

Motor Insurers' Bureau (MIB) Statement to the Bristol Evening Post

4 February 2009

The Motor Insurance Database (MID) is the only central record of 34 million insured vehicles in the UK updated daily by all insurers. The insurance industry is responsible for the integrity of the information supplied to the MID. Some insurers have manual processes while others use electronic means to load the policy information onto the MID. More than 10,000 changes and updates are made to the MID every hour. The targets set by the Department for Transport for the data to appear on the MID are the same for every insurer and these targets are continually being exceeded.

The MID is made available to enforcement authorities across the UK. So if a vehicle appears to be uninsured it can be stopped and seized by the police. In 2008, about 185,000 vehicles were seized by the police.

People who choose to drive uninsured not only break the law, but also cost the UK economy more than £500 million every year. More than 20,000 people are injured in incidents involving uninsured and hit and run drivers every year.

The MIB aims to reduce the level and impact of uninsured driving and provides compensation for people involved in accidents with uninsured drivers and those who failed to stop. The MIB is working with the DfT and DVLA on the steps to introduce the continuous insurance enforcement (CIE) scheme, which will readily identify and encourage those people who have no insurance record to drive insured.

Five Top Tips

- Check your vehicle appears on the MID today – visit www.askMID.com
- Check your insurance certificate to make sure the information is accurate
- Check your insurer or broker has sent your information to the MID
- Check the expiry date on your policy and diarise a renewal
- Check your policy is still valid if you have moved address, changed your car, or added other drivers