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## **UK'S UNINSURED DRIVING HOTSPOTS IDENTIFIED**

- **Bordesley in Birmingham is top of the uninsured hotspots list**
- **17 of 20 worst postcodes are in the West Midlands and West Yorkshire**
- **Uninsured driving figure drops by 25% in five years**

Despite the overall drop in uninsured driving in the last five years, the rate of progress to reduce the UK's level of uninsured driving is being held back by illegal motorists in the West Midlands and West Yorkshire, according to new figures released by MIB, the body which manages the Motor Insurance Database (MID) and provides compensation to innocent victims of uninsured and untraced accidents.

The numbers of drivers with no insurance in these regions are overrepresented by as much as 8 times the national average, putting them in the spotlight for vehicle seizure, wheel clamping, fines and prosecution.

Ashton West, Chief Executive at MIB said, "We cannot stand by and let uninsured driving continue, otherwise the honest motorist will keep paying the bills for the injury and damage caused to people and property. We are determined to bring UK levels more in line with the rest of Western Europe and that is why the industry are committed to playing their part by making sure that motor policies are recorded on the MID, thus enabling the police and DVLA to identify vehicles that have no insurance."

Association of Chief Police Officers (ACPO) Road Policing Lead Chief Constable Phil Gormley said: "Overall there is good progress being made to reduce the number of vehicles being driven without insurance and today there are 500,000 fewer of these on the roads than five years ago. There are areas of the United Kingdom however that continue to present a challenge for enforcement authorities.

"The advantage that the MID information provides is that we know where these vehicles are, and can focus our attention on areas where we have the greatest impact."





Since 2005, police enforcement at the roadside has removed more than 750,000 uninsured vehicles and levels of uninsured driving are expected to be reduced even further with the introduction of the continuous insurance law earlier this year. Using the MID, the police and DVLA are able to systematically identify vehicles without insurance and take action.

Since June this year registered keepers of cars, vans, motorbikes, motorhomes and trucks without insurance have received letters warning them to either take out insurance or to officially declare the vehicle off the road. These new measures are allowing the police to be more efficient and focus their efforts on tackling the hard core of offenders and at the same time including sufficient safeguards to protect law-abiding motorists.

An interactive map of the UK's top 20 uninsured driving hotspots is available to download at <http://stayinsured.askmid.com/hotspot.html>

2010 Rank	2009 Rank	Change (none, up, down)	Postal district code and district name	Police area	Index
1	2	Up by 1	Birmingham B 9	West Midlands	7.66
2	1	Down by 1	Birmingham B 10	West Midlands	7.64
3	3	No Change	Birmingham B 8	West Midlands	6.77
4	6	Up by 2	Bradford BD 9	West Yorkshire	6.76
5	4	Down by 1	Bradford BD 3	West Yorkshire	6.35
6	7	Up by 1	Bradford BD 8	West Yorkshire	6.27
7	13	Up by 6	Birmingham B 6	West Midlands	5.73
8	10	Up by 2	Manchester M 12	Greater Manchester	5.58
9	17	Up by 8	Birmingham B 11	West Midlands	5.56
10	5	Down by 5	Birmingham B 21	West Midlands	5.29
11	19	Up by 8	Halifax HX 1	West Yorkshire	5.12
12	8	Down by 4	Bradford BD 7	West Yorkshire	4.99
13	14	Up by 1	Birmingham B 12	West Midlands	4.98
14	12	Down by 2	Manchester M 8	Greater Manchester	4.94
15	38	Up by 23	Wolverhampton WV 2	West Midlands	4.73
16	21	Up by 5	Bradford BD 5	West Yorkshire	4.58
17	58	Up by 41	Birmingham B 18	West Midlands	4.55
18	11	Down by 7	Birmingham B 66	West Midlands	4.43
19	26	Up by 7	Birmingham B 19	West Midlands	4.34
20	204	Up by 184	Romford RM20	Essex	4.23
Source: MIB Top 20 Uninsured Driving Hotspots (2008 - 2010)					
2009 Rank: MIB Top 20 Uninsured Driving Hotspots (2007 - 2009)					

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www.askMID.com



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

Shavaun Glen on 01908 82 1985 or out of hours on 07595 551 607 and email [sglen@mib.org.uk](mailto:sglen@mib.org.uk)  
Kate Potgieter on 01908 82 1935 or out of hours on 07595 657 908 and email [kpotgieter@mib.org.uk](mailto:kpotgieter@mib.org.uk)

For more information visit: [www.mib.org.uk](http://www.mib.org.uk) and [www.askMID.com](http://www.askMID.com)

### **Notes to editors**

MIB aims to significantly reduce the level and impact of uninsured driving by working closely with partners across government, enforcement agencies 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 being used as part of a new Continuous Insurance Enforcement (CIE) scheme 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 on the MID for FREE at askMID.com.

### **Tips for all drivers to stay insured**

- Check your insurance provider has sent your policy information to the MID
- Check your insurance certificate to make sure the information is accurate, particularly if you have moved address, changed your car, or added other drivers.
- Make a note of the expiry date on your policy and diarise a renewal.
- Be familiar with the terms of insurance cover, such as extensions to use another vehicle.
- Be careful about loaning your vehicle to someone else - you can remain liable if you permit a vehicle to be used on the road without insurance.

### **Key Facts**

- There are about 34 million vehicles on UK roads, of which 4% are not insured at any one time.
- 1 in 3 (34%) of all uninsured drivers are under the age of thirty.
- Research by MIB found that 1 in 10 of 18-34 year-old drivers are unaware that car insurance is a legal requirement.
- The annual cost of uninsured driving - about £500 million - is paid by all honest motorists to a value of about £30 per insurance premium. About 23,000 people are injured and 160 people killed by uninsured and untraced drivers every year.
- The UK has one of the worst levels of uninsured driving in Western Europe, with the highest levels of uninsured drivers concentrated in the West Midlands, West Yorkshire, Greater Manchester, London Metropolitan and Merseyside.
- Research shows that uninsured drivers are 5 times more likely to be involved in road collisions, to fail to comply with other road traffic requirements, and to be engaged in other criminal activity.

