

*\*Strictly Embargoed until Friday, 30 March 2012\**

### **YOUNG UNINSURED DRIVERS DOWN BY HALF**

#### ***Number of young people breaking the law drops to 125,000***

New figures released by the Motor Insurers' Bureau (MIB) today, reveals the number of 17 – 20 year olds estimated to be driving without insurance has decreased by half over the last three years.

In 2008, based on claims submitted to the MIB, it was estimated the same age group of 17 – 20 year olds made up about a quarter of a million of uninsured motorists, compared to half that amount at present.

The overall number of uninsured motorists on UK roads has significantly declined and can be attributed to on-road policing and the introduction of the Continuous Insurance Enforcement (CIE) law. The scheme was introduced last year and tackles vehicle keepers with no insurance in place by cross-checking the DVLA database with the Motor Insurance Database. Anyone who appears to have no insurance will receive a warning letter, followed by a series of escalating penalties. There are currently estimated to be a total 1.2 million uninsured motorists on our roads, of which one in ten are young drivers.

Ashton West, Chief Executive at MIB said:

“Whilst the overall number of uninsured motorists in the UK is decreasing and there is a very welcome drop amongst young drivers, there is still much work to be done.

“There are more than a million drivers under the age of 20 on our roads, and having insurance in place is crucial to protect inexperienced young drivers and other motorists. Uninsured driving adds £30 per policy per year to the cost of insurance premiums, resulting in £400m a year in costs to the industry. ”

## Press Release

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A growing trend amongst young drivers is to make use of GPS telematics boxes which can be a useful tool in bringing premium costs down. Some insurers have been offering to install a smartbox unit into a car's dashboard to gather driving data. This information is then used by the insurer to determine the insurance cost to the driver based on their driving skills and behaviour. The new technology is allowing young drivers much more freedom and control over the cost of their insurance.

Road Safety Minister Mike Penning said:

"The fall in uninsured driving is good news, thanks largely to the efforts of the Police and more recently the introduction of Continuous Insurance Enforcement.

"But we cannot be complacent. Uninsured drivers are a danger on our roads and that is why the Government will continue to tackle uninsured drivers and leave them with nowhere to hide ."

**ENDS**

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

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### **Notes to editors**

#### **Source Data**

%age with licence – Transport Statistics 2010 [www.dft.gov.uk/dvla/pressoffice/stats.aspx](http://www.dft.gov.uk/dvla/pressoffice/stats.aspx)

Population – Mid 2010 Data – Office for National Statistics, General Register Office for Scotland, Northern Ireland and Research Agency

Vol Uninsured Motorists – All closed MIB claims in 2011 with Claimant DOB completed

#### **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.

## Press Release

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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 recorded on the MID for FREE - visit [www.askMID.com](http://www.askMID.com).