

Central Insurance Database – Explanatory note

New (and existing) MIBI Members are required to upload certain motor policy information (for their customers) to a central insurance information database that is managed by the MIBI on behalf of the motor insurance industry. This requirement is set out in Section 78A of the Irish Road Traffic Act.

ANPR Database

Insurers are currently required to upload information to the existing “Automated Number Plate Recognition” (ANPR) database which records the:

- Vehicle registration number
- The name of the insurer
- The policy effective dates

This information is uploaded nightly by larger insurers using automated IT processes. Smaller insurers can upload less frequently using a manual process using the “Small Insurer Interface” This interface allows smaller insurers with typically less than 500 active policies (maximum of 600 vehicles) to manually update their records on the ANPR database. For organisations that insure fleets, the fleet policies are uploaded via the National Fleet Database (NFD).

The ANPR database is run by Insurance Ireland. It is developed and managed by Tekenable (<http://www.tekenable.com>) who look after all technical issues relating to the database.

MTPL Database

The ANPR database is currently being replaced by the “Motor Third Party Liability” (MTPL) database and the existing NFD will be replaced by a new NFD. These systems will be used to collect policy information from insurers and Fleet Owners & Motor Traders as specified in Section 78A of the Irish Road Traffic Act (RTA).

Section 78A of the RTA requires insurers to provide insurance policy details including vehicle registrations and named driver details for their customers. This information will be used by the Department of Transport, the Gardai and the MIBI. Please see extract of relevant section from the RTA below.

Existing insurers will continue to upload data to the ANPR database until they migrate over to the MTPL database.

New insurers are requested to make contact with Tom O’Brien or Martin Kennedy by email at mtpl@mibi.ie to obtain further details and data specifications for uploading data to the MTPL database.

If insurers wish to use an MGA or a 3rd party data processor to upload data to the MTPL database on their behalf, Insurers should complete the attached ‘Delegated Authority Form’ and return it to MIBI



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by email to member.services@mibi.ie. The MIBI will issue authorisation to Tekenable to allow the insurer to access the MTPL database. You can then follow up with Tekenable to set up the connections as they host the MTPL database on behalf of MIBI.

Extract from Section 78A of the Irish Road Traffic Act (2016 Amendments)

Section 78A (inserted by the section 77 of the Act of 2010) of the Principal Act is amended by inserting after subsection (1) the following:

“(1A) Details made available under subsection (1) shall include—

- (a) particulars, including the name and address, of the holder of a motor insurance policy,*
- (b) the period of cover of the policy,*
- (c) any limitations as to the use of a mechanically propelled vehicle under the policy,*
- (d) the persons or the classes of persons whose liability is covered under the policy,*
- (e) the vehicle (including the vehicle registration number) or class of vehicle the use of which is covered under the policy,*
- (f) the names of any driver or the class of driver whose driving is covered under the policy, and*
- (g) the licence number, or permit number, of the driving licence, or learner permit, of the holder of a motor insurance policy and of any named driver whose driving is covered under the policy.”*

Item “g” above covers the provision of driver numbers (not to be confused with licence numbers). The wording will be corrected in the next RTA amendment, but we have clarified that what was intended was the driver number as this is the unique ID for each driver.

Note: Section 78A is due to be updated as per the Road Traffic and Roads Bill (2021) which we understand will introduce some additional requirements for motor insurers.



MOTOR INSURERS' BUREAU OF IRELAND

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The driver number is item “4d” on the driving licences (see image below) or its equivalent on non-Irish (foreign) driving licences.

Note: The Department of Transport plan to assist in validating driver numbers via a web service (to be set up). This will help ensure that driver numbers provided by policy holders, are accurate.

