Motor Insurance Database (MID)

The central record of insured vehicles

The Motor Insurers' Bureau (MIB) manages a number of databases that support the UK insurance industry, including the Motor Insurance Database (MID) which is the central record of vehicles in the UK that is covered by a motor insurance policy. In partnership with the insurance industry, police, solicitors and the Driver and Vehicle Licensing Agency (DVLA), the information on the MID is used to identify and reduce uninsured driving.

Information from the MID is cross-referenced with the registered keeper details held by DVLA to identify uninsured vehicles under the Continuous Insurance Enforcement (CIE) scheme. CIE, introduced in 2011, means motorists don't have to be driving to be caught, because as well as being illegal to drive uninsured, it is also an offence to keep a vehicle without insurance unless DVLA has been notified that the vehicle is 'off the road' using a Statutory Off Road Notice (SORN).

Police and enforcement agencies also use the MID to remove uninsured vehicles from UK roads. Evidence suggests that uninsured vehicles are consistently used to conduct wider criminal activity and are more likely to be involved in a collision.

Updating information on the MID

The efforts of brokers and insurers, with the support of their data suppliers, to meet their MID obligations supports the important work undertaken to tackle uninsured driving. However, the timely provision of quality information by brokers, insurers and policyholders is also crucial in reducing the risk of valid policyholders having their vehicles stopped and potentially seized by police due to the details not showing correctly on the MID. Updating renewals, policy changes and critical mid-term adjustments swiftly, helps to reduce the possibility of serious reputational damage and complaints for insurers and brokers. It also ensures a more effective use of police resources.

In 2017 the MIDportal was launched, which provides a single site for insurers to access MID services online. The update facility known as MIDupdate is particularly key for brokers and some insurers have allowed direct access to this service through the portal for the purposes of updating vehicles.

The MID is at the heart of tackling uninsured driving. Everyone from policyholders to police have an interest in ensuring the MID contains correct and up-to-date data as it enables the authorities to concentrate on only those of interest, be that for driving without insurance or suspected fraud - it benefits all honest drivers.

Neil Drane, Head of Enforcement, MIB

Equity Red Star (ERS)

Using the MID to protect honest policyholders

Throughout 2017, ERS undertook a journey to improve performance with their MID submissions and identified that although rare, even one policyholder having a single vehicle seized is one too many. However, they recognised that significant refinements to both internal and external broker processes and a change of mind-set was required.

To achieve this goal, ERS took full responsibility for the majority of their MID submissions, ensuring policy records were uploaded within 24 hours as well as creating a team of dedicated 'MID Champions' from across the business, providing more focus on the internal and external touchpoints. The ERS MID Champions receive daily data feeds to check for discrepancies or upload issues, which can then be prioritised, investigated and resolved. Following these changes, ERS consistently exceeded the MID compliance target during 2017.

Since implementing the new processes and embedding its Champions, not one single ERS policyholder has had their vehicle seized. Success!

Paul Ward, Underwriting Control Manager, ERS

Police and enforcement agencies

Access to relevant, accurate and current data and intelligence, is increasingly at the heart of modern policing.

Paul Keasey, Detective Chief Superintendent, Head of National Roads Policing Intelligence

Using the MID to tackle uninsured driving

The Police and MIB have developed a long-standing and successful partnership in order to deliver an effective and efficient approach to tackling uninsured driving.

At the heart of taking uninsured drivers off the road is access to the MID, which is shared with the police on a regular basis to be used by the Automatic Number Plate Recognition (ANPR) cameras. Police also conduct checks on the MID using the Police National Computer (PNC), which provides up-to-date insurance information for vehicles at the roadside, enabling them to tell whether a vehicle being driven on the road has insurance.

Police Officers utilise the data, enabling them to immediately seize vehicles at the roadside, or contact the MIB's Police Helpline for more information. Accurate and timely information on the MID is crucial to enable police to target those risking the safety of others and causing harm to communities.

askMID

Using askMID to check a vehicle's insurance status

Members of the public are easily able to check that their vehicle is showing up as having an insurance policy on the MID by visiting **www.askMID.com**. This service is free and provides users with immediate results.

In addition, askMID Roadside is available for motorists to use from their mobile phone to check insurance details of other parties involved in a road traffic accident. For those not at the roadside who've had an accident, a one-off askMID search can be made at a very low cost.

With data freely available on askMID, if a policyholder finds their vehicle is not showing as having an active policy, they will likely contact their insurer or on occasion, MIB to find the cause. This often requires further investigation between insurers, brokers and data suppliers, therefore it's crucial that the MID is updated promptly and accurately to prevent such incidents.

I always encourage members of the public to use askMID to check their vehicles' insurance status. This way drivers can have peace of mind that their policy is showing on the MID and this serves as a reminder to insurers and brokers to action the prompt provision of data.

Paul Bennett, Police Liaison Officer, MIB

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