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NO PLACE TO HIDE FOR UK's UNINSURED DRIVERS
Government consultation looks at best way to introduce new offence
1.6 million uninsured vehicles

The Motor Insurers' Bureau, which compensates people involved in accidents with uninsured and untraced drivers, welcomes the Government's consultation on the steps to introduce the new offence to keep a vehicle which is not insured. The costs to the UK economy and society are significant, with more than 1.6 million vehicles still driven uninsured. Uninsured and untraced drivers kill 160 people and injure 23,000 every year. This costs over £500m every year to award compensation and adds £30 to each motor insurance premium.

Continuous Insurance Enforcement (CIE) is aimed at prevention and will focus on those people who have no insurance record to encourage them to drive insured. The MIB, DVLA and other partners from the insurance industry are working together with the Department for Transport to implement the scheme by 2011.

The Motor Insurance Database (MID) which is the only central record of 34 million vehicles and is updated daily by all UK insurers will be a cornerstone in CIE to monitor vehicles that are no longer insured. The police currently use the MID every day to stop vehicles at the roadside. In 2008 more than 180,000 uninsured vehicles were seized by the police.

Ashton West, chief executive of MIB said, "These new measures are long awaited and we welcome the earliest introduction of CIE. Our work so far to reduce the level and impact of uninsured driving is encouraging. Over 408,000 uninsured vehicles have been seized to date, and our claims have been reduced by around 13%. CIE is crucial and will make it even harder for the uninsured to hide from prosecution.

"The message is clear, if you don't insure, you will be caught. Without insurance you have no right to use your vehicle on the road."

Nick Starling, Director of General Insurance and Health at the Association of British Insurers, said: "Uninsured drivers are not only flouting the law, but are much more likely to cause a crash. The insurance industry has been working hard with Government, and the police on measures which have seen a growing number of uninsured drivers caught. We would like the Government to introduce this new offence as soon as possible to further tighten the net on these illegal, dangerous drivers."

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An ISDN line is available for broadcast interviews.

The MIB and Continuous Insurance Enforcement

The MIB works alongside key insurance industry bodies, the government, police and the DVLA and is campaigning to make it an offence to keep a vehicle without insurance. The aim is to make Continuous Insurance Enforcement (CIE) a reality by 2011.

A registered keeper of a motor vehicle may have no intention of driving a vehicle. Examples include a vehicle that is off the road for repairs or restoration, or a vehicle which is laid up during the winter months. Providing that the keeper has made a Statutory Off Road Declaration (SORN) to the DVLA, there would be no need for insurance.

The DfT consultation to implement CIE will be available at:

<http://www.dft.gov.uk/consultations/>

Notes to editors

The Motor Insurers' Bureau exists to guarantee compensation to victims involved in accidents with drivers who have no insurance or failed to stop. The strategic aim of the Bureau is to reduce the level and impact of uninsured driving by working closely with partners across government and the insurance industry.

Using the UK Information Centre (UKIC) and the Motor Insurance Database (MID) the Bureau is able to support motorists making cross-border claims from their home country after an accident abroad meeting both the requirements of the Green Card and 4th EU Motor Insurance Directive. The MID, which holds details of more than 34 million registered vehicles in the UK, is used by the police to identify and seize vehicles being driven without insurance. To avoid prosecution, commercial and private policy holders can check www.askmid.com to make sure their vehicle(s) are on the database today.

Fast facts – the fight against uninsured driving

- Driving without valid insurance is illegal
- In 2008, more than 33,000 new claims were reported to the Bureau and over £400 million was collected from insurers to fund the MIB
- The police seized 180,000 vehicles in 2008
- The number of claims involving uninsured and untraced vehicles has fallen by almost 13% in the last three years
- The UK's highest levels of uninsured drivers are concentrated in the West Midlands, West Yorkshire, Greater Manchester, London Metropolitan and Merseyside.