

Motor Insurance Database (MID)

What is the Motor Insurance Database (MID) and why do we need it?

The MID is a centralised database of motor insurance policy information of all insured UK vehicles. It is intended to be a tool in the reduction of uninsured driving in the UK. The MID also helps the UK comply with the EU Motor Insurance Directive 2009/103/EC, which requires all motor vehicles in the EU to be covered by compulsory third party insurance. It also removes the need for border checks on insurance so that vehicles can be driven more easily between Member States.

The MID helps cut the cost to the insurance industry of compensating victims of accidents involving uninsured motorists, consequently reducing insurance premiums. The cost of uninsured motoring is currently estimated to be £500 million, which costs the honest motorist an average of £30 per year. The MID is actively used by the police and is essential for roadside checks.

What is the Motor Insurers' Bureau (MIB)?

The MIB was established in 1946 in an agreement between all motor insurers and the government to create a central fund to provide a means of compensating the victims of road accidents by negligent uninsured and untraced drivers. The MIB comprises of UK motor insurers who are only allowed to operate if they belong to the Bureau and contribute to its funding. The MIB's obligations are linked to the compulsory insurance requirement of the Road Traffic Act, so the protection provided is limited to where there is a legal requirement to insure.

Two other main functions the MIB have are:

- to operate the green card system in the UK; and
- to maintain a register of all policies issued in the UK (the Motor Insurance Database MID).

For further information, please visit www.mib.org.uk

What are your obligations?

Personal vehicles

Under MID1 (private vehicles insured by individuals) the current requirement is for 95% of motor risks to be sent to the MID within 7 days of the transactions effective date and to submit the data in an accurate manner. Although insurers are ultimately responsible for the submission of files to the MID, it is important for policies to be sent to us in a timely fashion to ensure there is no customer detriment.

The new CIE legislation creates an additional obligation for insurers to submit 99.9% of motor vehicle policies within 40 days (an error rate of 1 in 1,000).

Vehicles held by businesses

The Motor Vehicles (Compulsory Insurance) (Information Centre and Compensatory) Regulations 2003 make it a legal requirement for fleet and motor trade policyholders to supply accurate and timely updates to the MID or face fines of up to £5,000.

The regulations require details to be supplied immediately of all road registered vehicles held for 14 days or more.

Records of all road registered vehicles held for less than 14 days and not submitted to the MID must be retained for 7 years.

How can I check that my vehicle's details are on the MID?

Any driver may check that their vehicle is registered on the MID by using www.askmid.com. By entering the Registration Number of the vehicle, the presence of a policy will be confirmed by displaying "YES" and in some cases by confirming the make/model of the vehicle.

If www.askmid.com does not have your vehicle details noted please ensure the details you hold are correct before contacting us via your usual channel, so that we can investigate and resolve.

Which third parties can access the data held on the MID?

The Electronic Vehicle Licensing (EVL), sends a message to the MID, and if a record is found for the vehicle for the relevant date, a positive response is received. No information about the policy is sent to the DVLA, but the transaction is authorised to go ahead.

Subject to certain conditions, the UK Information Centre at MIB can search the MID on behalf of a victim of an accident or under provision of the Data Protection Act. Insurers can carry out checks via MID check which enables authorised users to access the database. Insurers can view their own policies and see full details but are only able to view third party data to help fulfil their obligation to help handle a claim which provides the name of Insurer and policy number. This is run by Experian on behalf of the MIB.

Solicitors, and other organisations, working on behalf of clients who are victims can use the online enquiry system. Entering the registration number of the vehicle and the accident date will let you know if the other vehicle has details on the MID, and if so, will provide the name of Insurer and policy number.

The Data Protection Act 1998 has been amended to allow records held by the DVLA to be compared with those on the MID. If it appears from the database comparison a vehicle has no insurance and does not have a Statutory Off Road Notification (SORN), or a change of keeper is in the process of being completed by the DVLA, a letter will be sent to the registered keeper.

How regularly are updates made to the MID?

Updates are made to the database around the clock, every day of the year. Insurance companies and those acting on their behalf endeavour to get data about new policies and revisions to existing policies to the database as soon as they can. However, policy information cannot always be updated to the database immediately. At Allianz, policies are submitted daily.

What is Continuous Insurance Enforcement (CIE)?

In a bid to tackle the 2 million uninsured drivers on Britain's roads, The Road Safety Act 2006 introduced a new offence of being the registered keeper of a vehicle which does not have insurance. This is aimed at overcoming the problem of vehicles not specifically covered by any insurance policy being used by drivers who claim cover under their "driving other vehicles" extension. The two specific exceptions are:

- If the vehicle has a Statutory Off Road Notice (SORN)
- If a change of keeper is in the process of being completed by the DVLA.

CIE can be enforced "from the record", and vehicles need not be seen on the roads before action can be taken.

For information about the new penalties for vehicles without motor insurance, please visit www.direct.gov.uk/stayinsured

How does CIE work?

1. DVLA's vehicle keeper database and the MID will be compared to identify vehicles that are not recorded on the MID
2. An Insurance Advisory Letter (IAL) will be sent to the registered keeper informing them that their vehicle does not appear to be insured
3. The registered keeper may:
 - a. Inform DVLA that they are no longer the registered keeper or the vehicle is sold, have a SORN, etc.
 - b. Inform DVLA that the vehicle is stolen and provide a crime reference number
 - c. Confirm with their insurer that the vehicle is insured and present on the MID
4. A second check will be conducted and if the vehicle is still showing as uninsured a £100 fixed penalty notice will be issued
5. If the penalty notice is not made the vehicle will be immobilised, clamped, and ultimately disposed of. The registered keeper will also be liable to court prosecution for the new criminal offence.

To ensure that letters are sent appropriately the MIB runs 3 separate cross-checks between the MID and DVLA databases at forty day intervals. Only if a vehicle fails to appear on the MID on all three occasions will a letter be sent (i.e. the vehicle will have had to be missing from MID for 120 days). As a further measure, one last check will take place on the MID the day before any letter is scheduled to go out.

What do I do if I receive an Insurance Advisory Letter?

Ensure that the details on their V5C and insurance documentation match, including the address, postcode, Vehicle Registration Mark and make and model.

A common issue is that some registered keepers transfer their cherished (private) registration number on to their new vehicles, but don't complete all the appropriate paperwork, including notifying their insurance provider. This results in vehicles having registration marks that have not been assigned to the vehicle.

What do I do if my vehicle is not appearing on the MID?

The MID is updated daily so check on www.askmid.com to see if the vehicle is showing on the system as it may now appear.

If the vehicle is still not showing on the database please contact your insurance broker or Allianz and we will investigate and resolve.

What do I do if the details held on the Insurance Documents are incorrect?

If the details held are incorrect, please update your records and submit them to us in the usual way. Once received and processed by our system they will be loaded on to the MID. Please be aware that due to the EDI submission process it will be at least three days before the changes will appear on the MID system and could take longer for manual business.

What happens when a vehicle is sold or transferred?

When a vehicle is sold or transferred, whether to a trader or a private individual, the registered keeper must complete the appropriate section of the V5C registration certificate and send to DVLA immediately. The registered keeper will remain liable for the vehicle (e.g. vehicle tax, insurance, MOT and fines) until DVLA records have been updated to show the new keeper's details or that the vehicle is in trade.

For more information, please visit www.gov.uk/notifying-dvla-if-you-sell-your-vehicle

DVLA achieves an accuracy target for updating records from V5Cs of 97.25% against a target of 95%. Whilst the DVLA is exceeding accuracy targets, the DVLA are not complacent and are constantly striving to maintain and improve the accuracy of their records.

What do I do if my vehicle is being kept off the road?

If you're the registered keeper of a vehicle that's not being taxed and is kept off the road you must make a Statutory Off Road Notification (SORN). If you have not made a SORN you may also be at risk of an automatic penalty of £80 for not having the vehicle taxed.

For further information, please visit www.gov.uk/make-a-sorn

What do I do if my name and/or address have changed?

You must inform the DVLA immediately of any changes to your name, address or both. You can update your driving licence online or send it to DVLA for amendment. A new licence will be issued free of charge unless your photograph's due for renewal.

For further information, please visit www.gov.uk/change-name-driving-licence

What do I do if my vehicle is scrapped or written off?

You must take your vehicle to an authorised treatment facility (ATF) if it needs to be scrapped. If the vehicle is to be written off by use, we may take the vehicle in return for a total loss payment.

For further information, please visit www.gov.uk/scrapped-and-written-off-vehicles/overview

How do I transfer a cherished plate to my vehicle?

As the registered keeper of your vehicle, you can apply to transfer the registration number from your vehicle to another vehicle in your name, to a vehicle you are buying, or to someone else's vehicle.

For more information, please visit www.gov.uk/personalised-vehicle-registration-numbers/transferring-a-registration-number

Registration numbers bought from DVLA Personalised Registrations can only be used on a vehicle registered (or about to be registered), taxed and used in Great Britain.

For more information, please visit dlaregistrations.direct.gov.uk/help

Further information

Business owners:

Further information can be obtained from www.allianz.co.uk/mid
For general enquiries, please email: mid.helpdesk@allianz.co.uk

Personal lines:

Should you require any further information, please contact a member of your dedicated Broker service team.

Team	Telephone Number
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Broker Regional Team 1:	0844 391 4119
Broker Regional Team 2:	0844 391 4120
Broker National Team:	0844 391 4122
Broker Niche Team:	0844 391 4123

Alternatively, contact your insurance broker, key account manager or local Allianz branch.