



Fitness for Purpose 2006

## Together We Can Beat Uninsured Driving

## How you can help to make MID more effective

There are a number of ways you can help your clients and your insurers to meet their MID obligations and in doing so, you can help make MID's role in combating uninsured driving even more effective.

### For MID in general:

- Pass data to insurers as quickly as possible and if necessary, focus on the data that is needed for MID, don't let delays with non-MID data prevent you from sending MID data (see over for list of key MID data)
- Make sure EDI transmissions are not delayed in any way and that they are made daily
- Confirm all renewals by the renewal date, insurers are increasingly lapsing policies automatically if renewal confirmation has not been received
- All staff handling motor insurance need to be aware of the importance of submitting MID data quickly and accurately, MID updates should be built into your processes/procedures
- For manual business, meet insurer requests for immediate notification of cover
- Process MID critical changes as soon as you have been notified of them

### For MID2 in particular:

- Encourage fleet and motor trade policyholders to report vehicle changes immediately - to you, their insurer, or directly to the MID - depending upon the agreed process
- Raise your clients' awareness of MID and its objectives, to help them understand and meet their MID2 legal obligations
- Ensure that the MID update process is discussed and agreed with policyholders at policy inception
- Maintain regular contact with clients who provide vehicle data directly to MID2 to help ensure their continuing compliance and if necessary, assist clients and insurers to improve their compliance performance

Thank you for your support with the above.

These suggestions for helping to improve MID effectiveness are fully supported by:



### What is the difference between MID1 and MID2?

MID1 and MID2 identify the two development phases of the MID.

- MID1 largely relates to personal motor business, generally single vehicle policies, where the vehicle registration mark is shown on the certificate of insurance.
- MID2 relates to commercial motor business, for example fleet and motor trade, where, more often than not, certificates are on a blanket or unspecified vehicle basis.

### What data is needed to make MID effective?

Timeliness and accuracy of all policy and vehicle data is important to brokers, clients and insurers and your support in providing data quickly and accurately is appreciated. However, the following data is key to making MID more effective:

#### MID1:

- Policy number (if assigned by you)
- Effective and expiry dates - for new policies or changes to existing ones
- Policyholder name and address

- Named or excluded drivers - where required
- Permitted driver and class of use requirements
- Vehicle Registration Mark (VRM)

#### MID2 Policy Details:

- Effective and Expiry Dates - for new policies or changes to existing ones
- Policyholder Name and Address

#### MID2 Vehicle Details (if you/insurer submits on behalf of policyholder):

- Vehicle Registration Mark
- Vehicle "On-dates" and "Off-dates" - the date(s) the vehicle will start to be covered under the policy and the date(s) it will stop being covered

Further information on how you can help make MID more effective is available on the broker page of the MIIC<sup>1</sup> website [www.mic.org.uk/brokers](http://www.mic.org.uk/brokers).

If you have specific MID questions, please contact your insurer in the first instance. If your insurer is unable to answer your query, or if you have any MID hints or tips that you would like to share, please email [brokers@mib.org.uk](mailto:brokers@mib.org.uk).

<sup>1</sup> Motor Insurers' Information Centre (MIIC) is a division of the Motor Insurers' Bureau (MIB) and is responsible for all operational aspects of the Motor Insurance Database