 Targets and Results**

Area	Target	Result
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**What we intend to do:**

- Increase the use of telephone conference facilities by 5%
- Increase the proportion of system generated claims letters sent by email compared to by post
- Reduce our office carbon footprint by 5%

