premium choice

MyLicence Experiences

Wed 04 Nov 15

Benefits

- Increased accuracy, removes the need for interpretation.
- Reduced fraud, people can’t get it wrong, by mistake or deliberately.
- Popular with customers. Much faster and easier than Share Licence or scan.
- Streamline process. With regard to licence details
  - Touches per policy reduced from 4 to 1
  - 6 contacts (letter, email or SMS) removed from cycle
  - 8 automated diary processes removed
  - No disputes downstream because insurers see the same data
- Cost Reduction
  - 4 staff redeployed or not replaced

Intranet Link, Role Related Permissions

MyLicence Summary

MyLicence

From Summer 2014, motor insurance customers searching for car insurance quotes may be asked to provide their Driving Licence Number (DLN) – a unique 16-character sequence displayed on the driving licence.

The DLN will be used to get information from the Driver and Vehicle Licensing Agency (DVLA) on the type of licence a customer holds, how long they have held it, and whether they have any driving convictions.

Using data provided by the DVLA will remove the opportunity for customers to make mistakes when declaring information about their driving history. Currently, nearly **one in five policyholders under-declare the number of motoring convictions they have** – some by accident, others maliciously in order to pay a lower premium.

This is a joint initiative between the DVLA, the Department for Transport, and the insurance industry which is represented by the ABI and the Motor Insurers' Bureau (MIB).
As well as saving honest customers an average of £15 on the cost of their car insurance, 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.

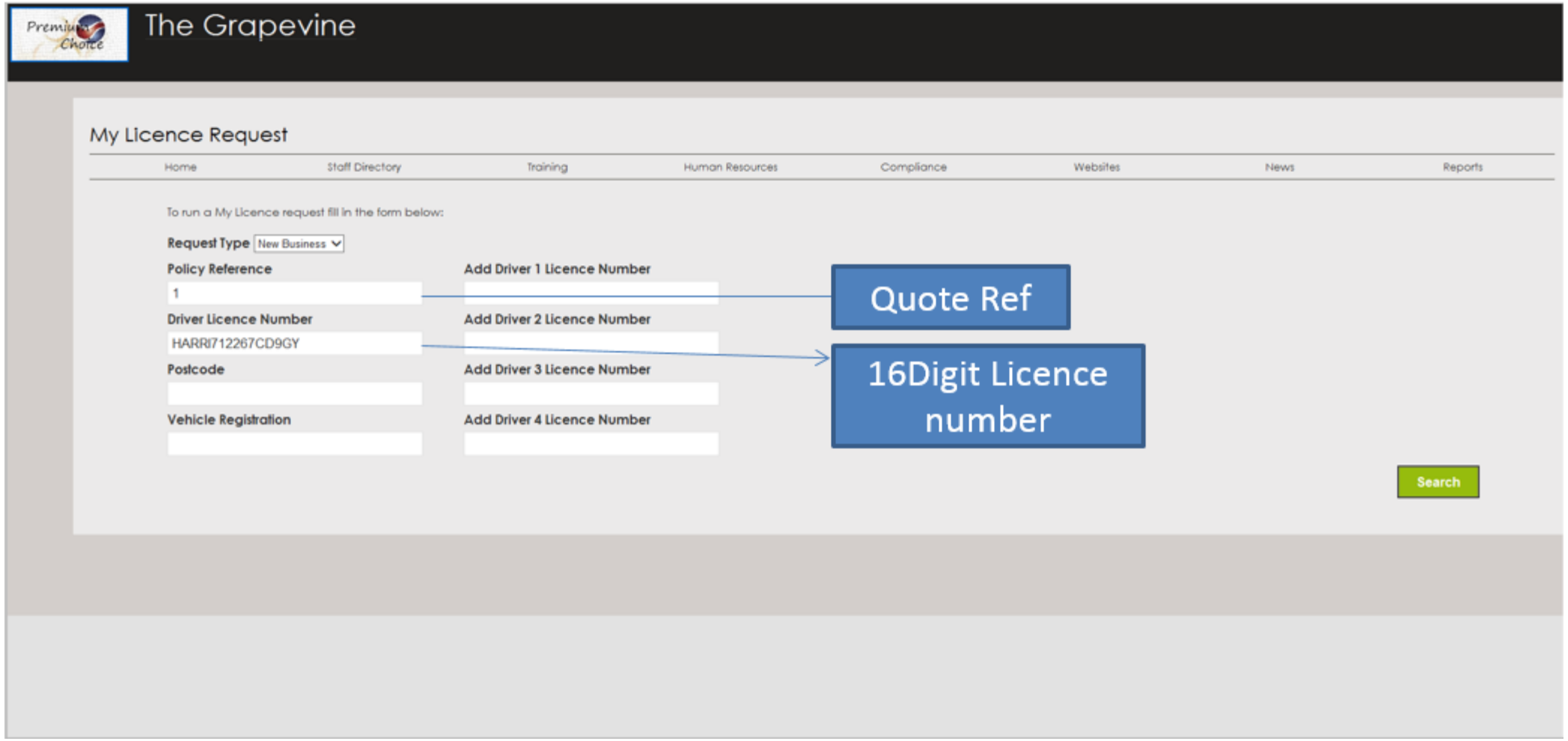
Important Points to Remember

- **Explicit Consent**
  The Customer must give explicit consent in advance of any information being requested from the DVLA (Fair Processing Notice) Additional drivers must have also consented to the use of their Driving Licence Number (DLN).
- **Refusal**
  If an individual does not agree to the fair processing notice, no data can be requested from the DVLA and the individual should be asked to self-declare their information.
- **Data Protection.** The quote is based on the data fed back to our system. We cannot discuss the detailed results. To see what has been returned, each driver should go to https://www.gov.uk/view-driving-licence to see their own record. If challenged, you can discuss the individual results with the data subject (after going through DPA questions). [MIB BPG v4 para 5.2.2]

* Please read the following guidance notes here before proceeding to the MyLicence site, if you are in any doubt please consult your line manger.

go

Manual Input



Summary and Currency

Entitlements and Restrictions

Licence Number	Code	Valid From	Valid To	Directive
ATOE9705164PO9NM		07/01/2015	18/08/2024	4

Entitlements

Code	Description	Type	Valid From	Valid To	Prior To
A	A motorcycle of a power exceeding 35kW or with a power to weight ratio exceeding 0.2kW per kg, or A motorcycle of a power not exceeding 35kW with a power to weight ratio not exceeding 0.2kW per kg and derived from a vehicle of more than double its power. A motor tricycle with a power exceeding 15kW	Provisional	17/06/2010	15/05/2044	No
AM	2 wheel vehicles or 3 wheel vehicles with a maximum design speed of over 25km/h and not more than 45km/h. Light quadricycles with an unladen mass of not more than 350kg, not including the mass of the batteries in the case of electric vehicles, whose maximum speed is over 25km/h and not more than 45km/h.	Full	12/08/2014	15/05/2044	No

Restrictions

info	type
	Valid on successful completion of Basic Moped Training Course (CBT)

B	Vehicles up to 3,500kg Maximum Authorised Mass (MAM) with up to 8 passenger seats and driver (with a trailer up to 750kg). You can also tow heavier trailers if the total weight of vehicle and trailer isn't more than 3,500kg. Physically disabled drivers with provisional category B entitlement will also have provisional entitlement to ride category A1 or A motor tricycles. Able bodied drivers can no longer ride motor tricycles with a provisional category B licence	Provisional	17/06/2010	15/05/2044	No
B	Vehicles up to 3,500kg Maximum Authorised Mass (MAM) with up to 8 passenger seats and driver (with a trailer up to 750kg). You can also tow heavier trailers if the total weight of vehicle and trailer isn't more than 3,500kg. Physically disabled drivers with provisional category B entitlement will also have provisional entitlement to ride category A1 or A motor tricycles. Able bodied drivers can no longer ride motor tricycles with a provisional category B licence	Full	12/08/2014	15/05/2044	No

Restrictions

info	type
	Restricted to vehicles with automatic transmission

BE	Vehicles up to 3,500kg Maximum Authorised Mass (MAM) with up to 8 passenger seats and driver with a trailer weighing up to 3,500kg	Provisional	19/08/2014	15/05/2044	No
C	Vehicles weighing over 3,500 kg (with a trailer up to 750kg), with no more	Provisional	07/01/2015	06/01/2020	No

Convictions

The Grapevine

My Licence Result

Home | Staff Directory | Training | Human Resources | Compliance | Websites | News | Reports

Your My Licence search was successful. Click the headings to reveal the details.

Licence

New Search

Licence Number	Code	Valid From	Valid To	Directive
BURNH910022P99JY		18/07/2012	23/02/2021	3

Convictions

Code	Desciption	Date of Conviction	Date of Offence	Points	Is Disqualified	Disqualified Start Date	Disqualified End Date	Rehab Spent Date	Custodial Period
AC10	Failing to stop after an accident	04/09/2013	24/03/2013	0	Yes	04/09/2013	01/10/2013	04/09/2018	None
AC20	Failing to give particulars or report an accident within 24 hours	04/09/2013	24/03/2013	0	Yes	04/09/2013	01/10/2013	04/09/2018	None
IN10	Using a vehicle uninsured against third party risks	04/09/2013	24/03/2013	0	Yes	04/09/2013	01/10/2013	04/09/2018	None

Entitlements

This now indicates the endorsements within 4 years, the offence date & Conviction date
Any points & the ban. Fines are not shown.

History

- Clear it would have a significant process impact
- Running under the Exception Rules
- 4 months to build in 2014. 1 developer.
- 3 months to sort processes, scripts and train.
- Mar 15 into volume use
- Jun 15 MyLicence Audit
- 33,292 since Mar 15
- Very few refusals (less than 5%, usually fraud or licence not handy)
- 2 data challenges. Referred back to DVLA.
- Some where data not found – now ask for Share Licence instead.
- 5 outages in our working hours, none more than two hours. Good support.

Challenges

- Audit acceptance – not all insurer audit teams approve.
- Data protection – discussions with customers, interpretation of rules.
- Next step implications – what happens when it is fully automated end to end ? Conviction history is an important part of our risk assessment.