

MIBI launches **National Fleet Database**, to include commercial fleet and motor trade vehicles, in bid to tackle uninsured driving

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THE Motor Insurers' Bureau of Ireland (MIBI) has launched a new National Fleet Database (NFD) that will contain the insurance details and licence plate numbers for all commercial fleet and motor trade vehicles on Irish roads. The information on the database will be used to help the Gardaí identify uninsured vehicles through their automatic number plate recognition (ANPR) system.

Approximately 8% of the vehicles on Irish roads are 'fleet vehicles', associated with commercial fleets or motor trade. Many fleet operators use flexible insurance policies which facilitate the transfer of insurance from vehicle to vehicle depending on their needs.

Under the terms outlined in the Road Traffic and Roads Bill 2021, it will be mandatory for all fleet operators to identify all the registration numbers for vehicles within their fleets and to ensure they are added to or removed from the National Fleet Database within a period of 14 days.

The updated NFD details will be continually checked by the Gardaí as part of the ongoing operation of the ANPR system.

If the NFD is checked by the Gardaí and a vehicle is not listed in the database, at best the driver will have to provide proof of insurance at a Garda Station within 10 working days; at worst, their vehicle could be impounded and the driver could be facing prosecution for driving without insurance. This risk will continue until the vehicle registration has been uploaded to the NFD and it could cause serious business interruption if a vehicle is impounded. For example, this could result in a serious delay for a haulage company in making a delivery, meeting a deadline, or even missing a ferry crossing.

The new requirements in the Road Traffic Act will also have teeth as fleet owners and motor traders who do not provide the registration numbers for their vehicles will commit an offence, and will be liable to a Class C fine of up to €2,500 on summary conviction in the District Court.

Collection of data for fleet vehicles will help build on the success of the 'Motor Third Party Liability' (MTPL) database which was launched three years ago to store policy details for private motor vehicles. The MTPL database is updated on a nightly basis by all motor insurers. It currently contains insurance policy information

on over 2.5m insured vehicles. The database also contains a list of the named drivers that are insured to drive those vehicles which will be very useful for Gardaí when they stop vehicles on the road. This vehicle and driver data from both the NFD and MTPL databases will be accessible to the MIBI, the Department of Transport and An Garda Síochána as set out in the Road Traffic Act. The combination of data from both databases will collectively be referred to as the Irish Motor Insurance Database or "IMID".

The MIBI has been working on this project for several years, with the aim of reducing the level of uninsured driving on Irish roads. Research conducted by the MIBI has highlighted that uninsured driving continues to be an issue. An analysis for 2021 showed that the number of uninsured private vehicles reached 174,177 in 2021 – representing approximately 7.8% of the private vehicle fleet.

The availability of this information from IMID will be a game changer as it will greatly assist An Garda Síochána in their efforts to identify and reduce the incidence of uninsured driving which is a scourge on law abiding drivers who pay approximately €30-€35 extra in their premiums to compensate the victims of uninsured and hit and run drivers.

The Gardaí will use the data in their Automatic Number Plate Recognition (ANPR) systems and in their new "mobility devices" to check vehicle insurance when they interact with a vehicle or a driver.

This will significantly enhance enforcement of the Road Traffic Act as the insurance position of vehicles on the road will be updated and made available to the Gardaí on a daily basis. They will be able to make enquiries and view this data instantly via more than 2,500 mobility devices that have been issued to front line Gardaí in the last two years.

National Fleet Database

The MIBI worked with the insurance industry and their representative body, Insurance Ireland, to build a database to allow fleet owners and motor traders to identify the vehicles that they hold in their fleets. This database is called the National Fleet Database (NFD) and the first phase of the database went live in early 2022 with insurers uploading high level fleet policy details to the NFD on a nightly basis.

This data from insurers includes the policy number, policy holder's name, address, named driver details and vehicle registrations where they are provided in advance to the insurer under immediate declaration policies. This adds to the data that insurers are already providing to the Motor Third Party Liability (MTPL) database for private motor and small commercial motor policies.

The next stage in rolling out the NFD is to engage with fleet owners and motor traders who have to upload the registration numbers for all vehicles in their fleet that are covered under a declaration policy. This onboarding process will commence in October 2022 and we hope to onboard all fleet owners and motor traders by 31st March 2023. Brokers will play an important role in this and should plan to communicate the NFD requirements to their policy holders.

NFD Data Upload Process

Fleet owners and motor traders will be able to upload vehicles individually to the NFD via the website portal. If they have larger numbers, they may also upload an Excel spreadsheet with a list of their vehicles to the portal.

The system will validate the registration numbers and the vehicle types to ensure that they are valid. Vehicles that do not have a registration number can be identified using the vehicle's VIN code or serial number.

Fleet owners and motor traders can also include "personally owned" vehicles in their list of registrations, if their insurer permits personally owned vehicles under the policy terms. This option can be clarified via your broker or insurer as appropriate. Motor Traders can also upload the registration number of their "trade plates" to the NFD.

NFD Registration Process

The registration process to allow fleet owners and motor traders to upload their vehicles to the NFD will be contained in a communication from the broker or insurer. It is a relatively simple process, as each user will be provided with a link to the registration page on the NFD. Here they will be asked to input their insurance policy number and their unique identifier (UID) which is

available from the broker or insurer. Brokers can verify the UID for each policy holder by logging into the broker portal on the NFD.

Once the registration process is completed, the fleet owner or motor trader will receive an email with a link to validate the email address that was provided during the registration process. Once this is completed, they will then be able to commence uploading vehicle registrations to the NFD.

It is important to note that it will be a legal requirement for fleet owners and motor traders to update their list of insured vehicles within 14 days of a vehicle being added or removed from their fleet.

Brokers uploading vehicle data to the NFD

Brokers can also register on the NFD and they can upload vehicle registrations to the NFD on behalf of their clients. This functionality is available in the NFD, however, the fleet owner or motor trader has to log into the NFD and tick a box to give delegated authority to the broker to upload data on their behalf. Brokers also need to ensure that the vehicle insurer quotes their Broker CBI code when uploading policy data to the NFD. The CBI code is key to enabling brokers to upload data on behalf of their clients. If the CBI code is missing or is incorrect, the broker will not be able to access their clients data.

If you have any queries about the NFD and the processes for uploading data to it, you can contact the insurer who can update you on the requirements. You may also refer to the Irish Motor Insurance Database section on the MIBI website (www.mibi.ie) or contact the MIBI at the following address if you have any queries (mtp@mibi.ie).