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Owners of uninsured cars hit with £5 million fines

Some odds are just not worth playing

Over £5 million worth of fines have been collected from people who have been keeping a vehicle without insurance since the change in the law nearly two years ago – doing justice for all honest motorists.

The initiative called Continuous Insurance Enforcement (CIE), was introduced as law in 2011 and has reminded over a million people - one in 36 of all vehicle owners of their obligations. CIE is a Government initiative supported by the partnership between the Motor Insurers' Bureau (MIB) and DVLA whereby the DVLA's records of vehicle keepers are systematically matched with the insurance record on the Motor Insurance Database (MID), the central record of all insured vehicles in the UK. This enables the DVLA to enforce the requirement for insurance at all times and £5.1 million in fixed penalties and court fines have now been collected from the tens of thousands of owners who have admitted or been found guilty of the offence.

CIE – contributing to a reduction in uninsured driving

Police powers to seize vehicles on the road for no insurance coupled with CIE, both use the MID as an indicator of a vehicle's insurance status, are making a significant contribution to reducing uninsured driving in the UK and have contributed to a 40% reduction in the level and impact of uninsured driving. It is estimated that uninsured drivers kill 130 people and injure 26,500 every year but more still needs to be done.

Ashton West, Chief Executive of the Motor Insurers' Bureau, said: "There is no let-up in the efforts to catch those people who have no insurance for their vehicle. The MID is a powerful tool for enforcement agencies to crack down on illegal motorists and reduce the very real and significant impact of uninsured driving. Whether it's a fixed penalty or your vehicle being seized, we are seeing the continued benefits of having a central database that the Police and DVLA can use to enforce the law. This is good news for all honest motorists."

Press release

Road Safety Minister Stephen Hammond said: “Uninsured drivers are a danger on our roads. They push up premiums for other motorists and often drive with no regard for other road users, so it is vital that we do everything we can to keep them off the roads.

“That is why we introduced Continuous Insurance Enforcement, which is an excellent example of government and the private sector working together for the benefit of the honest motorist.

“The action taken in the last two years has helped reduce the number of uninsured drivers and we will continue to work closely with the motor insurance industry to tackle this important issue.”

The impact of collective compliance

Every day MIB sends advisory letters to the owners of vehicles that appear to have no insurance. Recipients of these initial warning letters, who may be unaware of the change in law, are given a range of options to avoid enforcement action, including declaring the vehicle off the road (SORN), getting insured or contacting their insurer to make sure that their insurance record has been correctly uploaded to the database.

CIE is having a positive impact. Collectively hundreds of thousands more vehicles have been correctly recorded on the MID helping motorists avoid the inconvenience of having to prove their vehicle is insured, illegal drivers are being automatically identified and prosecuted and our roads are safer as a result.

The peace of mind that the MID can bring to the public is significant. Every hour, 1,200 people check that their vehicle is recorded on the database and that they are compliant with the change in law. At the same time insurers are continuously updating motor policies to the MID, with 12,000 changes made every hour. In addition, on average the public make two million enquiries of the MID every month when renewing their tax disc.

The public and insurance industry’s collective approach to ensuring compliance is supported by Police operations to pursue uninsured drivers. In addition to using automatic number plate recognition (ANPR) cameras, the Police make 1.8 million enquiries to the MID every month to check a vehicle’s insurance status. Between 3,000 and 4,000 calls are also made every week to the MIB’s dedicated Police helpline to seek assistance in validating a vehicle’s insurance status before determining what action to take. Nearly 2,500 uninsured vehicles are seized by Police each week.

Press release

MIB advises all motorists – whether they are keepers or drivers – to:

- Check their vehicle is on the database for free on www.askMID.com
- If it does not appear on askMID, contact your insurance provider to update the records
- If you are not insured and do not intend to use the vehicle then you must declare your vehicle as 'off the road' (SORN) by contacting DVLA. Simply parking it off road is not enough.

ENDS

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Notes to editors

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 37 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 being used as part of a continuous insurance enforcement (CIE) scheme introduced in 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.

- MID contains details of 31.4 million private vehicles
- MID contains details of 800,000 commercial policies
- MID contains details of 6.1 million commercial vehicles
- 12,000 changes every hour