Navigate (MID) Insurer Suitability Document

Please complete this form and return it together with your MIB Membership Application and Levy Return form to: CustomerEnquiries@mib.org.uk

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Motor Insurers' Bureau Application Form

Introduction

The Motor Insurance Data now hosted on the Navigate platform was developed to address the issue of uninsured driving and its associated costs and is currently managed on behalf of the insurance industry by the Motor Insurers' Bureau (MIB).

Not only does the data set help to reduce uninsured driving, but it also assists the UK in meeting the 4th EU Motor Insurance Directive (now incorporated in the codified Directive 2009/103/EC), which stipulates that:

- The insurer of any EU vehicle should be identifiable using the number plate only
- Each EU country should set up an Information Centre to assist enquirers
- Each UK insurer should have a representative in each other EU country to enable EU victims of motor accidents to pursue claims against UK motorists in their own language.

To meet the requirements of the 4th EU Directive and to ensure the motor insurance data is fit for purpose, all insurers that underwrite motor business for any UK registered vehicle must submit relevant insurance details to Navigate (MID) and nominate claims representatives as stipulated in point 3 above. The completeness, timeliness and accuracy of information supplied by insurers must also meet specific targets agreed with the Department for Transport and is monitored by the MIB in accordance with industry self-regulation articles. It should be noted that under Article 76 of the MIB constitution, financial penalties can be imposed against insurers who fail to meet these targets.

The current time to supply targets as of the 1 January 2008 are:

- MID1 - 95% of records loaded within 7 days of the effective date of the record
- MID2 policies - 95% of records loaded within 14 days of the effective date of the record MID2 vehicles - 95% of records loaded within 21 days of the effective date of the record

An insurer can, in certain circumstances, nominate a Delegated Authority to submit the data on their behalf although it must be noted that the insurer will always retain ultimate responsibility for the data submissions meeting self-regulation targets. For further information, please visit the MIB website at: www.mib.org.uk.

The motor insurance data can be accessed by the Police via Navigate, for the prevention of crime, the DVLA for Continuous Insurance Enforcement, the Insurance Fraud Bureau (IFB), as well as insurance companies, MIB (and subsidiary Companies) and solicitors acting on behalf of individuals who have been involved in road traffic accidents, in order to establish the identity of the insurer of

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the vehicle. Therefore, strict security is in place to prevent unauthorised access and to ensure that the data set is only used for legitimate purposes, in accordance with data protection legislation.

Purpose of this document

To ensure the motor insurance data set on Navigate remains fit for purpose, one of the criteria for gaining MIB membership is that an organisation must demonstrate the capability to submit complete, accurate and timely policy and vehicle data to Navigate (MID)

This document has been prepared to help MIB assess the capability and readiness of motor insurance companies to submit data to Navigate (MID).

Questionnaire

This section is to be completed by the insurer wishing to submit data to Navigate (MID). It is important that this questionnaire is completed as accurately as possible and in sufficient detail to enable MIB to make an accurate assessment of any insurer's "state of readiness". Completing this questionnaire should also help the potential new supplier to gauge their own readiness.

To help MIB better understand an insurer's business and IT systems, it would be helpful to avoid giving simple YES/NO responses. Insurers are encouraged to provide as much information as possible to expand on their answers. This should reduce the potential for prolonged assessment timescales.

MIB will also use this information to identify areas where they believe support may be required thus ensuring the support given is focussed and effective.

Although MIB make no guarantees as regards response times, they will endeavour to respond to such applications within 21 days of receipt and insurers should therefore build this as a minimum into their planning activities.

If you have any questions about completing this form, please forward an email to: Navigate Support navigatesupport@mib.org.uk

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Applicant Company Name:	
1. In which country is your company registered?	
2. Has FCA approval been granted and if so from what date?	
3. If FCA approval has not yet been given, on what date did your company apply for FCA approval?	
4. From what date do you intend to begin writing business for UK registered vehicles, (subject to compliance with MIB Articles of Association and EU Directives)?	
5. Please estimate the number of motor insurance policies your company is likely to issue per year (for UK registered vehicles)	
6. Please state your intended lines of motor insurance business	Personal lines (or policies where the certificate specifies the individual VRM of the insured vehicle) – MID1 Commercial (Fleet, Motor Trade, or policies where blanket policies are underwritten) – MID2 Both (MID1 & MID2) Confirm as appropriate or indicate if assistance is required – this is not a final decision. (Delete as necessary)
7. Will any of your personal (non-commercial) policies cover more than one vehicle?	

8. Please indicate the anticipated split between the different types	Personal %:	Commercial – Motor	Commercial – Fleet %:	Commercial – Non Standard %:

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of business lines in terms of vehicles		Trade %:	
9. Is your company part of another organisation which currently supplies data to the Navigate (MID)?			
10. If the answer to the question immediately above is "Yes" will your company be submitting data via that system?			
11. Does your company have an agreed strategy for collecting data and submitting it to Navigate (MID)? Please also state if the strategy is currently implemented.			
12. Please categorise your Insurance Management system **(Indicate with a tick)**	Off-the-Shelf IT system	Bespoke IT system	Paper based
13. Please provide the name of your Insurance Management system and the name of the supplier (if it was developed by your internal IT department please state "In-house")			
14. At this stage, do you intend to use a DA to submit data on your behalf?			
15. Please indicate the current readiness of your Insurance Management system to submit data to Navigate (MID). If it is still to be developed, please also indicate when it will be delivered. **(Delete as necessary)**	Existing feature (please provide further information)		To be developed (please provide further information)

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16. Will your Insurance Management system be able to generate a record with all mandatory data required for Navigate (MID) included, and leave out all other (non MID) data?			
17. Do you use or intend to sell via insurance brokers?			
18. If using brokers, do your Terms of Business Agreements contain Navigate (MID) data submission requirements?			
19. If you intend to use brokers, will they be transferring information to you using EDI?			
20. If you intend to use EDI to receive information from brokers, which supplier system will you use? (please state supplier and system)			
21. If you intend to use EDI to receive information from brokers, will it be fully or partially integrated with your Insurance Policy Management system, thus enabling "Full Cycle EDI"? Please state if the system has been tested and implemented; if it hasn't, please state the date by which it will be. **(Delete as necessary)**	Full	Partial	NA
22. Other relevant Information. Please use this area to provide any additional information which you feel will assist MIB in considering your application.			

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Contact Details

MIB will require three primary points of contact to be nominated within your organisation who will responsible for Navigate (MID) data submission and compliance against self-regulation targets (in the case of smaller organisations, the same individual may cover more than one role).

The Navigate (MID) sponsor contact should be a senior (preferably Director level) member of the company who has sufficient seniority within the insurer organisation to authorise any process changes/expenditure relating to agreed Navigate (MID) improvement plans to ensure compliance is achieved.

The Business contact will be the primary point of contact for MIB and should be prepared to attend Navigate (MID) related seminars where practical. He / she should have a good working knowledge of your company's business practices, be able to feedback any Navigate (MID) related matters into your organisation and communicate effectively with MIB regarding any issues / queries your company may have regarding Navigate (MID)

The IT contact must be fully aware of the insurers' own IT systems and processes and must be able to consider the implications of any changes proposed in relation to the operation of Navigate (MID).

Navigate (MID) SPONSOR CONTACT NAME:	
JOB TITLE:	
ADDRESS:	
TELEPHONE NUMBER:	
E-MAIL ADDRESS:	

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BUSINESS CONTACT NAME:	
JOB TITLE:	
ADDRESS:	
TELEPHONE NUMBER:	
E-MAIL ADDRESS:	

IT CONTACT NAME:	
JOB TITLE:	
ADDRESS:	
TELEPHONE NUMBER:	
E-MAIL ADDRESS:	

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