



Together We Can Beat  
Uninsured Driving

## Policyholder Guide - Background Information

### Motor Insurance Database Policyholder Guide Background Information

The latest version of this document can be found on the MIB website

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## 1. Introduction

### 1.1 Is this document relevant to me?

A “fleet policyholder” includes every person or company with a motor insurance policy covering multiple vehicles, including motor trade policies and companies who consider themselves to be “self-insured” but have an underlying insurance policy for third party risks. Crown bodies with commercial insurance are also covered.

This document is intended to provide the information required by fleet policyholders to understand why vehicle data must be provided to the Motor Insurance Database (MID) as a result of the Fourth EU Motor Insurance Directive (see [http://europa.eu.int/eur-lex/pri/en/oj/dat/2000/l\\_181/l\\_18120000720en00650074.pdf](http://europa.eu.int/eur-lex/pri/en/oj/dat/2000/l_181/l_18120000720en00650074.pdf)). It has been targeted primarily towards policyholders who will be sending their vehicle data direct to the MID (using MIDUpdate).

Three further guides on how to submit vehicles to the MID are available. These are:

- Motor Insurance Database Policyholder Guide: Interactive Update
- Motor Insurance Database Policyholder Guide: Attended File Transfer
- Motor Insurance Database Policyholder Guide: Unattended File Transfer

### 1.2 The Motor Insurance Database

The Motor Insurance Database (MID) was developed to help combat the problem of uninsured driving and the associated costs to the insurance industry and, ultimately, the policyholder.

This database was built, and is managed, by Experian on behalf of the Motor Insurers' Bureau (MIB). The MID enables an insurer to be identified from a Vehicle Registration Mark (VRM), thus providing identification of third party insurers by the MIB (Motor Insurers' Bureau), and motor insurers, as well as providing the Police with information to assist them at the roadside.

The MID contains information on individually insured vehicles, fleets, motor trade and self-insured entities and currently holds over 38 million records. The latter 3 types are collectively referred to as “Fleets” in this document.

## 2. Key questions

### 2.1 Do I have to do this?

Yes. Not notifying or updating your vehicles is a criminal offence. The penalties for not submitting and updating data will be set by the court if you are convicted. The maximum possible fine is £5000.

### 2.2 How should I submit my data?

If your insurer/broker is permitting you to send vehicle details direct to the MID there are a number of different ways, all using the Internet. These are set out in detail in the relevant MID Guides. The decision tree found in Section 4 may help you decide the best method for you, although it is only a guide.

If your insurer/broker requires data submission by an alternative means, you must seek advice from them.

### 2.3 Where can I get assistance?

Policyholders are under an obligation to supply vehicle data, but individual insurers will differ in how they ask you to supply this information and many insurers will offer assistance if you do not have Internet access. Your broker may offer a data collection and submission service. You should ask your insurer what formats will be accepted (paper, spreadsheet etc.) and whether policyholder agents are permitted to supply.

MIB does not offer a centralised data entry service for vehicle data. However, you should note that the interactive updating service – [www.midupdate.com](http://www.midupdate.com) can be accessed from any Internet-enabled PC, assuming that the user has obtained the appropriate User ID and passwords from their insurer, so it will be open to any data supplier to utilise a PC at home or elsewhere if your insurer allows you to use it.

MIB is aware that data collection services are being offered by independent suppliers. Your broker or insurer may be able to give advice.

### 2.4 When do I need to load my data?

The Department for Transport (DfT) has expressed the view that the requirement to supply data “immediately” would be interpreted by the courts as “the time taken by a person using reasonable efforts”. “Reasonable efforts” would vary from case to case, but an acceptable range would typically be 10-14 days. However, where systems are in place that would allow updates more frequently or more quickly (e.g. a weekly automated program), then the expectation would be that this timescale would be adhered to.

Therefore, once the insurer has informed the policyholder that the policy data has been loaded onto MID, vehicle changes must be notified to MID within 14 calendar days. Monitoring is carried out on both insurers

and policyholders to ensure this is met. Should a shorter target be required by Government in the future, this will be adopted by MIB.

## 2.5 Do I have to submit every single vehicle on my fleet – even short-term hires?

The legal requirement is to notify every vehicle covered by your policy unless it is on cover for fewer than 15 days. Therefore all vehicles hired or leased for periods of 15 days or longer and covered on your company insurance should be included. During this time such vehicles should also remain on the hire company policy which normally covers them, unless the lease/hire is exceptionally long (3 months and upwards) in which case the vehicle should only be notified on the hirer's policy.

The same rules apply to vehicles temporarily in the custody or control of the policyholder for any other reason – if they are covered on the policy and likely to remain so for 15 days or more, they should be notified. Policyholders should not wait until Day 15 to notify – in case of doubt as to the length of time they should be loaded immediately.

## 2.6 Can I test the system before loading data to the MID?

Talk to your insurer to see if they provide this facility.

## 2.7 Who pays?

### 2.7.1 Data entry

The cost to each policyholder of putting in place a mechanism to provide data to their insurer or to the MID is dependent on the insurer concerned, the current policyholder systems and the way in which the data is to be provided. The costs of any development, which may be required to enable policyholders to provide data must be borne by the policyholder, but in many cases, little or no development should be necessary. Data loading itself is free of charge.

#### Examples

- A small policyholder with Internet access who only updates using the interactive website would face only the minimal cost of the time of the person making the changes. Entering the details for a ten-vehicle fleet, for example, takes less than 15 minutes from scratch, even for a beginner.
- A policyholder who wishes to send data files by the manual file transfer process (“Attended File Transfer”) will have to develop a mechanism to create the relevant data file. A template for this can be downloaded from the MIB website in Excel, or the policyholder can create his/her own file, either manually or automatically. Again, there is a time and resource cost, but no other charges.
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- A policyholder who wishes to send data files by the automated file transfer process (“Unattended File Transfer”) will have to develop a mechanism to create the relevant data file and to enable the file to be sent automatically. Policyholders using this method will need

to install a software program and a digital certificate, which will be supplied by Experian once authorised by your insurer. The current cost of this certificate (£25 per year) will be charged to the insurer, who may re-charge it to the policyholder.

Where insurers/brokers are collecting data to submit themselves then these arrangements may differ.

In the event that policyholders use an agent to submit his/ her data, the costs of this service are a matter for the policyholder and agent to decide. Similarly, some fleet management software providers are developing or extending products to cater for MID submission – these services are at the cost of the user.

### 2.7.2 Vehicle schedule download

Policyholders are able to request a download of their entire vehicle schedule from insurers, who may charge for providing this. Depending on the method used to submit vehicle data, some policyholders are also able to view and print vehicle schedules, which are loaded on the MID free of charge.

## 2.8 Changing insurer

If you move to another insurer you will need to find out how the new insurer would like your data to be supplied. There are four possible scenarios:

- (a) Your current insurer requires data via the MID website, and so does your new insurer. In this case you will be provided with new access details by your new insurer, which will enable you to see the new policy details. You cannot “copy” the vehicle data to the new policy, but the vehicles on cover at time of renewal can be downloaded from your old policy by your old insurer (see section 2.7.2), and re-input to the new one (basing the new file on the old one) with any amendments required.

You will continue to have access to the data on the old policies, as long as the insurer does not withdraw the User ID.

- (b) Your current insurer requires data via the MID website, but your new insurer is collecting the data themselves. In this case you will be able to obtain the old vehicle data as in (a). However, your new insurer may require additional information, or a different format, so you should discuss this with them. Many insurers collecting data themselves will accept the standard file format used for the Update website
- (c) Your current insurer requires data to be submitted to themselves, but your new insurer wishes you to use the MID website. In this case you will need to choose which submission method is best for you (see section 4) and make arrangements with the insurer for a User ID etc. The collection method used by your previous insurer may be the same as using the website, but this is not necessarily the case. It is a matter for you and your previous insurer as to whether they assist in providing a data extract for you from the existing records to submit to the website, although the MIB is encouraging insurers to be helpful in this regard.

- (d) Both your current and future insurers have their own collection methods (which may or may not be consistent). It is a matter for you and your previous insurer whether they assist in providing a data extract to use for the new insurer (if it is suitable or can be adapted).

No insurer is obliged to allow you access to the MID website. A list of the various mechanisms being used by insurers can be found on the MIB website here (new location to be added)

### 2.9 Where can I find more information?

The MIB website has a dedicated policyholder area where background information can be found, and where updated versions of this and other documents will be posted – (location to be added).

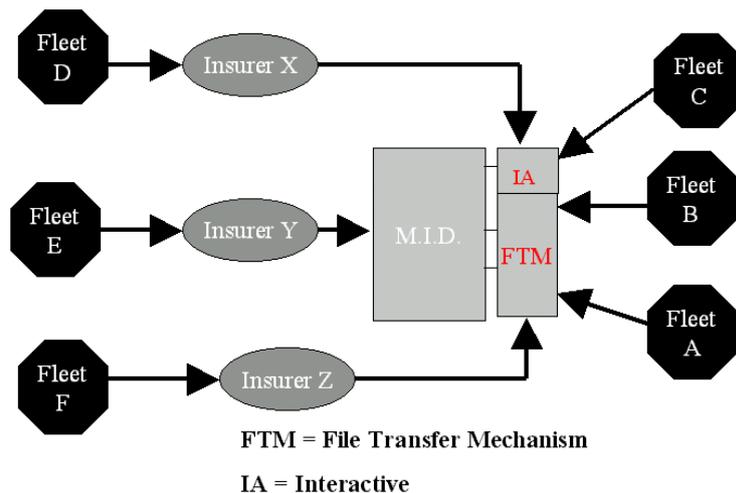
Policyholders are strongly advised to check the website regularly for news. More extensive Questions and Answers about the MID can also be found in the policyholder area. (this location may need to be adjusted but for now stays the same?)

## 3. System overview

### 3.1 Data submission methods

The diagram below show the ways in which MID 2 vehicle data can be submitted to the MID. This document and the associated Guides are concerned with the routes used by Fleets A, B and C, who are submitting direct to the MID. If you are submitting your data to your insurer, like Fleets D, E and F, you should obtain further information from them; the remainder of this guide is not relevant to you.

### Data Input – Vehicle Information



Fleet C is manually inputting data via MIDUpdate, an Interactive function, where the information is “typed in”. Functions are available for the input of data, amendments to existing data, viewing and printing schedules. See Motor Insurance Database Policyholder Guide: Interactive Update for more details.

Fleets A & B are sending files that have been created in a pre-defined format (comma separated variable, or CSV). There are two ways to submit a file – “Attended”, which requires manual log-in, and “Unattended”, which is automated and operates from machine to machine, over the Internet. Policyholders using Attended File Transfer will also have access to the full range of Interactive functions. For those submitting using Unattended File Transfer, a separate access will need to be set up by the insurer.

See Motor Insurance Database Policyholder Guide: Attended File Transfer and Motor Insurance Database Policyholder Guide: Unattended File Transfer for more details.

Section 4 contains a flow chart to assist in deciding which method will be most suitable to a particular business, however you should also discuss this with your insurer who will be able to assist you in making the right decision.

### 3.2 Data items

The data items that must be supplied, irrespective of the mechanism, are:

- VRM
- On-date (the first date on which the policy covered the vehicle)
- Off-date (the last date on which the policy covered the vehicle)

Trade plate numbers should also be notified to MID and in all cases policyholders need to specify in the file whether the VRM relates to a trade plate (“T”) or a normal vehicle (“U”).

Policyholders are also strongly encouraged to provide:

- Vehicle type
- Vehicle make
- Vehicle model
- Additional model details, which depend on the vehicle type, namely:
  - Derivative/trim level
  - Engine capacity
  - Number of seats (for buses/minibuses)
  - Gross Vehicle Weight (for commercial vehicles)

Individual insurers may require policyholders to provide this additional detail as a condition of their policy.

Details of the formats for the File Transfer mechanism can be found in the relevant Policyholder Guides.

## 4. Choosing your submission method

The MIDUpdate submission mechanism that suits each policyholder will depend on:

- The number of vehicles covered by the policy
- The number of changes to those vehicle details which will be made each year
- The way your vehicle data is currently held (if at all).

There is no requirement for particular fleet management systems or software to be in place, since the format for files is the lowest common denominator – comma separated variable (CSV) – and can be produced by any system, including from a spreadsheet.

The flow-chart below is intended to help policyholders decide on the best mechanism for them, but the MIB cannot offer advice to individual policyholders. You need to contact your insurer to agree the submission method (which may not use the MIDUpdate website at all).

Once you have identified the route you wish to follow, details can be found in the relevant Policyholder Guides. These are:

- Motor Insurance Database Policyholder Guide: Interactive Update
- Motor Insurance Database Policyholder Guide: Attended File Transfer
- Motor Insurance Database Policyholder Guide: Unattended File Transfer

Additional information on one particular function, available for both File Transfer routes, can also be found in:

- Motor Insurance Database Policyholder Guide: Compare & Amend
- Policyholder Guide Excel Template

