

## MIB Levy form guidelines

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## 1 Guidelines

All the active MIB members will receive system generated email with a link to access the GWP form. There is one form to complete and submit online. **Once the form is submitted, the link will no longer be valid** unless reactivated by an administrator.

MIB Levy form requires Gross Written Premium (GWP) information from your Solvency II return and a breakdown of the Gross Written Premium by class.

The Motor Insurers' Bureau (MIB) acts as the Guarantee Fund and Green Card Bureau for the territories of the UK, Gibraltar, Channel Islands and the Isle of Man.

When completing the Gross Written Premium by class please include figures for all UK registered vehicles. Members in Gibraltar, the Channel Islands and Isle of Man should also include premiums for vehicles registered in those territories.

If you are operating under the Freedom of Services agreement, please ensure you declare premium only in respect of vehicles registered in the territories above. Do not include figures for overseas premiums written.

All subsidiaries must be included except those giving their own return.

When completing the Gross Written Premium included on your Solvency II return it is understood that these may include premiums written in territories other than those listed above.

All returns are to be made in GBP. No empty fields are permitted.

**If you are not the person who should be completing and submitting the return, please contact us and provide the contact details of the appropriate person and we will update our records.**

You will be required to upload a copy of your solvency II report if applicable in PDF format only. You can do this direct from the form by clicking Choose file on the top right-hand side of the form. If the Solvency II report is not applicable for your company, you will be required to tick the box as the GWP form will not allow you to submit your figures until there is either a PDF form attached, or the box is ticked.

**The return of the MIB Levy forms are due no later than the last working day in April.**

## 2 Forms

### 2.1 MIB Levy form

The MIB Levy form is for entering the required information. The MIB Levy form requests an analysis of Gross Written Premiums (GWP) by class. This information is required to calculate the levies based on the RTA percentages. The current RTA percentages can be found below in section 3. The RTA rates are reviewed annually.

You are required to enter GWP by class for “this reporting year”, which is the last full year data. Total will be automatically populated.

Private Car Comprehensive	
PRIOR YEAR NOT PREVIOUSLY REPORTED *	TOTAL
1	3
THIS REPORTING YEAR *	
2	

Any changes to prior year GWP numbers must be recorded under “prior year not previously reported” section.

Private Car Comprehensive	
PRIOR YEAR NOT PREVIOUSLY REPORTED *	TOTAL
1	3
THIS REPORTING YEAR *	
2	

All subsidiaries must be included except those completing their own return.

### 2.2 Example MIB Levy forms

Example of the MIB Levy form can be found at Appendix A.

### 3 RTA Rates

Current RTA rates	%
Private Car – Comprehensive	56
Private Car – Non – comprehensive	95
Commercial	64
Motorcycle	56
Fleet	67
Other	48

### 4 Calculation method

The following is an example showing how the levy for each Member is calculated. The formula used is:

$$\text{Total levy due from Member} = \frac{\text{Member's weighted covers x amount to collect}}{\text{Total weighted covers}}$$

The Member's weighted covers figure is the summation of the Gross Written Premium (GWP) per class of business, as specified in the GWP return, multiplied by the relevant RTA%. The total of all Members' weighted covers produces the denominator in the formula. The Levy amount to collect for **2025 is £530.3m.**

This should become clearer by working through the example below:

## Another Car Insurance Company

	GWP £	RTA %	Leviable £
PC Comp	3,998,000	<b>56</b>	2,238,880
PC Non – comp	2,400,000	<b>95</b>	2,280,000
Commercial	868,000	<b>64</b>	555,520
Motorcycle	639,000	<b>56</b>	357,840
Fleet	75,000	<b>67</b>	50,250
Other	3,0000	<b>48</b>	1,440
	8,010,000		5,483,930

Leviable income x no. of months' membership £5,483,930 x 12 = £65,807,160

Total levy due from Member =  $\frac{\text{Member's weighted covers}}{\text{Total weighted covers}}$  x amount to collect

=  $\frac{65,807,160}{146,351,516,605}$  x £530,300,000

= £238,450.12 i.e. £19,870.84 pcm

**Note:** in the example shown the leviable percentage = 0.044965137%

i.e.:  $\frac{\text{Member's weighted covers}}{\text{Total weighted covers}}$

The same methodology is applied to calculate the additional levy arising as a result of the Claims Portal Levy.

In **2025 this is £1.5697m.**

## Appendix A - MIB Levy form – example

**WARNING**  
GWP Form can be submitted only once.  
Please ensure that you use the exact figures to the nearest pound.  
Please make sure, that the data is correct and authorised.

### Gross Written Premium Form

[Submit](#)

▼ **Main**

NAME OF THE COMPANY  
[REDACTED]

YEAR ENDED  
2024

SOLVENCY II REPORT

[Choose file](#) No file chosen

☐ TICK THIS BOX IF SOLVENCY II IS NOT APPLICABLE.

GRAND TOTAL  
10,648

▼ **Private Car Comprehensive**

PRIOR YEAR NOT PREVIOUSLY REPORTED \*  
0

THIS REPORTING YEAR \*  
12

TOTAL  
12

▼ **Private Car Non-Comprehensive**

PRIOR YEAR NOT PREVIOUSLY REPORTED \*  
0

THIS REPORTING YEAR \*  
6,542

TOTAL  
6,542

▼ **Motor Cycle**

PRIOR YEAR NOT PREVIOUSLY REPORTED \*  
0

THIS REPORTING YEAR \*  
658

TOTAL  
658

▼ **Commercial Vehicle**

PRIOR YEAR NOT PREVIOUSLY REPORTED \*  
0

THIS REPORTING YEAR \*  
-100

TOTAL  
-100

▼ **Fleet**

PRIOR YEAR NOT PREVIOUSLY REPORTED \*  
0

THIS REPORTING YEAR \*  
3,215

TOTAL  
3,215

▼ **Other**

PRIOR YEAR NOT PREVIOUSLY REPORTED \*  
0

THIS REPORTING YEAR \*  
321

TOTAL  
321

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