



BUSINESS PLAN

2026

accelerating
together

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Together, we
can leave an
incredible legacy

Welcome from Angus

ANGUS EATON, CEO



I'm delighted to introduce our 2026 business plan, the first annual look-ahead since I joined in July 2024. This is the first full year of delivery under our bold five-year strategy, *Accelerating to Zero*, which we launched last July. The strategy is all about making roads safer for everyone by working towards ending uninsured driving. For good.

But I don't want you to see this as just a business plan, something to read once and file away. I want you to see it as our commitment. These are our promises to you, and I want you to hold us to account to deliver them. It's also a challenge for you: to get involved and help us achieve something extraordinary, because we can't do it alone.

Since 2004, we've reduced uninsured claims from 25,000 to around 9,000 annually – that's a major achievement. But in recent years progress has plateaued, so we need to think and act differently.

That's why *Accelerating to Zero* is so ambitious. We'll find new and better ways to prevent uninsured driving – from educating motorists about their responsibilities and the innocent mistakes that can leave them uninsured, to using our data more effectively to drive positive change. We'll also work with government and industry to stay ahead of the connected and self-driving vehicle revolution. And while uninsured driving still impacts lives, we'll continue to support victims and help them rebuild. *Accelerating to Zero* is, ultimately, about making roads safer for everyone.

If that sounds big, it's because it is. And we're relying on your help. Success will depend on strong partnerships – with the insurance industry, police, government and other key partners. Co-creation and collaboration are essential to *Accelerating to Zero*, not because they are business buzzwords, but because they're essential if we're going to make real progress. We need you with us.

This brings me to the purpose of this business plan, the first one to be led by *Accelerating to Zero*. It sets out key projects we'll deliver in 2026 against our four strategic pillars:

- Making powerful shifts to end uninsured driving for good
- Doing even more to help rebuild lives
- Ensuring data drives the good we do
- Getting ahead of the connected and self-driving vehicle revolution.

2025 was largely about discovery: talking to partners, thinking through and prioritising initiatives we think can help deliver *Accelerating to Zero*. As well as focusing on the strategy, we continued to deliver for our customers:

- We reduced the time taken to settle claims by 40 days and achieved and maintained a 90% customer satisfaction rating
- We launched an updated, much more user-friendly version of 'Check Your Vehicle' – the consumer-facing app that allows members of the public to check whether they have car insurance
- We started an internal systems transformation to get us in the best possible shape for the strategy, embedding new systems for payroll, expenses and applicant tracking, significantly improving process inefficiencies and creating better experiences for existing and new colleagues.

As you can probably tell, I'm passionate and excited about the opportunities *Accelerating to Zero* provides, not just for us and our partners, but for society as a whole. Uninsured driving wrecks lives – in this business plan we've included just one example of the hundreds of people we support every week – and the cost to the economy is estimated at £1 billion every year.

We're about to tackle that in ways we've never done before. In the pages that follow, if there are activities you think you can help with, others you think should be added, or some you want to challenge, please reach out. I hope you'll join us on this journey. Together, we can leave an incredible legacy.



Kevin's story

THE HUMAN COST OF UNINSURED DRIVING

On what should have been an ordinary morning, Kevin set out on his motorbike, heading to Bridlington. Within moments of joining the road, his life changed for ever. A van pulled out unexpectedly, forcing him to swerve, and then turned sharply into a junction. Kevin had nowhere else to go and collided with the side of the van. The impact was devastating.

Kevin was thrown from his bike, hitting the road face first. The ambulance driver later told him, "I could see your teeth on the floor."

He suffered multiple physical injuries: a shattered shoulder and elbow, fractured eye sockets, collapsed lung and dislodged diaphragm. He left hospital in a wheelchair, unable to brush his remaining teeth, struggling to eat or lift things out of cupboards.

Everyday tasks became painful reminders of someone else's reckless decision: the van driver was uninsured. Kevin's physical recovery was long and complex. But the emotional toll was just as severe: fear for his future, loss of independence, and the question "Why me?".

But Kevin wasn't alone.

Thanks to MIB, he received the support he desperately needed. MIB coordinated with rehabilitation providers and occupational therapists to assess his needs and help him regain some independence. The care he received was, in his own words, "absolutely phenomenal". MIB's involvement went far beyond financial compensation. It was about restoring dignity, hope and the possibility of a future.

"They looked after my wellbeing far better than I could have done myself," he said. "There was no end of help for my recovery."



Why this matters

Kevin's story isn't unique. Every 20 minutes, a person is hit by an uninsured or hit-and-run driver. And every day, at least one person is so seriously injured they'll need lifelong care.

Uninsured driving isn't just a traffic offence, it's a public safety crisis that costs the UK £1 billion a year. The consequences are life-changing, not just for victims but for their families, communities and the healthcare system.

Accelerating to Zero is all about working towards ending uninsured driving. It's about protecting lives, preventing trauma and ensuring that no one is left to suffer because of an accident at the hands of an uninsured or hit-and-run driver.

Uninsured driving is a public safety crisis that costs the UK over £1 billion a year

£1 billion +



Accelerating to Zero is underpinned by four pillars

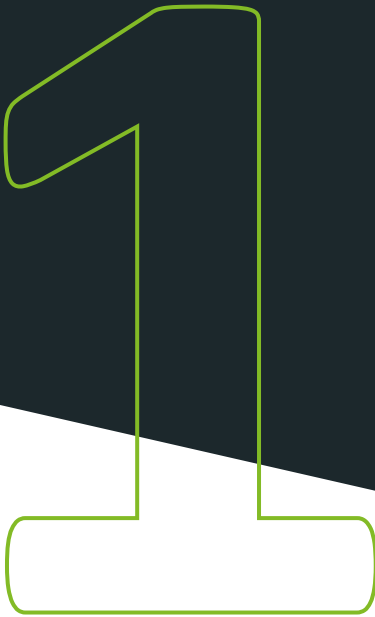
— This is what
we're going to
deliver in 2026
to start making
*Accelerating to
Zero* a reality.



pillar

We'll make

powerful shifts to end uninsured driving for good



Uninsured driving costs lives and hits the economy by around £1 billion a year, including £260 million in direct costs. Historical research shows that these drivers are more likely to speed, drive defective vehicles, drink-drive and be involved in fatal collisions. Tackling this isn't just about insurance – it's about safer roads for everyone.

Over 20 years, we've shifted from managing the problem to using data to identify, intervene and enforce smarter. *Accelerating to Zero* now focuses on prevention: targeted education and early intervention to stop uninsured driving before it starts. Not all uninsured driving is deliberate – often it's due to mistakes or lack of awareness. We'll help people understand responsibilities and act early, with enforcement as a last resort.

In 2026 we'll:

Educate young and future drivers

We'll grow our marketing activity through partnerships with trusted social media influencers like George's Car Media, using engaging videos and new channels to reach younger audiences where they spend time.

We'll also enhance our Personal, Social, Health and Economic (PSHE) education materials to support road safety in schools for Key Stages 3–5 (ages 11–18), promoting them ahead of personal and road safety becoming compulsory in September 2026.

Successfully lobby government to increase the penalty for uninsured driving

We believe that the current penalty of £300 for uninsured driving, which hasn't changed in over ten years, simply isn't enough of a deterrent anymore. So we've been calling on the government to increase the fine for uninsured driving to £1,200 (around double the current average motor insurance premium) and to introduce a mechanism to allow fines to remain proportionate to average premiums as they change over time.

We believe these higher penalties will play a key role in helping eradicate the issue and will be a key focus in 2026.

Begin to change the nation's attitudes toward uninsured driving

Central to our strategy is a deeper understanding of who drives uninsured and why they do it, either intentionally or unintentionally. In 2026 we will conclude the first phase of a long-term insight programme to give us the knowledge to reach these groups. One of those ways in 2026 will be to devise comprehensive campaign marketing to begin to change the nation's attitudes towards uninsured driving.

Continue to make roads safer for everyone

We're going to do more than ever to help educate and intervene for those we can persuade to make the right decision to drive insured. But in 2026, we're also going to ramp up our enforcement activity to help the police identify more of those knowingly driving uninsured to get them off the roads and make roads safer for everyone.

pillar

We'll do even more to keep helping people to rebuild their lives

No one hit by an uninsured or hit-and-run driver should go without the support they deserve. That's why we handle every claim quickly, fairly and compassionately.

We've cut waiting times for supporting victims to their lowest ever, with 80% rating our service nine or ten out of ten. Each year, we provide vital support to 35,000 people injured by uninsured or hit-and-run drivers – offering help they might not get anywhere else.

As *Accelerating to Zero* shifts our focus to reducing uninsured driving, we must make sure we don't compromise the excellent claims service we have built in recent years. We also want to build even greater claims expertise and share it across the UK and beyond.

In 2026 we'll:

Continue building on the success of the Claims Continuous Improvement Programme, while exploring technological improvements.

Our focus will be on embedding continuous improvement processes to continue to deliver an excellent claims service. We'll use our customer outcome measures to track improvements across the claims lifecycle, customer satisfaction, quality assurance and complaints ratio.

So we can do even more to help rebuild lives, we'll explore technological improvements including automation and process robotics to offer a more efficient service to customers.

We'll engage with the industry and partners to explore opportunities for offering additional services, such as training or wider claims services, using the expertise of our highly skilled workforce.

pillar



We'll make sure data drives the good we do

Accelerating to Zero can only succeed if it's driven by data.

With the right data, we can deepen our claims capabilities, improve customer experience, prevent fraud, cut industry-wide risk and, most importantly, support the work in making powerful shifts to end uninsured driving.

This is our opportunity to become the most trusted source of reliable, secure and timely data for the insurance industry and law enforcement agencies. We have to take it.

In 2026 we'll:

Kick off the next phase of our data quality improvement programme

In 2026 the data quality programme will roll out and embed a data governance framework and blueprint. This will help us continuously improve the quality of our datasets, especially focusing on policy and claims data in Navigate. Working closely with the industry through the Data Working Group, we'll steer the programme towards its ultimate goal: developing robust data standards.

Launch real-time insurance checks

We're going to test a new service with local councils that makes it quick and easy to check if a vehicle is insured before it's licensed for use. We'll start with taxi licensing, but once we've evaluated and integrated any learnings from this pilot the service will be rolled out for other vehicle types too. It will also provide real-time monitoring, alerting councils straight away if a policy lapses. By keeping the approach neutral and making it available to all councils and vehicle groups, we'll give authorities a clear and consistent tool to help cut down uninsured driving across the country.

Enable faster access for insurers to load and query multiple data sets

We'll roll out new technology we've developed that allows more insurers to send their data directly into Navigate in real time. The upgrade will be launched and completed this year. We'll start with personal motor policies, which account for the majority of data, and expand to commercial insurance later in 2026. Ultimately, our goal is to make Navigate a legally recognised proof of insurance, and this development is a crucial step toward that vision.

pillar

We'll get ahead of

the connected and self-driving vehicle revolution

Connected and autonomous vehicles are already here, and micro-mobility is reshaping how people travel.

These shifts bring new challenges: cyber threats, shifting liabilities and gaps in legal protections. Government is looking to MIB for our expertise to help bring these technologies onto UK roads safely. We'll play a central role in helping members manage these risks and ensure fair, future-proof frameworks are in place, whether for self-driving cars, connected vehicles or e-scooters.

And with access to vehicle data, we'll unlock new ways to prevent uninsured driving and tackle hit-and-run cases.

In 2026 we'll:

Create a fair, durable compensation and recovery framework

We'll work with government to close the legal gaps around autonomous vehicles, making sure victims of crashes involving uninsured autonomous vehicles (AVs) can be compensated, and pushing for MIB to have the right to recover costs from manufacturers when a vehicle fault – not the driver – is to blame. This is key to protecting the public: we're committed to making sure the financial burden of technology failures doesn't fall on responsible, premium-paying motorists.

Lead secure, collaborative data-sharing to improve road safety

We'll work closely with key stakeholders across the insurance industry and vehicle manufacturing to define the data needed to make roads safer and establish secure, collaborative processes for sharing it.

Our focus areas include:

- Self-driving vehicles: ensuring that, in the event of a collision, we can accurately determine what happened and whether the human or the vehicle was in control
- Connected vehicles: securing access to real-time data from manufacturers to help identify and remove uninsured vehicles from the road.

Since 2019, MIB has seen how the illegal use of e-scooters on roads and in public spaces is affecting both drivers who pay for insurance and the general public. We think this issue can be tackled by creating a new vehicle category for e-scooters, similar to how electric bikes are classified.

In 2026, we'll push for this new classification. If approved, e-scooters that meet the rules wouldn't need insurance, but there would be clear laws for how they should be used. This would also make it easier to stop people who misuse them. We'll work with MIB members and the Department for Transport to make it happen.

Under the bonnet

While the four pillars guide our strategic direction, our success depends on having strong foundations – partnerships, technology, brand, people and culture – and being relentlessly efficient in how we approach and deliver our work.

We'll foster a mindset that encourages the constant evaluation of ongoing work, always asking ourselves: "Will what I'm doing today help us accelerate to zero?" If the answer is no, we'll be brave enough to change course, backed up by evidence.

Key initiatives will include:

Harnessing technology to deliver our strategic ambition

Technology underpins everything we do, from how we run our day-to-day services to how we innovate for the future. In 2026, our technology strategy will focus on creating the strong, resilient and forward-looking foundations we need to accelerate delivery across our four strategic pillars. This means continuing to improve our core services to keep them current, secure, stable and resilient, while evolving our infrastructure, applications and data architecture to better support our strategic initiatives.

At the same time, we'll build our innovation capability, creating space to test new ideas through Proof of Value work so we can learn quickly and direct our investment towards the areas with the greatest impact. Alongside this, we'll explore how AI can support us operationally, empower people in their day-to-day roles and unlock deeper, more actionable insights from our data.

Implementing a new people strategy

To support our *Accelerating to Zero* ambition, we're introducing a new people strategy that will transform the way we work and help us retain and attract the additional talent we need to drive sustainable performance, productivity and value. By identifying and aligning the critical capabilities across MIB we'll ensure we're equipped to deliver for our customers and members, now and in the future.

We're making significant investments in people development, leadership and culture to create an

environment where people feel empowered to do their best work. We will also improve our people systems and data to improve our decision making and deployment

This is about building a stronger, more capable organisation – one with agility, collaboration and learning embedded as core behaviours – ready to meet the challenges ahead and deliver lasting change, through people who are proud of the impact they make.

Changing the way we look and feel to reach those driving uninsured

In order to change people's behaviour around uninsured driving, we first need to understand who is driving uninsured, why they're doing it and what could stop them from doing it in the first place. The audience insight work that will shape our future campaign marketing will also guide how we evolve our external look and feel. In 2026, we'll start to see this change with the launch of a new website that speaks better to our customers and a refreshed brand identity to help us reach the right people.

Driving value from our strategic partnerships

We'll improve how we manage relationships with third parties. This means putting clear processes in place and assigning dedicated leads for different partner types, such as suppliers, client companies, government and industry. This will help us stay aligned with our *Accelerating to Zero* goals and build strong, scalable partnerships that add value and support both current and future services.

Providing shared services to client companies

We remain committed to working closely in partnership with client companies. In 2026, we'll deliver at least one targeted fraud reduction initiative in collaboration with each client company, focused on measurable impact and shared learning. This will involve identifying a high-risk area, co-designing an intervention and tracking outcomes through agreed KPIs. The goal is to demonstrate the value of managed services in tackling fraud and to create a repeatable model for future partnerships.

More widely, we'll continue to share MIB's services including HR, finance, legal, IT, communications and marketing with client companies to help them achieve their own ambitions.



**Our success
depends on
having strong
foundations and
being relentlessly
efficient**

Investing in the future we want to build

Accelerating to Zero £21.0m

In 2026 we are investing £21.0m in various initiatives to support our strategic ambition to end uninsured driving for good. £11.0m of this investment is being supported from MIB reserves.

Periodic Payment Orders (PPOs) funding £31.6m

Each year we invest into a ring-fenced fund which support our PPO liabilities.

OICL £5.8m

OICL will have been running for five years in May 2026. Over time, as the service has matured, we have maintained a focus on achieving operational and cost efficiency. The cost to run the OICL service will be £5.8m in 2026, a reduction in costs of almost 13%.

BAU change £2.0m

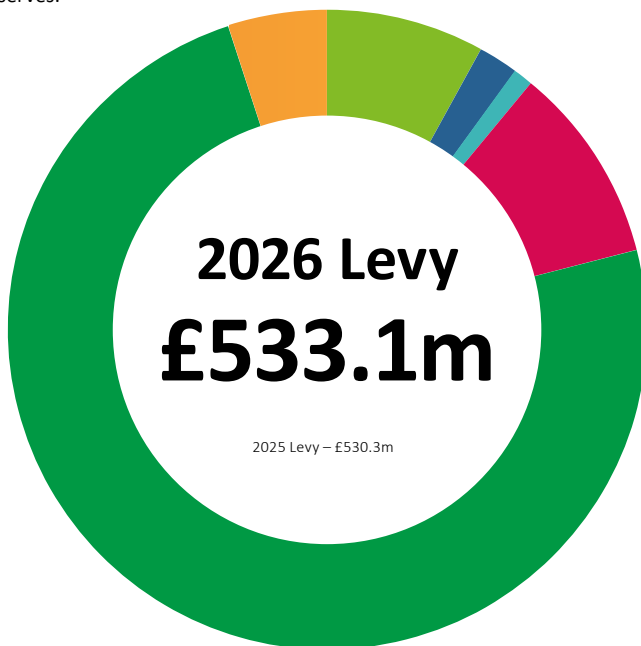
In 2026 we are setting aside £2.0m to invest in process and systems continuous improvement, making sure we're staying up to date with the latest technology as part of our commitment to becoming relentlessly efficient.

Operating expenses and terrorism reinsurance £45.1m

Operating expenses have increased by £2.3m due to a reclassification of costs from programme costs into BAU, as multi-year projects (including Navigate and Enforcement) close in 2025 and costs become part of our operating cost base. All inflationary increases have been fully mitigated through making sustainable cost savings. MIB continues to bear the cost of terrorism reinsurance on behalf of the market – a new three-year deal was negotiated in 2025 which realises savings in 2026 of £2.5m against the 2025 budget.

Net claims payments £438.3m

We expect to make claims payments of £456.3m in 2025 (including £18.4m to fund more claims via lump sums instead of PPOs) and recoveries of £18m to end up with a net position of £438.3m.



This one's for you

Imagine a future where every driver is insured, and our roads are safer for everyone.

That future can become a reality – but only if we work together. Our 2026 plans are the first step. If they spark your imagination, or if you see a way to collaborate, we want to hear from you. Together, we can turn this vision into reality.

If you can help us, get in touch at:

forgood@mib.org.uk

for everyone,
for good

