



**WHAT WE'RE
GOING TO
DELIVER**

2025

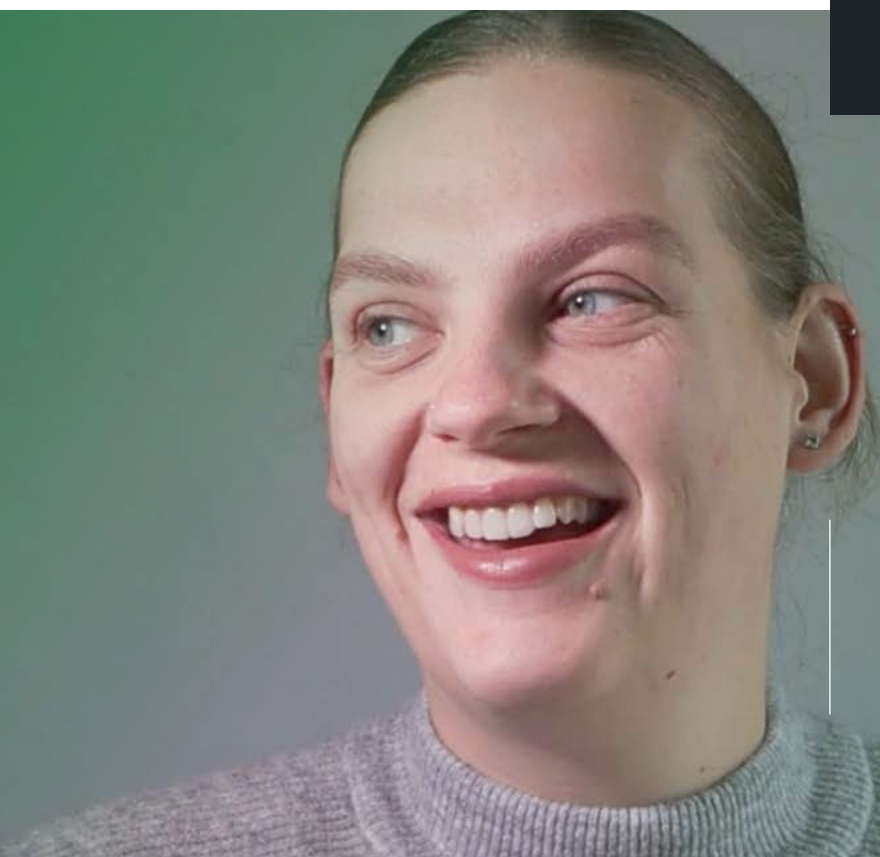
Supporting victims of uninsured and hit-and-run driving

A big focus for MIB over the last couple of years has been improving our claims service to ensure we continue to provide the best possible outcomes for victims of uninsured or hit-and-run driving.

In that time we have made significant technical improvements to our Compass claims handling system, enhanced the customer journey and established a dedicated team to better support vulnerable customers. These continuous improvements have helped drive a reduction of our open portfolio from nearly 40,000 cases in early 2022 to 23,000 at the end of 2024, the lowest it has been this century. While resolving claims quickly is a key aim, it is equally important they are managed thoroughly, fairly and compassionately so we're proud that our customer satisfaction scores are consistently around 85% for both direct and represented claimants.

In 2025

The focus for 2025 is to maintain the high level of performance and service we have reached over the last couple of years, while adopting a continuous improvement mindset to identify and make further improvements wherever possible. As part of that continuous improvement, we will continue to evaluate the future claims landscape and how MIB will operate within it, for example our role in the developing Autonomous and Connected Vehicle environment.



“When this happened I thought I have so much to deal with already, how am I now going to deal with this as well? I was grateful to learn there was somebody out there who could help.”

Getting uninsured drivers off the road

For more than 70 years we have been committed to compensating victims. However, we know this is only dealing with the problem when it's too late.

Every time we get an uninsured driver off the road, it makes roads safer. It also reduces the levy for our members and subsequently the cost of motor insurance for the honest majority. This is why reducing the levels of uninsured driving is central to everything we do.

Since 2005, our work with government, insurers and the police has helped seize more than 2.5 million uninsured vehicles. Our Police Helpline – set up to assist police at the roadside – takes around 50,000 calls per year, while our CIE (Continuous Insurance Enforcement) and Operation Tutelage initiatives send letters to drivers where our records show they may be uninsured. In 2023, CIE and Operation Tutelage sent more than 820,000 letters, resulting in 550,000 fewer uninsured drivers and an estimated £300m of revenue for insurers through new policies.

In 2025

Thanks to investment from the industry in 2024, we started to go even further to tackle uninsured driving, and we'll be continuing that in 2025.

After launching enhanced predictive analytics in 2024, which creates a 15-minute window of the movements of potentially uninsured drivers, we will roll it out to more forces in 2025. This will vastly increase their chances of intercepting uninsured drivers.

We will invest further in data capabilities to better understand trends of uninsured driving and we will launch our biggest marketing campaigns to date to ensure those deliberately driving uninsured know we are closing in.

Our experience shows that not all uninsured drivers are doing so intentionally, so we will increase our educational initiatives to support them and enable enforcement activities to focus on the persistent offenders.





Managing data on modern platforms

We hold billions of data records. The insurance industry, the police and the motoring public rely on this huge bank of information and access it millions of times every month.

Our data services help insurers deliver the best outcomes for their customers and help the police make roads safer.

Our focus in recent years has been to replatform outdated platforms onto a single solution, Navigate. In 2024 we launched Navigate with the replatforming of the Motor Insurance Database (MID).

While replatforming these databases is essential, we know without high-quality data underpinning it, the benefits of more modern services will not be maximised. As part of our ongoing commitment to collaboration and minimising risk to the public, we established an industry data-quality working group in 2024 to ensure good quality data is sent to MIB.

In 2025

We will be replatforming the Motor Insurance Anti-Fraud and Theft Register (MIAFTR) onto Navigate.

On data quality, in 2025 we will begin reporting against the rules established last year as a way of highlighting strong data governance and to understand the level of work required to further improve data quality across the industry.



Working effectively with our government

MIB has a crucial relationship with government agencies. The agreements we have with the Department for Transport are the foundation of our work compensating the victims of uninsured and hit-and-run drivers. We also manage key national databases and work closely with the Police and DVLA.

The current government came into office determined to make an impact. In 2024 we illustrated to ministers how MIB's activities link to government manifesto commitments, such as safer streets and fighting crime, and we're using it as a starting point for discussions with them and their officials to close gaps in legislation that affect us and those we support.

In 2024 we were invited to help the government by taking part in their newly formed motor insurance taskforce, which will allow us to support and influence government on key issues.

In 2025

We are aiming to take these early discussions into tangible action. For example, the regulatory process for Autonomous Vehicles will begin with a number of different consultations. We want to make sure that our concerns are heard and that we can influence towards effective solutions.

We will also be seeking discussions on other topics that impact insurers and wider stakeholders, such as how to get more uninsured drivers off the road, terrorism where vehicles are involved, and e-scooters. Privately owned e-scooters remain unregulated and illegal for use on roads or public places; MIB is responsible for compensating third party victims of any collisions they cause. We will support discussions and be asking the government to make a decision on insurance for e-scooters.

Maintaining frictionless travel abroad

MIB was founded as a means of facilitating safe and insured cross-border motor travel in the European post-war era.

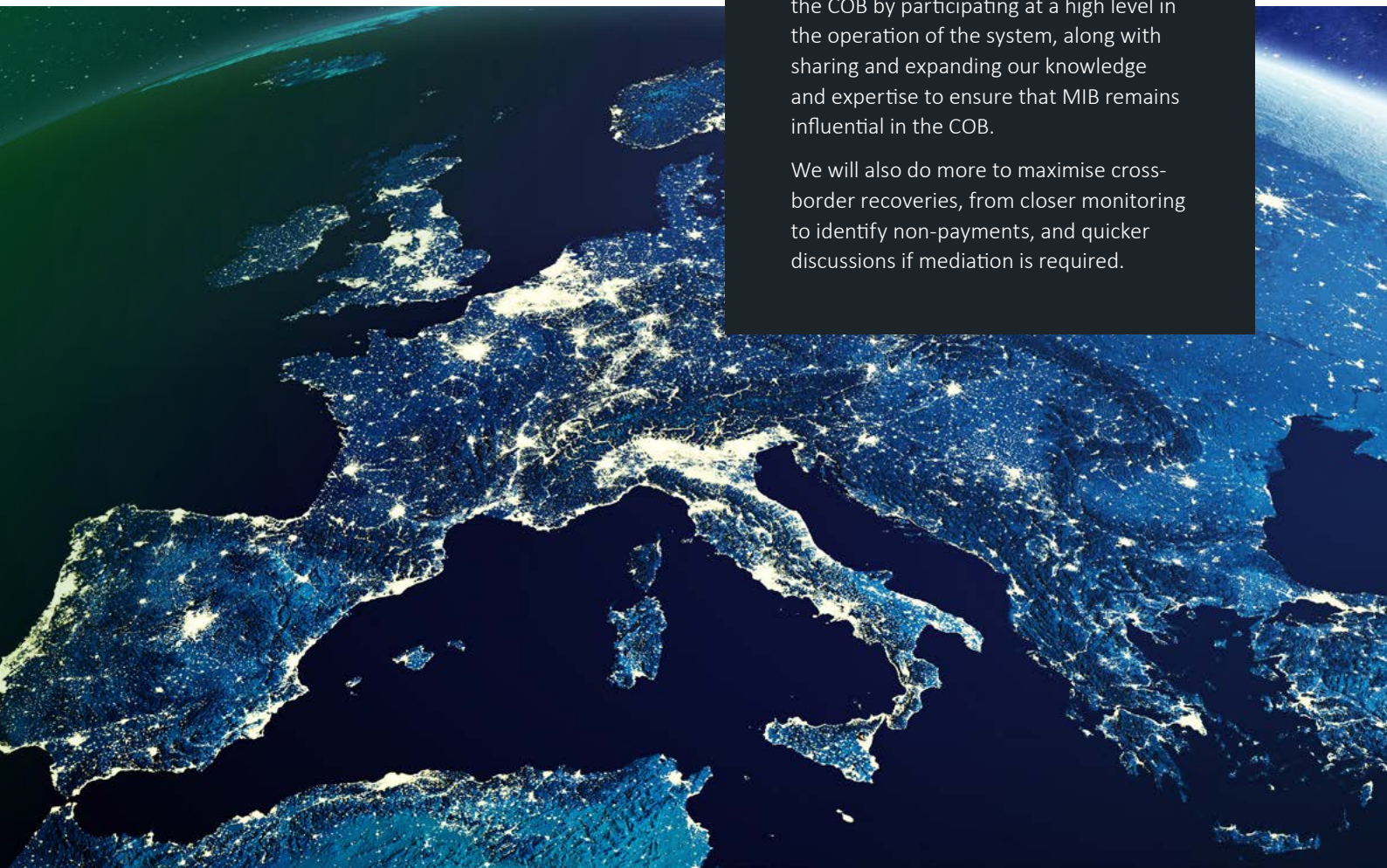
78 years later, we still play an important and influential role internationally. We help maintain frictionless travel across 47 countries, serve as a route to compensation in the event of an accident abroad and protect visitors driving in the UK. We helped to establish the Council of Bureaux (COB) and continue to work in close partnership with our counterparts in Europe and beyond to enable approximately half a billion people in the Green Card Area to travel freely into the UK under the scheme, without having to stop at the border to buy insurance.

In 2025

Following our work with partners in Europe and our government, digital green cards will be implemented across Europe and beyond. This will reduce costs for our members and administrative hassle for drivers and businesses.

We will continue to be a key player in the COB by participating at a high level in the operation of the system, along with sharing and expanding our knowledge and expertise to ensure that MIB remains influential in the COB.

We will also do more to maximise cross-border recoveries, from closer monitoring to identify non-payments, and quicker discussions if mediation is required.



Together we Shine



Building a thriving organisation where our people shine

To be able to achieve these plans, and anything new that comes out of the strategic review, we need an effective organisation filled with a highly-skilled and passionate community, committed to growth and able to bring their best.

In 2025

As part of our ongoing aim to make and maintain MIB as a great place to work, we will fully roll out the 2024 development work on our Employee Value Proposition and Employee Lifecycle. This will transform the way we attract, recruit and onboard in order to employ a broad cross section of the best people, equip and help them have a great experience at MIB.

We have made positive progress against our aim to improve our ethnicity and gender pay gaps. In 2025, we will continue that progress and add the measurement of a disability pay gap.

We will embed the work we have already started on strength-based development, purpose and community impact to ensure these important elements are built into the fabric of our organisational culture. We will continue to invest in the growth of our people and development of our leaders and colleagues, inspiring them to buy into the value of strengths, their development and role-modelling our behaviours.

We will continue to build on our ESG (Environmental, Social and Governance)

commitments, including procuring green energy and increasing the amount of charitable work and volunteer days our colleagues carry out.

As part of our ongoing commitment to manage risk and protect our organisation and our partners, we will develop operational resilience capabilities including embedding a more robust approach to third party risk management.

We will develop a more future-focused roadmap of change programmes that will enable us to predict, plan and align resources further into the future.

Following the strategic review, we will work with the business to ensure the organisational capabilities are developed or created as part of a People and Culture Strategy.

After ten years of MIB's existing website, we will be rebuilding it as part of our commitment to keep our systems as secure as possible and improve our communication with our broad range of stakeholders, including giving greater clarity around who we are and the value we bring.

Where the money is spent

Net claims payments £444.9m

- We expect to make claims payments of £459.9m in 2025 (including £18.4m to fund more claims via lump sums instead of PPOs) and recoveries of £15m to end up with a net position of £444.9m.

Periodic Payment Orders (PPOs) funding £31.6m

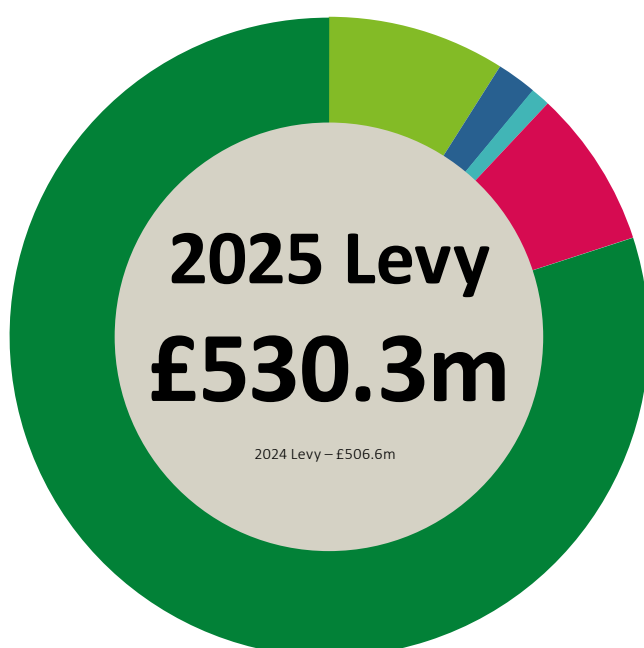
- £31.6m invested in a ring-fenced fund to support historic PPO liabilities.

OICL £6.5m

- Running four years in May 2025
- Ongoing cost and efficiency focus.

BAU change £2.0m

- Everyday investment in process and systems continuous improvement. Examples in 2025 include Third Party Risk Management, payroll, website and server upgrades.



Operating Expenses and terrorism reinsurance £45.3m

- Operating expenses have increased by £3.5m due to wage inflation and a reclassification of IT costs from programme costs into BAU
- Sustainable efficiency programme initiated targeting £1m of savings in 2025
- MIB reinsure terrorism risk on behalf of market. New three-year cover starting January 2025

