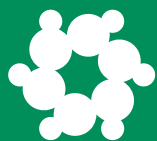




Committed to  
making a difference

# 2013 Corporate Social Responsibility (CSR) Annual Report



Community



Workplace



Environment



Marketplace





# Linford Wood House



## Contents





# Welcome - Chief Executive's statement



**2013 was another successful year for MIB with significant developments made across many areas of the business.**

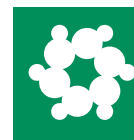
MIB is passionate about its commitment to Corporate Social Responsibility (CSR) and it is therefore with great pleasure that I present our latest CSR report, highlighting our achievements during 2013.

MIB's CSR strategy has long been focussed on four key areas: Workplace, Community, Marketplace and Environment.



## Workplace

Learning and development initiatives in 2013 have strengthened MIB's reputation as an employer of choice, retaining our Investor in People accreditation. We recognise the hard work of our people through award schemes.



## Community

MIB strives to have a positive impact on the community in which we operate. Engaging with the community is an essential part of our business.



## Marketplace

MIB's stakeholders are crucial to our success and we are committed to strengthening and building relationships to improve trust and communication.



## Environment

As an environmentally responsible employer, MIB implements and maintains initiatives to reduce the impact the business and its people have on the environment.

The strategy is driven by a team of dedicated volunteers from across MIB, the CSR team, and supported by clear targets and an on-going determination to embed CSR principles into MIB day-to-day operations and core values.



## 2013 Key CSR highlights



Donating over **£16,000** to The Children's Trust



Achieving a **50%** staff uptake in MIB's 'Give as you earn' scheme



Achieving a staff engagement satisfaction score of **70%**



Achieving a customer engagement score of **78.1%** and reducing the number of complaints from 0.48 to 0.39 per 1,000 open claims





# Business overview

2013 was another successful year for MIB with significant developments made across many areas of the business.

## Strategic outcomes

2013 witnessed another significant reduction in the number of incoming Guarantee Fund claims in the year - down 12.1% to 21,250. This has largely been achieved through a combination of the direct identification of uninsured drivers through Continuous Insurance Enforcement (CIE), activity with the police and by engaging key audiences.

The levy in the year of £255.0 million was the lowest since 2004. In fact, £20.0 million was returned to members in December as overall expenditure in the year was held to £228.2 million.

## MID services

The MID data supply continued to show improvements over 2012's performance. The improvement in MID2 vehicles target for fleet policies, resulted in compliance each month of the year for the first time. Despite continued pressure on police resources and their operational priorities in the year, the seizure of a similar number of vehicles to 2012 (136,000) was a good result, especially given the reducing pool of uninsured drivers.

The Police Helpline remains a key tool in supporting these efforts and was only marginally behind target for 'seizures resulting from a call to the Contact Centre'.

## Customer services

The claims handling operation is our core business activity with the aim being to continuously improve the overall customer experience. 2013 was no exception towards our drive for improvement and further efficiency, as measured through our Key Performance Indicators (KPIs). Both our performance against the Customer Charter and the customer engagement index were the highest ever recorded whilst the number of complaints received were the lowest since 2009.

## Data asset management

MIB's data asset management activities on behalf of the industry continued in 2013. MIB Management Services Ltd (MIB MSL) actively supported the operational delivery of the expansion of the Claims Portal to include Employers' Liability and Public Liability claims as well as increased financial limits.

Management and operational support to Insurance Database Services Limited (IDSL) has also been very active during 2013. For both the CUE (Claims and Underwriting Exchange) and MIAFTR (Motor Insurance Anti-Fraud & Theft Register) databases we end the year having completed a supplier tender exercise for the replacement MIAFTR database, revised charging structures covering the data supplied to third parties.

Management and operational support services have also been supplied to the Employers' Liability Tracing Office (ELTO) through the subsidiary Tracing Services Limited (TSL).

MIB remains a key supplier in the MyLicence project, driven by the Association of British Insurers (ABI) in partnership with the DVLA and supported by the DfT. 2013 saw this project fully implemented with the initiation of the physical build of the MIB's data hub which will enable the industry to check a policyholder's licence history at the point of quote.

## Learning and development

A commitment to excellence coupled with ethical conduct is the foundation of the MIB drive to increase professional qualifications within the organisation, ultimately leading to better customer outcomes and benefitting stakeholders.

The main focus for 2013 was professional excellence, with the MIB Qualification Framework (MQF) which was launched in March 2013. This supports MIB's Chartered Insurer status and demonstrates our commitment to the CII Aldermanbury Declaration.

**"The main focus for 2013 was professional excellence."**



## Business overview continued



### Risk and compliance

A robust risk management framework is central to the efficient and successful management of MIB. All MIB's risk management controls are operated in adherence to the principles and guidelines of ISO 31000. In addition, all areas of the business are certified to the ISO 27001 information security management system standard. This demonstrates our commitment to protecting the confidentiality, integrity and availability of the data for which we are responsible.

Following completion of a comprehensive compliance programme that commenced during 2013, MIB successfully achieved ISO 22301 certification in March 2014. This means that all areas of the business are now also certified to the ISO 22301 business continuity standard.



### Communications

The challenge for MIB now is generating awareness about uninsured driving to retain the public spotlight when the levels are now edging to below 1 million. The CIE scheme has performed well; acting as an efficient direct marketing campaign to target individuals keeping a vehicle without insurance. Awareness through social media also played its part in generating public interest with police operations to seize vehicles supported through a series of live tweeting events.



### Workplace

We continue to strive for excellence across the business. Employee engagement continues to be a focus for MIB and engagement levels remain strong. The company's "Pulse" staff survey was conducted twice in 2013 with consistently high response levels in excess of 80%.



**A motivated, professional and well-trained workforce is essential to the success of our business**



**All MIB's risk management controls are operated in adherence to the principles and guidelines of ISO 31000**



**All areas of the business are certified to the ISO 27001 information security management system standard.**







# Workplace



## What have we done?

### Learning and development

Our commitment to the importance of learning and development and increasing the professional excellence demonstrated by our people is on-going.

Our existing Investor in People (IiP) and CII claims academy accreditations were successfully renewed in 2013.

A revised claims induction programme was developed and launched in 2013 which has reduced the 'time to competence' for new starters so as to support business needs.

### Employee communication and engagement

The twice annual, independently managed "Pulse Survey" enabled staff to voice their opinions and aid management to make positive changes to the workplace. Based on results from the final staff engagement survey of 2013:

- 75% of MIB staff were very satisfied/ fairly satisfied with their current job

- 76% of staff felt proud to work for MIB

MIB was successfully reaccredited with the Investors in People (IiP) accreditation, in recognition of the fact that we continue to invest in our people. The Insurance Fraud Bureau was included in this accreditation for the first time this year.

We improved our intranet to aid the sharing of information and launched a knowledge management system in claims in 2013.

Through our active Sports and Social committee and the activities of the CSR team, we have raised around £16,000 for The Children's Trust this year. Part of our fundraising total is attributable to over 50% of MIB staff participating in the Pennies for Heaven (PFH) "Give as you earn" scheme which sees staff round down their salaries every month to donate their "spare" pennies to The Children's Trust. PFH once again awarded MIB with a gold award for the high percentage of staff participating in the scheme in 2013.



**Since the professional qualifications framework initiative was launched in March 2013, 16 employees have successfully attained a professional qualification with a further 174 employees, nearly 45% of the workforce, in active studies**



**The main focus for 2013 was professional excellence, with the MIB Qualification Framework (MQF) which was launched in March 2013**



**75% of MIB staff were very satisfied/ fairly satisfied with their current job  
76% of staff felt proud to work for MIB**



**Through our active Sports and Social committee and the activities of the CSR team, we have raised around £16,000 for The Children's Trust this year.**



INVESTOR IN PEOPLE





## Workplace continued



### Staff achievement and recognition (STAR awards)

MIB continues to operate its STAR reward and recognition scheme which recognises individuals for their outstanding service, commitment and drive. The awards encourage everyone to embrace the values of the Bureau to deliver above and beyond their responsibilities and offer a consistent, first class service to both internal and external customers. The awards are divided into three types, the annual awards, employee of the month and instant awards.

There are four annual awards



#### Chief Executive Award - £1,200

In 2013 this award was won by Leigh Evans, Service Delivery Manager, for his dedication to developing the Claims Portal. Leigh was recognised by our Chief Executive as the member of staff who stood out over and above his peers for consistently demonstrating MIB's core values.



#### Customer Service Award - £800

Matt Gladman, User Support Analyst, won the Customer Service Award in 2013 for providing an exemplary level of support at all times. He goes out of his way to help others and is highly regarded by his colleagues.



#### Team Player Award - £800

The 2013 Team Player Award was won by John Russell, Risk & Compliance Officer, for doing more than expected of his role in support of his team. Not only did John play a significant part in providing key support services across the entire MIB Group but he was also recognised as having committed his own time to organising MIB social events.



#### Performance and Training Award - £800

Claims Handler, Adele Palmer won the Performance and Training Award for her outstanding demonstration of business and personal success through investment in personal training and development in 2013.



#### Employee of the Month Award

The Employee of the Month Award was introduced in 2012. This award presents £200 worth of shop vouchers to an individual that stands out for a particular piece of work or effort.

These awards focus on customer service and reward employees for providing a level of service above and beyond what is normally expected of them. All Employee of the Month nominees are put forward for the Customer Service annual award each year.



#### Instant value awards

Instant value awards recognise situations where an employee has demonstrated that they are living and breathing the MIB values. 23 MIB employees won an Instant Value award and each received shop vouchers with a value of £25 in 2013.

**STAR Awards**  
Striving for Professional Excellence





## Workplace continued

### 2013 targets and results

2013 target  
**50%**



2013 Result  
**50%**

Staff participation in 'give as you earn' scheme

2013 target  
**75%**



2013 Result  
**67%**

Uptake of new starters in 'give as you earn' scheme

2013 target  
**n/a**



2013 Result  
**70%**

Staff engagement net satisfaction score

### What we intend to do:

#### Our 2014 plans include:

- Increasing the number of people achieving a professional qualification
- Identifying the knowledge and skills to map our succession and talent strategy
- Developing more effective working relationships with the CII with increased representation on CII committees and forums
- Making further enhancements to Insight@MIB to create a one-stop-shop for all learning opportunities available at MIB
- Continuing with our Pulse surveys to measure employee engagement; encourage constructive feedback and sharing best practice
- Increase engagement with people around CSR activities to include quarterly induction meetings for new recruits and new events for 2014

### 2014 targets



Staff participation in 'give as you earn' scheme



Maintain at  
**50%**



Uptake of new starters in 'give as you earn' scheme



Increase to  
**70%**



Staff engagement net satisfaction score



Maintain at  
**TBC\***

\*a revised process and question set is being considered for 2014





# Community

MIB believes that the engagement of our staff in community activities is an essential part of our business.

In 2013, MIB continued to develop its long established partnership with The Children's Trust. The Children's Trust provides care, education, therapy and rehabilitation to children with multiple disabilities and complex health needs, some of which were suffered as the result of road traffic accidents. Our commitment has driven our fundraising capabilities and allowed us to assist a very important charity, whose aims are synergistic with MIB's mission to reduce the level and impact of uninsured driving in the UK.

## What have we done?

### Dragon Boat Race

Crews from MIB and our partner solicitors, Berrymans Lace Mawer (BLM), competed in the annual Milton Keynes Dragon Boat Festival at Willen Lake. Both companies competed in three races against other local organisations, including a race within a race between MIB and BLM, which saw BLM win for the second year in a row and reduce MIB's overall lead in the head to head races to just one.

### Gardening Challenge & Staff Volunteering Policy

Two successful gardening challenges, involving over 20 MIB volunteers, were organised this year at the Children's Trust site in Tadworth. The feedback from both challenges was very positive and included comments such as:

“ I absolutely loved it, can't wait to go back next year to see all our plants fully grown. ”

“ All in all a good day, I think we all got on well and each of us made a good contribution. ”

“ It was a good task and everyone played a part and got stuck in. It almost felt like a Team Building exercise, as we faced a number of challenges such as limited equipment and a tight deadline. ”

### Sporting Challenges

MIB teams took part in a number of highly competitive football, cricket and netball matches against our business partners, raising funds through raffle and “guess the score” competitions.

### Summer Ball

In July, we arranged a Masquerade Ball at Chicheley Hall, and donated a percentage of the proceeds from the ticket sales to charity. The event also included a raffle with some fantastic prizes being won.

### Pennies from Heaven

The scheme continued to be a great success in 2013 with 50% of staff being members of the scheme and a 67% uptake of the scheme by new starters.

### Drinks Machine Donations

Over £9,900 was raised through the nominal charge for employees purchasing selected drinks from vending machines with all proceeds going to The Children's Trust.

In line with previous years, £3,000 was donated by MIB to The Children's Trust, which helped achieve a final fundraising total of over £16,000.



# Community continued



## 2013 Targets and results:

2013 target  
£3,000



2013 Result  
£3,000

Charitable  
Donations

2013 target  
£12,000



2013 Result  
£13,220

Further  
donations through fundraising

2013 target  
5



2013 Result  
7

Undertake CSR  
events



## What we intend to do in 2014:

MIB is committed to further developing our partnership with The Children's Trust in 2014. Each year over 5,000 children suffer an acquired brain injury, 31% of which are due to involvement in road traffic accidents. Some of these injuries are suffered as a result of being involved in accidents with untraced and uninsured motorists.

### Charitable Activities for 2014:

- We will also be organising further sporting challenges including cricket and football matches with our key stakeholders.
- We will continue offering staff the opportunity to volunteer for the Gardening Challenge at The Children's Trust site in Tadworth.
- We will be entering teams into the Milton Keynes Corporate Marathon challenge and, for the first time, runners into the half marathon race.
- We will also offer staff the chance to take part in the Nightrider Challenge – a unique moonlit ride past London's iconic landmarks and raising funds for the Children's Trust.
- We will continue to operate the Pennies from Heaven scheme, with staff donating the pennies from their salaries.
- We will continue making drinks machine donations to The Children's Trust.





# Marketplace



MIB has maintained its focus on building and maintaining a positive relationship with all existing stakeholders, whilst also embracing new opportunities to provide further services and support to the insurance community.

## What have we done?



### Customer satisfaction

The number of complaints received in 2013 was 117. This equates to an average of 0.39 complaints per 1,000 open claims. This is the lowest number of claims related complaints received into MIB since 2009. The Customer Engagement Index ended with a customer net satisfaction score of 78.1% against a target of 71.5%.



### Anti-fraud

2013 saw the expansion of the MIB SCU team, which helped achieve an all-time high fraud savings total of £19.5 million in the year. In 2013 MIB continued to provide managed services to the Insurance Fraud Bureau (IFB) and support their work combatting organised insurance fraud. This included support for the launch of the Insurance Fraud Register (IFR) at the end of 2013, the first industry-wide database of known fraudsters. This important development will help insurers detect and prevent fraudulent activity, and help keep down the cost of insurance for honest motorists.



### Awareness

The continuous insurance enforcement (CIE) scheme has performed well; acting as an efficient direct marketing campaign to target individuals keeping a vehicle without insurance. Awareness through social media also played its part in generating public interest with police operations to seize vehicles supported through a series of live tweeting events.

While the indicators are that good progress is being made in terms of behaviour change, there are uninsured hotspots where communities still need to be engaged and informed about the consequences of uninsured driving. The engagement programme, which was carried out for the first time in 2012, was repeated in 2013.

## 2013 Targets and results:



2013 target  
**71.5%**



2013 Result  
**78.1%**

Customer Engagement Index



2013 target  
**0.40**



2013 Result  
**0.39\***

Volume of customer complaints  
per 1,000\*



2013 target  
**£18.5  
million**



2013 Result  
**£19.5  
million**

Fraud savings

\*on average per 1,000 claims



# Marketplace

## What we intend to do in 2014:



### Managed Services

We will be assisting IFB in achieving their business plan by providing them managed services on projects and also to help them improve information security and achieve ISO27001 certification.

With IDSL we will be delivering new databases aimed at supporting improvements in integrity and quality of data provided by the CUE and MIAFTR services.

On ELTO we will be looking to deliver improvements to the ELD and enhance the audit function.

We will continue to provide support to industry initiatives such as the tender process for the development of the Claims Portal.



### MyLicence

MIB will work with the ABI and DVLA to deliver the MyLicence secure enquiry service in 2014. Delivery of the service will see the industry gain appropriate access to driver licence data. Using data provided by the DVLA will remove the opportunity for customers to make mistakes when declaring information about their driving history. This initiative will also mean that insurers will need to ask customers fewer questions when they apply for cover, speeding up the purchasing process for everyone.



### Awareness

Maintaining public awareness will continue to be a key focus in 2014. We intend to utilise social media to maintain awareness about the impact and level of uninsured driving. We will continue to promote the askMID enquiry services to the public as the means to ensure their compliance with the law and also leverage any media interest in Continuous Insurance Enforcement (CIE) and roadside enforcement.



### Information Systems

In 2014 we will continue our focus on enhancing applications and services. This will involve migrating applications and services from our old infrastructure to the new solution. We intend to implement improvements to strengthen network security and allow us to offer wireless connectivity to visitors.

## 2014 Targets



Customer  
engagement  
index



75%



Complaints



0.4\*



Fraud savings



£20.6  
million

\*on average per 1,000 open claims





# Environment

Environmental good practice is important in business. Employees, customers and stakeholders are becoming increasingly aware of its importance and the environmental responsibilities that impact business. The MIB is committed to reducing its carbon footprint, making the best use of the valuable raw materials available and identifying the opportunities and threats that are posed by environmental change and acting upon them.

## What has the MIB done?



### Reducing our carbon footprint and energy use

The MIB remains committed to reducing its impact on the environment. In 2013, the MIB recorded an 11-tonne reduction in energy use from 510 tonnes in 2012 to 499 tonnes in 2013. This equates to a 16% reduction since 2011.



### Carbon footprint



2013 target  
**500 tonnes**



2013 Result  
**499 tonnes**



### Video and teleconferencing use

In 2013 the MIB increased its video and teleconferencing usage to 741 hours. This represents an incredible 90% increase since 2011.



2013 target  
**450 hours**



2013 Result  
**741 hours**



### Car sharing

Although the MIB has not achieved its exit target of increasing the number of car sharing groups from 9 to 13 groups, it remains committed to promoting increased car sharing in 2014. Whilst the volume of car sharing peaked at 12 groups during the year, this number reduced significantly during the final few months of the year to 8 car sharing groups.



2013 target  
**13 groups**



2013 Result  
**8 groups**



# Environment



## What the MIB intends to do

### Printing

Improving the Bureau's printing practices and reducing its environmental impact has been identified as a key priority in 2014. The CSR team will seek to increase the awareness of printing throughout the business in order to identify behavioural, procedural and policy opportunities, which will reduce printing.

The IFB will also run a parallel review and look into making the business as paper-less as possible. The IFB will issue a survey shortly to staff in order to gauge responses on how to replace some of the printing functions and reduce the IFB's reliance on paper.

  
2014 target  
Printing



**20% reduction**  
in paper usage for printing

### Travel expenses

Since establishing a dedicated room for videoconferencing, the Bureau has seen a marked improvement in usage by staff. However, the Bureau will be further encouraging the use of the video and teleconferencing facility by informing employees of how to use the technology and the benefits in doing so.

  
2014 target  
Travel  
expenses



**5% reduction**  
in overall travel expenses

### Carbon footprint

The CSR team is committed to increasing the awareness of the individual factors that can impact upon our use of energy. This includes encouraging the reduction in use of personal fans or heaters and encouraging staff members to turn off monitors at night and when they are not at their desks.

  
2014 target  
Carbon footprint



**475 tonnes**





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