

Thursday 28 November 2014

### **Two million warnings sent to tackle uninsured driving**

- **Motorists should not scrimp on paying out for insurance**

Since 2011, just over two million warning letters have been issued from the Motor Insurers' Bureau (MIB) to people who don't have their vehicle recorded on the Motor Insurance Database (MID). The owner of a Peugeot in Anglesey was the two millionth recipient of a warning letter under the Continuous Insurance Enforcement (CIE) scheme operated by MIB and DVLA.

The scheme was introduced in 2011 to address the levels of uninsured driving and a TV campaign - <http://www.youtube.com/watch?v=HSpfKhMSE8> – explained the changes which require a registered keeper of a vehicle to have insurance at all times, unless they have declared the vehicle off the road with a statutory off-road notification (SORN) to the DVLA.

Ashton West, Chief Executive at MIB, said: "The CIE scheme has contributed to a drop in claims being made to MIB from victims of uninsured and untraced drivers which in turn has led to a 40% decrease in the levy paid by insurers since 2008. This reduces the cost paid by the honest motorist in insurance premiums, but more importantly means that fewer people are being injured and killed by uninsured drivers."

It is estimated that uninsured and untraced drivers kill 130 people and injure 26,500 every year. Research shows that uninsured drivers are five 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. A case heard in 2013 at Birmingham Crown Court involving a police officer who suffered catastrophic injuries - <http://www.suttoncoldfieldobserver.co.uk/Serial-burglar-mowed-police-officer-jailed-12/story-19854838-detail/story.html> - highlights the potentially serious consequences of uninsured driving. Another case, involving the fatality of a cyclist, was heard in Liverpool Crown Court in 2012 <http://www.bbc.co.uk/news/uk-england-merseyside-19946805>

MIB has a dedicated advice line for people who receive an Insurance Advisory Letter (IAL).

Reasons given by callers for not insuring or declaring SORN include:

- "I've been out of the country and my car has been parked on my driveway."
- "I'm waiting to pass my test so my parents haven't insured my new car yet."
- "I've got a motorbike that I only ride in the summer."
- "I only use my tractor to cross 10ft of tarmac – surely it's not worth insuring it?"

## Press release

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Using the MID and DVLA's keepers records, MIB sends out 60,000 IALs a month warning people that if their vehicle is not insured or declared as 'off the road' they could face a Fixed Penalty Notice (FPN) or prosecution by the DVLA.

A third of the people who have received a warning letter (600,000) since 2011, have gone on to receive a FPN as the majority take corrective action, but there are still as many as 6,000 prosecutions a month highlighting the persistence of uninsured driving in the UK.

Ashton West added: "In the majority of cases, we could avoid sending these letters – it's actually very simple – your vehicle must be insured and appear on the MID, unless it is SORN'd. For anyone who is not sure the askMID web site offers a quick and easy way to check."

Transport Minister Robert Goodwill said: "We introduced tough new laws in 2011 to tackle uninsured drivers who are not only a danger on our roads but also increase insurance premiums for honest motorists. I am really pleased to see that Continuous Insurance Enforcement is working well and urge motorists to make sure their vehicle is insured at all times unless they have told DVLA that it is off the road."

There are a number of simple steps that everyone can take to ensure they are complying with the law:

- Regardless of where your vehicle is kept, it needs to be insured unless it has been declared to the DVLA as off road using a SORN.
- Check your vehicle is on the MID. It is free to check your own vehicle at [www.askMID.com](http://www.askMID.com). If your vehicle is not on the MID you are at risk of being fined and facing court prosecution. You may also be stopped by the police and have your vehicle impounded, and possibly disposed of, if proof of insurance cannot be provided.
- Check your vehicle and personal details are correct on your policy documents.
- If you're no longer the registered keeper, then notify DVLA.

### Continuous Insurance Enforcement scheme – the consequences

- A fixed penalty of £100
- Having the vehicle clamped, seized and destroyed
- Court prosecution and a fine of up to £1,000

### Driving without insurance – the consequences

- Vehicle seized by police and £300 fixed penalty

## Press release

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- £150 plus £20/day to recover the vehicle
- Six penalty points and/or disqualification plus proof of insurance before the vehicle can be returned
- Seized not claimed within 14 days can be sold or crushed – 30% are never reclaimed

**-ENDS-**

### **MEDIA CONTACT:**

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

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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 used as part of continuous insurance enforcement (CIE) 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](http://www.askMID.com)

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