ALL motor vehicles operating under fleet and motor trade insurance policies must be uploaded to the National Fleet Database (NFD) by the 30th November 2023.

Under the terms of the recently enacted Road Traffic and Roads Act 2023, it is a requirement that this data is added to the NFD. It will then be shared with An Garda Síochána on an ongoing basis.   The official, end of November deadline for this data to be provided has recently been confirmed by the Department of Transport.

Ahead of the new system taking effect, insurance brokers are being asked to make themselves aware and inform their clients about these new requirements. For their clients, this will involve making sure that all vehicles operated by motor traders or fleet owners and covered under flexible, fleet motor insurance policies are included on the NFD.

Often policies of this nature cover trucks, buses and coaches, garages, construction vehicles, delivery vans, transport and logistical operations, hire cars, utility vehicles, service vehicles as well as the vehicles operated by retailers, service providers, semi state operations and more.

Once data has been added to the NFD, the information will then be combined with the insurance data for private vehicles on the Irish Motor Insurance Database (IMID) and used by An Garda Síochána to identify any vehicles that are being driven without insurance - one of the key objectives behind the new legislation. Now that the new legislation is formally in place, the Garda system using automatic number plate recognition (ANPR) technology is expected to be significantly ramped up in the coming months.

All this means any fleet vehicles that are not listed on the NFD run the substantial risk of being identified for driving without insurance. Furthermore, there are also specific penalties in the new legislation for non-compliance, with fleet owners and motor traders potentially facing prosecution in the District Court and subject to fines if they do not satisfy their legal requirements.

The NFD is being managed by the Motor Insurers' Bureau of Ireland (MIBI). They have been working with brokers, motor traders and fleet managers to onboard this information to the NFD since October 2022.

The MIBI says that at this point in time approximately 60,000+ fleet vehicles have been uploaded to the NFD, which represents in the region of 25% of the estimated 250,000 fleet vehicles operating in Ireland.

Under the new legislation the data required to be uploaded to the NFD by the 30th November includes the vehicle registration number or another unique identifying number for each relevant vehicle and the date of birth of any named driver included on the policy. It should also be noted that fleet owners or motor traders will not need to register any temporary vehicles, so long as they are only in the fleet for 14 days or less.

Additional data fields covering the driver number from the driving licence and the country of origin of the driving licence will also be added to the NFD requirements at a later date. The exact timeline for when these fields will be added to the requirements is yet to be confirmed by the Department of Transport, but it could commence from mid 2024. Any fleet managers or motor traders seeking to upload their vehicle information to the NFD can do so at https://nfd.mtpl.ie

The site also provides functionality that allows brokers register on the NFD to assist their clients to validate their Fleet Unique Identifier (UID) and policy number details. The process for registering on the database and identifying this information is set out here.

Using The **National Fleet Database**

As highlighted in the previous piece, all motor vehicles operating under fleet and motor trade insurance policies must be uploaded to the National Fleet Database (NFD) by the 30th November 2023.

To register and use the NFD to get their vehicle information uploaded, all fleet owners and motor traders need their 'Fleet Unique Identifier' (UID) and their policy number.

So how do you go about using the database? In this article we'll be providing a step by step guide for brokers seeking to register on the NFD, how they can find the relevant UID for a specific client and how they can assist their fleet and motor trade customers to get registered.

STEP 1: Registration for Brokers

Before you can access the database, you need to be registered. To register, brokers need to go to the NFD website on **https://nfd.mtpl.ie**

At the bottom of the home page are two options. The first option allows Fleet and Motor Traders to register (we'll come back to that later). The second covers Broker Registrations (circled in green on the screengrab below).
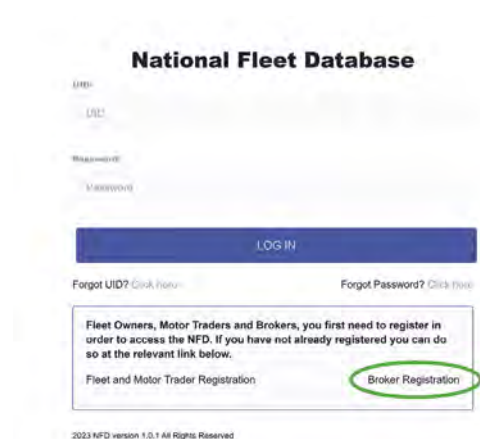
Brokers will then go to this page and then they should provide their Central Bank of Ireland (CBI) Code, CBI Registration Name, Trading Name and Address. They should also provide the contact details for the person who will be managing the NFD activity for the broker in question.

Once the form is complete, they can press submit and a password will be sent to their email address. That password, along with their UID will allow them to login to the NFD.

STEP 2: Identifying the correct UID and Policy Numbers for your client

Brokers must login to their accounts on the NFD. They can do this via the website homepage – https://nfd.mtpl.ie
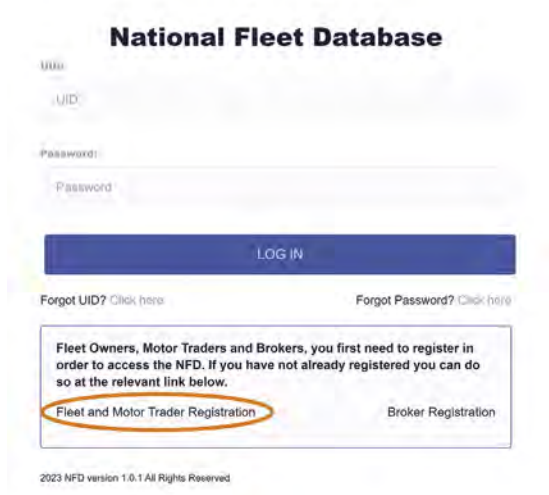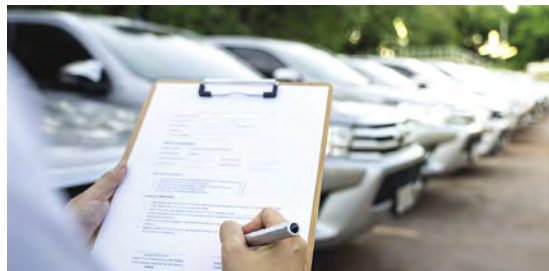
They will then see the following screen:

To search for the relevant UID and policy number for a client, they can click on the 'Policy UID Search' button on the left hand menu (see circled option in image).

(Note: Brokers should be aware, for security reasons, they will only be able to access the client's UID and policy number if the insurer has associated the broker's CBI code with the client's insurance policy on the NFD. If a broker can't see a client's details, they may wish to contact the relevant insurer/ underwriter to ensure their broker CBI code was correctly uploaded.)

STEP 3 – Searching the database

Once you click on that button you will then see this screen:

Brokers will be able to enter either a policy number or the name of the policyholder to search. This is a smart search function so you should only need to enter a few characters or name to execute the search. Once you press 'SEARCH' the database should then provide you with the information required (subject to it being properly registered on the NFD – see previous Step if not). Then you can provide those details to your client.

STEP 4 – Registering Fleet Owners and Motor Traders

Once you have provided the relevant UID and policy number to your clients, they should then be able to complete the registration process. To do that they should also go to https://nfd.mtpl.ie

They would then choose the option highlighted in the orange circle – Fleet and Motor Trader Registration.

To further assist fleet owners and motor traders to register on the NFD, there is a video and user guide available on the registration page.
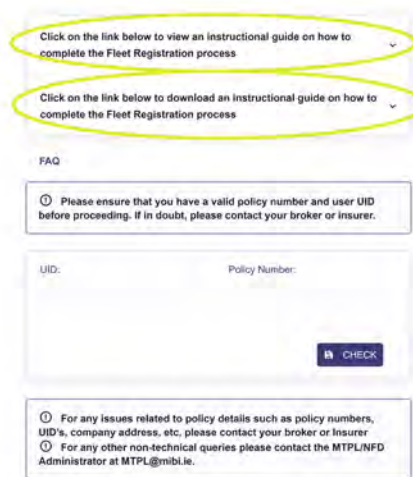
To reiterate, only the UID and policy numbers uploaded to the NFD by the insurer can be used. In some cases, brokers may issue a policy number that is different to the number provided by the insurer. If that is the case the broker will need to check the NFD as per step 3 above to see what policy number has been uploaded by the insurer and then provide that number to the fleet owner/ motor trader.

This issue can also arise around outdated UID – with the same solution required.

If brokers are having any technical issues they can reach out to the MIBI for assistance by emailing MTPL@mibi.ie

The legal deadline for having all fleet and motor trader vehicle details uploaded to the NFD is 30th November 2023.