

EMBARGOED 05:00, WEDNESDAY 26 AUGUST 2009

**ONE IN FIVE DRIVING WITHOUT INSURANCE**  
***About 250,000 young people already breaking the law***

As many as 250,000 young people between the ages of 17 and 20 are estimated to be driving without insurance, according to figures released today by the Motor Insurers' Bureau (MIB). This group is four times over-represented in claims to the MIB and highlights the significant proportion of young people with a driving licence (about 1.25 million) causing accidents without any insurance cover. Many young people incorrectly believe that insurance is based on the value of a car, as opposed to the risk profile of the person driving.

No-claims bonuses and other discounts can lower premiums by as much as 65% and young drivers should start to build up a record of safe driving from the outset. Furthermore, research for the MIB shows that one in ten young drivers are not aware that motor insurance is a legal requirement.

The police are being more successful in taking uninsured vehicles off the UK road network – as many as 500 a day – and the penalties for driving without insurance are serious: the police seize the uninsured vehicle, the driver will get a fine and a minimum of 6 points on their licence. To have the vehicle returned, the registered keeper will still need to buy motor insurance.

Ashton West, Chief Executive of MIB said:

“Britain has one of the worst records in Europe for driving uninsured – around 5% of the population. Young people make up a significant number of uninsured drivers and with one in five newly qualified drivers having an accident in the first year of driving, they need to make choices based on the consequences of driving without insurance and not just on price alone. While we recognise the financial pressures for drivers taking to the roads for the first time, it is also a criminal offence to drive without proper insurance cover. More than £500 million in funds from law-abiding motorists are used every year to compensate people for property damage and personal injury as a result of uninsured drivers.”

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

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An ISDN line is available for interviews.

### **Notes to editors**

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

The Motor Insurance Database, introduced in 2001, is the only central record of more than 35 million registered vehicles in the UK. The MID supports a range of users entitled to different levels of information about insured vehicles, including the police, solicitors, the DVLA and the public.

All drivers can check their vehicle registration appears on the MID today at [www.askMID.com](http://www.askMID.com). Since 2005, more than 550,000 uninsured vehicles have been seized by police using ANPR technology.

The Continuous Insurance Enforcement (CIE) scheme scheduled to be in place by 2011, will identify vehicles that appear to be kept without insurance. The registered keeper will be reminded that insurance is a legal requirement and failure to have valid insurance will result in a fixed penalty.

### **Fast facts – uninsured driving**

- Driving without valid insurance is a criminal offence and attracts 6-8 penalty points
- Uninsured and hit and run drivers injure 3 people every hour and kill 3 people every week
- A custodial sentence of up to 2 years is passed for those who kill while driving uninsured
- Research shows that uninsured drivers are 5 times more likely to be involved in road collisions, to fail to comply with other road traffic requirements, and to be engaged in other criminal activity
- The UK's highest levels of uninsured drivers are concentrated in the West Midlands, West Yorkshire, Greater Manchester, London Metropolitan and Merseyside
- Uninsured driving costs the UK more than £500 million every year
- In the UK about 5% of vehicles are uninsured, compared with 0.1% in Sweden and 0.2% in Germany
- The police convict around 230,000 people for uninsured driving every year
- More than 33,000 new claims against uninsured and untraced motorists were reported to the Bureau in 2008 – an average of 90 claims a day
- The number of claims involving uninsured and untraced vehicles has fallen by almost 13% in the last three years primarily as a result of police activity including vehicle seizure supported by the MIB police helpline.