

Strictly Embargoed for 00.01, Tuesday, 21 August 2012

Millionth uninsured vehicle seized as UK's hotspots revealed

- **Police to reach millionth milestone for seizing uninsured vehicles**
- **Uninsured driving is a persistent problem in West Midlands and West Yorkshire**
- **Top 20 worst postcodes revealed as communities engaged to raise awareness**

Today, police in Birmingham will seize the millionth vehicle for no insurance in an operation to disrupt criminal activity in an area of the UK which is identified as one of the worst hotspots for uninsured driving. Bordesley (B9) in Birmingham continues to dominate the hotspot ranks and means that it has eight times the number of motorists driving vehicles without insurance compared to the national average.

The police have sustained operations since they were granted powers to seize uninsured vehicles in 2005 and of the 500 vehicles seized each day, it is estimated that 30% are crushed.

New research* undertaken amongst communities in the West Midlands and West Yorkshire highlights that a third of people still do not understand the current laws on car insurance, so are risking fines of up to £5,000; points on their licence and having their cars seized by police. Some of the reasons cited by motorists living in these hotspot areas, include: the cost of motor insurance, not understanding the law and penalties, and a belief that they'll get away with it.

Across the UK, there are currently an estimated 1.2 million uninsured drivers and the West Midlands makes up more than 60% of the top 20 worst postcodes in the country, followed by West Yorkshire making up 25%.

Ashton West, Chief Executive at the Motor Insurers' Bureau (MIB), the body which compensates innocent victims of uninsured and untraced motorists said: "Although we have made significant progress in recent years with the level of uninsured driving having reduced by 30%, we still need to tackle some persistent offenders. That is why we are working with police and community leaders to engage people in these areas and improve their understanding and awareness of the law as well as the consequences."

West continues, “When you talk to people, it’s clear they have little tolerance for the uninsured motorist and want to see more being done. Overall the signs are promising, particularly when police enforcement and awareness is combined with the recently introduced scheme for continuous insurance.”

Uninsured motoring is being tackled by police on-road patrolling, combined with the introduction in June 2011 of the Continuous Insurance Enforcement law, which is the systematic comparison of the Motor Insurance Database (MID) and the DVLA registered keeper records. Vehicles being kept without insurance are being systematically identified and the keeper is sent an early warning letter, which will result in fines of up to £1,000 and penalties if no action is taken.

Chief Inspector Chris Edwards, Chair of the Birmingham Road Safety Partnership said: “In the West Midlands we continue to adopt a multi-agency approach in partnership with the MIB to reduce the number of uninsured vehicles on our roads. West Midlands Police relentlessly enforces the law in respect of uninsured driving, which has led to a seizure of 5,881 vehicles between January and July 2012. In simple terms we seize on average 27 vehicles every day of the week or the equivalent of 1 an hour. This represents a 5% increase on seizures for the same period in 2011 and 10% on the same period in 2010. Drivers at the time their vehicle is seized are also summonsed to court for the offence of driving uninsured, where they are likely to receive significant fines and penalty points on their driving licence.

“Through the control and direction of the Birmingham Road Safety Partnership, agencies including West Midlands Fire Service, West Midlands Police and Birmingham City Council have worked hand in hand with the MIB to deliver a range of educational and awareness inputs to young and up and coming drivers in the 16-24 year age range. This is a longer-term strategy running concurrent with enforcement activity, intended to dismantle a deep seated mind set and culture amongst some members of the driving community that still think that it is acceptable to risk driving uninsured. The programme reinforces the physical, emotional and financial risks to drivers and other road users of driving uninsured, and at the same time offers practical advice and reassurance to drivers to help them to obtain bona-fide insurance policies and become responsible and safer drivers.

“Through this combination of intense enforcement and educational activity we remain optimistic and confident that the number of uninsured motorists across the West Midlands will start to show a reduction in the MIB’s data over the next three years. This of course is also dependent on drivers taking responsibility to either obtain legitimate insurance policies or otherwise refrain from driving.”

Ranking	Postal District	Approximate Postal District Name	Police Area	Index
1	B 9	Bordesley, Birmingham	West Midlands	7.9
2	B 10	Small Heath, Birmingham	West Midlands	7.0
3	BD 9	Fritzinghall and Heaton, Bradford	West Yorkshire	6.6
4	B 18	Winson Green, Birmingham	West Midlands	6.5
5	BD 8	Whitefield, Bradford	West Yorkshire	6.5
6	M 12	West Gorton, Manchester	Greater Manchester	6.5
7	B 8	Saltley, Birmingham	West Midlands	6.2
8	B 11	Tyseley, Birmingham	West Midlands	6.0
9	B 21	Handsworth, Birmingham	West Midlands	5.8
10	B 6	Aston, Birmingham	West Midlands	5.7
11	BD 3	Barkerend, Bradford	West Yorkshire	5.6
12	B 12	Balsall Heath, Birmingham	West Midlands	5.4
13	HX 1	Town Centre, Halifax	West Yorkshire	5.3
14	B 19	Lozells, Birmingham	West Midlands	5.1
15	B 66	Smethwick, Birmingham	West Midlands	4.9
16	B 7	Nechells Park, Birmingham	West Midlands	4.8
17	N 18	Upper Edmonton, London	Metropolitan	4.8
18	WV 2	All Saints, Wolverhampton	West Midlands	4.7
19	BD 7	Great Horton, Bradford	West Yorkshire	4.7
20	M 8	Cheetham Hill, Manchester	Greater Manchester	4.7

All Claims with an Accident Year 2009 to 2011

Index is designed to represent how over-, or under-, represented the number of claimants in a postcode area is against the national average. 1.0 is the average therefore the higher the number, the more over-represented the region is, and below 1 is under-represented.

To support the Drive Insured campaign on Facebook, go to www.facebook.com/driveinsured

Follow us on Twitter @Stay_Insured #uninsuredhotspots

MIB Press Office (an ISDN line is available for interviews)

West Midlands Police will conduct an operation where vehicles will be seized for no insurance and this will achieve the millionth milestone. The operation will commence at 08h00 on Tuesday, 21 August at Bordesley Green in Birmingham.

Media are invited to attend the operation and should send all requests to:
 Kate Slater on 01908 82 1935 and 07595 657 908
 Email: kslater@mib.org.uk

Shavaun Glen on 01908 82 1985 and 07595 551 607
Email: sglen@mib.org.uk

About MIB

MIB aims to significantly reduce the level and impact of uninsured driving by working closely with partners across government and the insurance industry. The Bureau provides compensation to innocent victims involved in accidents with drivers who have no insurance or failed to stop.

The Motor Insurance Database (MID), introduced in 2001 is the only central insurance record of more than 34 million vehicles in the UK. The MID supports a range of users entitled to different levels of information about insured vehicles, including the police, solicitors, the DVLA and the public.

The MID is used as part of the continuous insurance enforcement (CIE) scheme introduced in June 2011 to identify registered keepers of vehicles that appear to have no insurance. The registered keeper of a vehicle without insurance will receive a letter reminding them that insurance is a legal requirement and failure to act will result in a fixed penalty.

All drivers can check their vehicle is recorded on the MID for FREE - visit www.askMID.com.

- There are about 34 million drivers in the UK, of which an estimated 3.5% are uninsured
- The UK has one of the worst levels of uninsured driving in Western Europe
- The MIB deals with almost 28,000 claims every year from victims involved in accidents with uninsured and untraced drivers
- 94,000 drivers were convicted of driving without insurance in 2011, according to records from the Ministry of Justice.

*Research conducted by Linstock Communications on behalf of MIB across 2,050 UK adults between June and July 2012 in West Midlands and West Yorkshire.