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You are no doubt all aware of the revised powers granted to the police under the Serious and Organised Crime Act (SOCA) in August last year. And you probably know that since early November we have had statutory powers to provide the police with certain “derived” data from the MID. In effect, we give the police a ‘hit list’ of potentially uninsured vehicles to pursue with their ANPR technology. Since completion of the pilot exercise, all forces now receive our information on a regular basis.

How well is that information used and how well is it performing from an accuracy point of view?

You can't have failed to see at least some of the news items covering its use. In the North West (one of the worst areas for uninsured driving and a key focus for us), Manchester police surrounded the city centre in the latest of their operations. Using mobile ANPR teams totalling some 50-60 officers, city centre CCTV and motorbike outriders, they blitzed the main arteries into the city all day. Some 60 vehicles were seized and 8 people arrested for various offences.

This is just one of the exercises that has taken place recently. Merseyside has just completed a three month long exercise, North Wales did a four week one, West Midlands has done some too. But it's not just the big cities. Norfolk, Hampshire, Bedfordshire and others have all done the same. It's happening the length and breadth of the country.

So what's the outcome of this activity?

Well, put simply, prior to the introduction of the new powers, the seizure of vehicles for uninsured driving was around 60 per week. By the end of February that had risen to more than 500 per week. That amounts to over 10,000 seizures since the start of January! The rollout of our ANPR support to all forces will significantly increase this number in the months ahead. To date in excess of 40% of the vehicles seized have been either crushed or sold on, including an uninsured BMW convertible and the Porsche Carrera shown here.

What about accuracy?

Well, the evidence so far shows that the police are entirely happy with the results. What's more, there have only been a couple of occasions when members have been a little embarrassed by an insured vehicle not being on MID. In short, there is little reason to question the accuracy of the MID.

Overall, the message is that the police are very pleased, and the honest motorist should be too. For the uninsured driver the message is simple - 'insure your car or have it crushed'.

Neil Drane
Head of MIIC



MID FITNESS FOR PURPOSE (FFP)

Many of you will be aware that we indicated during the latter part of 2005 that we were embarking on the design of a programme to ensure the MID was fit to support, not just our requirements but also those of the enforcement authorities who are becoming increasingly reliant upon it. Indeed, future plans for matters such as the introduction within the Road Safety Bill of the new offence of keeping a vehicle without insurance will significantly rely on MID's accuracy.

For many of you the key question will be 'so what's happened in the interim?' Well, at the November 2005 meeting of the MIIC board, approval was given to carry out the proposed analysis and scoping work that would identify the key actions and/or developments required to deliver the FFP targets (95% in 7 days for MID1, 95% in 14 days for MID2 policies and 21 days for MID2 vehicles) currently being discussed with the DfT. The requirement was that MIIC should prepare for the May board detailed action plans and budgets for each stream of work deemed critical to delivery of these targets.

Whilst undertaking the requisite analysis, MIIC has adopted a targeted approach on areas believed to deliver the best returns for effort expended, and work was undertaken in parallel to cost the full FFP programme. In adopting this approach, MIIC split the work into the following categories:

- MID1 issues
- MID2 policy issues
- MID2 vehicle issues
- enforcement and data quality

Have matters improved in the interim?

Well, the simple answer is yes. However, as can be seen from the table below, a simple comparison between one month and another does not tell the full picture, particularly when you consider MID1 achieved 91.5% in 7 days in March, and April's MID2 total is significantly affected by a large volume of duplicate records being corrected by one member alone.

Key Industry Statistics - April 2006

Breaking down the time to supply figures by record type results in the following:

	MID1 % in 7 days	MID2 Policies % in 14 days	MID2 Vehicles	% in 21 days
New	93.9 (94.3)	87.9 (93.0)	New	79.3 (79.3)
Amend	93.1 (93.2)	80.8 (80.1)	Off Cover	89.6 (78.0)
Cancel	71.4 (74.9)	51.4 (58.4)	Renewals	96.2 (95.6)
Lapse	79.3 (51.2)	72.7 (93.3)		
Delete	65.5 (2.9)			
Renewals		92.3 (90.0)		
All records	90.8 (88.9)	82.7 (88.1)		87.1 (83.2)

Note: figures in brackets relate to performance achieved in November 2005 and are provided for comparison only.

The board approved our proposals for delivering the FFP programme in May 2006. More detailed information will be provided in due course, together with an indicative schedule for delivery. In the interim the following shows some of the measures that have happened more recently, together with a high level outline of what is intended for the remainder of 2006.

MID1

- Since November, MIIC has issued best practice guidance covering cancel / lapse, EDI and manual business processing and a generic best practice guide, including lessons learnt from the better performing members, will be issued shortly.
- Finance houses have been consulted regarding the impact of the 14 day notice to pay requirement and the fact this does not help in achieving 7 days. The outcome indicates there is no scope for any change in practice here and therefore the industry needs to work around it. We are considering how best to progress this.
- We consulted some of the main software houses, as management information provided by them indicates there is clearly still room for improvement in terms of achieving daily transmissions from brokers for EDI business. Further and regular discussions via the ABI's Electronic Trading Practices Group (ETPG) is planned to help drive this forward. With regard to the remainder of 2006, recognising MID's strategic role for our customers e.g. DVLA, we will consider developing a solution to issues such as the treatment of backdated amendments.

One of the most important areas to help members achieve MID1's revised target lies in awareness. As with all communication strategies, a degree of flexibility is required to react to a changing environment. An appropriate budget has been allocated to ensure our plans enhance the level of engagement with the broking fraternity.

MID2 Policy

- Work commenced on looking specifically at the impact of unnecessary amendments, and we are working with certain members to improve this area.
- We have also issued best practice guidelines for matters relating to submission of MID2 policies.

For the remainder of 2006 we will concentrate on the following key areas:

- To reduce the effort required on managing policyholder compliance by developing functionality to identify policies where no vehicles are expected.
- The provision of a new broker guide to cover why MID is important and clarify requirements.
- Develop training material for use in police training programmes, focussed on issues highlighted by the police directly and from experience gained during a Single Point of Contact (SPOC) pilot exercise to be run soon. See Enforcement section for details.

MID2 Vehicle Issues

With the support of a Policyholder Compliance Group (PCG) we identified certain key areas for further development. The most important of these areas concerns the lack of enforcement against policyholders for failing to provide the necessary MID related data. Others include general publicity and certain technological developments, aimed at providing members with greater and more detailed information on compliance issues.

Accordingly 2006 will see us take specific action in relation to the following:

- As with MID1, there will be a dedicated communication plan targeted specifically at MID2 related issues.
- MIIC is already updating and reviewing policyholder guides to make them more user-friendly.
- We will provide improved MID2 MI capability to enable members/MIIC to monitor policyholder compliance through development of reporting in the following areas:
 1. Individual vehicle timeliness
 2. Fleet size indicator flag

These are in addition to those developments already underway concerning:

- A dedicated communications plan targeted specifically at MID2 related issues.
- The provision of monthly MID 'time to supply' reports for vehicles by member as opposed to the current supplier only reports.
- Amendments to the manner in which MID treats certain amend records.
- Certain changes to interactive functionality aimed at making use of the file transfer methods more user friendly and informative, in order to encourage greater use.

Enforcement and Data Quality

The last few months have seen us consider how we best position MID for the future, by building plans to assess not just timeliness but, importantly, accuracy and completeness.

These are areas which are key to those who seek to enforce using MID as the basis for decisions.

As a result we have been active in:

- Discussing with DVLA the means by which they will utilise MID to introduce Continuous Insurance Enforcement (CIE) legislation.
- Initiating the requirements for the SPOC project where MIB will provide a service-desk function to police who require guidance in terms of taking insurance checks further where a MID response is inconclusive. The intention is that a pilot will gather data from roadside police activity in order to inform stakeholders about issues and current impediments to greater effectiveness of the MID. The data will also help evaluate the benefits and costs of providing such a service to police on a wider scale. Insurer helpdesks may be contacted in due course, to establish how best we can support this pilot.

For the remainder of 2006 our focus under this topic will be:

- To ensure we provide the necessary support for the introduction of continuous insurance enforcement .
- Running a programme to seek prosecution for all non-compliant policyholders via the Crown Prosecution Service (CPS) in advance of any new compliance regime.
- MIIC will pilot and develop new means of benchmarking the quality of data held on

MID to ensure that the information provided is actionable and establish a means of measuring improvements. We will look to benchmark current levels of accuracy and completeness through a combination of comparison methods using DVLA's database and a possible policyholder survey.

There is much to achieve in the remaining seven months of the year. We believe that the programme of work outlined will take us well down the road to achieving the revised targets. We have always talked about a two year programme of work, and work required for 2007 will be planned and reviewed within the MIB planning process.

Discussions are continuing with the DfT regarding securing agreement to the proposed new targets. Making them official is considered vital and we hope to make a further announcement within the next few weeks.



Neil Drane
Head of MIIC

RECOVERIES ON TARGET TO REACH £7m IN 2006

2005 was a good year for the recovery department, with an increase in collections of 16% on the previous year and over £6m collected. Recovery agent performance has improved through a greater understanding of MIB processes and procedures, and better performance monitoring. Those agents that have underperformed have been made aware of our concerns and where necessary have been dropped from the panel of agents.

The MIB commitment to pursue uninsured drivers for recovery of claims is proven by the recovery department issuing bankruptcy procedures against uninsured individuals.

We hope this initiative, through media exposure, will be a deterrent for any would-be uninsured motorist considering driving their vehicle on the road without adequate insurance.

Considerable improvement over the control of the recovery ledger has been made by the introduction of new processes and procedures including write-off procedures, cash postings to the AS400 and the ageing of the debts. Further improvements are planned in 2006 which should bring more control and better visibility of defendants' debts.

The addition of two recovery clerks to the department has greatly enhanced its capability, particularly in administering the recovery files to our agents and responding to their queries.

After a slow start to the year some £863k was collected in March - MIB's best ever monthly recovery performance. The recovery department is targeted to recover £7 million this year and the department and recovery agents have responded positively to this challenge. Year to date results are now almost back on track against target following March's excellent performance.

Challenging targets have been set for 2006 to increase collections and reduce costs, but with a motivated recovery team and continued performance management of the recovery agents it is hoped that these targets will be achieved.



Mike Williams
Recovery Manager

NEW CLAIM FORM WILL MAKE LIFE EASIER - FOR EVERYONE

MIB has been working with a professional design company to greatly improve the process of making a claim application with the Bureau. Our aim is to provide claimants and their representatives with a modern claim form that is clear, easy to use and provides us with more of the useful information that helps us to process claims more effectively.

The major improvements include:

- A new single claim form that will cover all uninsured, untraced and Green Card agreements
- An accompanying information booklet that provides the claimant with details about making a claim with the MIB
- One claim form per claimant
- Reworded questions and appropriately sized boxes to write in

- Navigation instructions that direct the claimant to just the relevant sections that need to be completed
- A modern look and feel in line with MIB's corporate image

There are other benefits too. With just one 'easy to use' claim form, claimants will no longer have to decide which form to complete, or fill out another form if their claim is transferred from one agreement to another.

We have also created a new information booklet to accompany the claim form.

The booklet 'Making a Claim with the Motor Insurers' Bureau' provides general information about the MIB and how to make a claim, which the claimant will be able to keep and refer to while the claim is being processed.

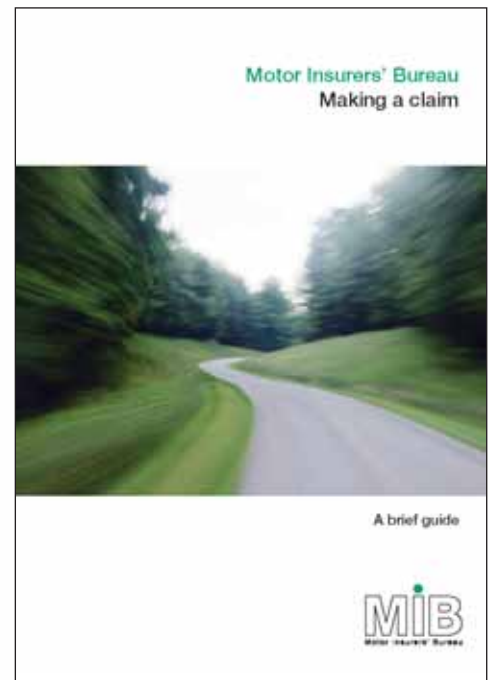
The new claim form and information booklet will be available to download from the MIB website (www.mib.org.uk) or by request from June 2006.



Keith Presdee
Operations Project Manager



The new Claim Form is simple to understand and complete, and designed for rapid datacapture



MIB JOINS THE CUE PERSONAL INJURY DATABASE

From 27 February 2006, the MIB joined a number of insurers and compensators who submit information relating to personal injury claims electronically to the CUE PI database.

The Claims and Underwriting Exchange (CUE) is a database of incidents, reported to insurance companies by policyholders (as required by their policy terms and conditions), which may or may not give rise to a claim. CUE PI includes compensation claims made against individuals and businesses arising from injury or individual illness. The database allows MIB to access and share details of claims held on the CUE database to assist in identifying fraudulent claims by investigating links between claimants and policyholders.



NEW MEDICAL REPORTING AGENCIES APPOINTED AS PART OF ONGOING SUPPLIER MANAGEMENT REVIEW

The Bureau recognises that in order to become a 'Centre of Excellence', processes and procedures need to be in place to control and manage our suppliers. It goes without saying that as a claims operation the majority of our suppliers' spend is in this area with in excess of £16 million having been spent in 2005. Consequently, during the first quarter of 2005 we embarked on a project to look into all current arrangements in order identify any risks or issues.

Following the conclusion of the project, the Bureau's procurement policy was re-written and a plan was put in place, based on the priorities to review all existing arrangements in accordance with the newly documented policy.

A review of our Medical Reporting Agencies was our first priority, as this service attracted a significant amount of spend, with 10,000 instructions having been sent last year, coupled with one of the biggest impacts on our claims lifecycle. A 'Request for Information' questionnaire was forwarded to all potential partners in December 2005 and following a thorough tender process the Bureau is pleased to announce that both Premex Services and Medico Legal Reporting have been appointed as our preferred suppliers with effect from the 5 June.

Using these suppliers, with their large market share, the Bureau will be able to control the cost of a significant percentage of medical report fees, through implementation of direct billing arrangements. This is where the agencies identify the Bureau as the paying party from instructions received directly from solicitors.



Jason Luya
Supplier Manager

THE EUROPEAN FORUM

What is it?

A group set up to discuss the various technical issues of the Green Card system and matters arising from EU Directives.

Why was it set up?

Last year it became apparent that there was a significant gap in relation to knowledge of the various technical issues within the Green Card system, Compensation Body, Information Centre and Guarantee Fund and the impact of European developments on the business and the UK market.

Who is involved?

The Forum consists of individuals from Green Card, Guarantee Fund, MIIC and EMT. The first meeting took place on the 8 December 2005. Since that time the group has met on a monthly basis and has recently welcomed three newcomers to the group, Derek Fawell from the ABI, Roger Jones from the LMA and Jack Browhill.

What types of topics are discussed?

To date items on the agenda have included:

- The increase in claims within the Green Card team and identifying trends in the countries involved

- The proposal of a European Committee to govern the agreement between Guarantee Funds and Compensation Bodies arising from the 4th Directive
- Responses to Council of Bureaux questionnaires on topics that include Freedom of Services Insurers, Frontier Insurance and expansion of EU
- EU Commission Questionnaire.

What if I'd like to learn more or become involved?

We hope to publish the minutes from these meetings on our members' website.



Candida Scanlan
Claims Team Manager - Green Card



SILKY SKILLS, MAZEY RUNS

The MIB v Greenwood solicitors annual football match took place at Newport Pagnell on 3 May.

Conditions were perfect and the game was watched by a good number of spectators, as Greenwoods looked to avenge their previous narrow defeat.

An early setback for Greenwoods was their influential defender Charles Ashmore, who failed a fitness test, and played as goalkeeper. This immediately prompted MIB to adopt a 'shoot on sight' policy.

After 20 minutes MIB broke through the Greenwoods defence. A flick into the penalty area found Dave King, who 'spun on a sixpence' and drove(trickled) the ball into the net! 1-0 to MIB!

Greenwoods fought back, but after 30 minutes, Matso, MIB's tireless forward, calmly slotted in a loose ball. 2-0 at half-time.

The second half was always going to be difficult for Greenwoods, bearing in mind the much younger average age of the MIB team. After hitting the bar Kris Raina squared to Ashton West, who on the edge of the six yard area, wound his right foot back (the sheer wind force alone blew Charles Ashmore onto his backside) but alas the shot barely reached the goal line, and was kicked clear by a defender.

Kris Raina then netted for MIB to make the score 3-0 but Greenwoods showed good spirit and fought back, forcing the ball over the goal line from a corner kick. Further goals from Matso and Kris concluded the game at 5-1 to MIB.

Carl Courtney, as ever did an excellent job of refereeing the game. After the match had ended everyone retired to the bar to reflect on the highlights.

Finally, MIB would like to thank Greenwood Solicitors for a very enjoyable evening.

Kris Raina
Claims Team Manager - Catastrophic

DIABETES NO BAR TO A SUPER NORMAL LIFE

I was diagnosed with Type 1 Diabetes in June 2005 at the age of 29. It was a real shock and I doubted whether I would ever be able to live a normal life. After a period of readjustment, I decided to actively prove that Insulin Dependent Diabetes is no bar to a normal life. At the same time I thought that I would attempt to raise as much money for Diabetes UK as I could.

I decided that the best way to raise money as well as prove that diabetic people can live a normal life was to take part in endurance sports.

My 58-year-old father wanted to help and decided to join me in my challenge. We decided to enter the Great North Run 2006. We contacted Diabetes UK and obtained places to run in the event.

As neither of us had ever taken part in an event such as this, we entered the Milton Keynes Half Marathon. We both completed this successfully on March 12 2006. This was an enormous achievement for both my father, who suffered a cancer scare in 2004, and myself. It was a real boost to me in my new life as a diabetic.

My 8-year-old brother Sebastian also wanted to help. He now has a place running in the Junior Great North Run 2006 and is also running for Diabetes UK.



My father and I decided to participate in a number of events and the following is a list of events in 2006. All of these events are being run for Diabetes UK.

- 1) [British 10K in London](#)
02/07/06 - Mark and Arthur Golding
- 2) [BUPA Junior Great North Run](#)
30/09/06 - Sebastian Parry
- 3) [BUPA Great North Run](#)
01/10/06 - Mark Golding, Arthur Golding, Howard Bowmer & Paul Eldon (friends)
- 4) [Liverpool 5K Santa Dash](#)
03/12/06 - Mark and Arthur Golding

Our fundraising efforts will not finish at the end of 2006. I have decided to continue participating in endurance events until 2008/09 when I enter an Ironman competition. Over the next few years, I will be participating in a number of marathons and triathlon competitions in the run up to the Ironman event in France. All of these events will be for Diabetes UK.

Our fundraising page is called 'Great North Run and Other Insane Events'. We can be sponsored through this site. The address is www.justgiving.com/markgolding.

[Mark Golding](#)
Claims Handler

LEGAL UPDATE

PROCEDURAL DIFFERENCES IN CIVIL LITIGATION IN NORTHERN IRELAND

Northern Ireland is a separate jurisdiction which usually lags behind England & Wales by a number of years in relation to the introduction of shared legislation.

Net effect of all shared legislation should be the same but Rules and Procedures and Practice Directions in complying with the Legislation can vary significantly as each jurisdiction puts its own stamp on development of procedures having regard to local knowledge of the litigant scene.

People in Northern Ireland are three times more likely to litigate than their counterparts in England and Wales so much higher incidence of claims.

Woolf Reforms do not apply in Northern Ireland.

Accordingly there are:

- (a) No pre-action protocols
- (b) No pre-action offers
- (c) No similar Part 36 offers. Different and less favourable lodgement facility apply in Northern Ireland
- (d) No exchange of key information
- (e) No joint experts - in RTA cases only
Engineer's maps and photographs (not their report) require to be exchanged (Order 38)

- (f) No automatic access to plaintiff's GP notes and A&E notes, (must establish relevance "fishing expeditions" not permitted (Order 24)) recent case of Haywood -v- Ritchie and Others
- (g) Plaintiff only needs to serve medical evidence on which he intends to rely whereas the defendant is obliged to furnish medical evidence obtained (Order 25)
- (h) Higher level of damages in personal injuries but lower level of costs!
- (i) Possibly higher success rate
- (j) No case allocation or management conferences
- (k) No requirement to exchange witness statements or key documents
- (l) No requirement to disclose names of witnesses
- (m) No imposed time limits for completion of investigations
- (n) No "all cards on the table" approach
- (o) No requirement to accept offer of rehabilitation
- (p) No conditional fees or success fees
- (q) A statutory fixed scale applies in the County Court and BSA Guideline Scale applies in the High Court - the level of fees generated is based on monetary outcome
- (r) MIBLES does not apply.

In Northern Ireland trial by ambush is still the watchword in Civil Litigation.

This mindset is reinforced by both the County Court and High Court Rules and procedures and has a bearing on decision making and tactical strategy to be adopted in each case.

It was envisaged that the Campbell Report (2000) followed by the recommendations of the Civil Justice Reform Group review (June 2000) on the Northern Ireland Civil Justice System, in the wake of the Woolf Reforms in England would result in change in the Northern Ireland Civil Justice system by taking "the best" of the Woolf Principles and marrying them to "the best" of our existing systems. We are still waiting!!



Betty O'Rawe
Murphy & O'Rawe Solicitors
Belfast