



Irish Motor Insurance Database (IMID) ANNUAL REPORT 2024

IMID IN NUMBERS

Total Vehicles
Listed on IMID



3,471,083

Total Drivers
Listed on IMID



5,629,873

Insurance Summons and
Charges Issued by An
Garda Síochána in 2024



26,094
↑23%

Vehicles Seized by
Gardaí for No
Insurance in 2024



18,676
↑67%

*Statistics provided per data as collated on 31/12/2024.

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INTRODUCTION

Dear Minister,

After being devised and then developed over many years, 2024 was the year the Irish Motor Insurance Database (IMID) effectively made its public debut.

In light of the high level of uninsured driving in this country, the Motor Insurers' Bureau of Ireland (MIBI) has long sought the implementation of a tool that would quickly provide the legal authorities with details on the motor insurance policies in place for any vehicle operating on Irish roads. This has been an effective system in other countries, assisting police to track any uninsured driving activity that may be taking place. We firmly believed that such a system would be effective in Ireland too.

We were therefore delighted to begin working with key stakeholders to help advance such a project for this country. Working with your colleagues in the Department of Transport, An Garda Síochána, Insurance Ireland, the wider insurance sector and other stakeholders, a multi-year project was devised that enabled the collation and distribution of this data.

While work had been progressing on this initiative for many years, it was only following the enactment of the Road Traffic and Roads Act 2023 that IMID really began to show its full potential. Minister, we appreciate the support provided by you and your colleagues in the last Government, as well as the officials in the Department of Transport, in bringing this vital legislation through the previous Oireachtas. That enabled the signing of a data sharing agreement between the MIBI and An Garda Síochána, which unlocked the passage of this invaluable data to the Gardaí and will enable the sharing of data with the Department of Transport going forward.

Minister, over the course of the last year, the power of this carefully constructed tool could be fully seen on a day to day basis, assisting An Garda Síochána in their efforts to identify and apprehend uninsured drivers. It has quickly shown that it is not just a database, but represents a new dawn in the battle against uninsured driving. It is a "game changer", as has been repeatedly acknowledged by Assistant Commissioner, Roads Policing & Community Engagement with An Garda Síochána, Paula Hilman.

It is worth reflecting on what IMID now represents. By the end of 2024, on a daily basis An Garda Síochána now receive updated information on over 3.4 million vehicles and 5.6 million named drivers that are covered by over 3 million motor insurance policies.

Within the space of 12 months, that information has allowed the Gardaí to issue 26,904 charges and summons for uninsured driving (up 23% on 2023) and seize 18,676 vehicles that were being driven without insurance (up 67%).

There should be even more to come from IMID as it continues to progress and evolve. In 2025, Driver Numbers are to be added to the database, which will ensure that a unique identifier for every single licensed driver is available to An Garda Síochána. Already more than 2 million such driver numbers have been collected by insurers, and we can expect to see that number grow significantly.

From 31 March insurance providers will be legally prevented from issuing motor insurance to anyone who does not provide this important detail.

In the year ahead we also hope to see fleet vehicle data from the National Fleet Database (NFD) being more widely used by An Garda Síochána. This will be important to help clampdown on those fleet owners or motor traders who are yet to upload their data to the NFD. Despite more than 335,000

vehicles now being listed on the NFD, we believe there are still a significant number of motor traders and fleet owners who are yet to upload details for a single vehicle – meaning there could be thousands of vehicles still to be added.

Since November 2023, all fleet owners and motor traders have been legally obliged to provide this information, or they can be prosecuted in the District Court and subject to a fine for each vehicle omitted. We hope the unresponsive fleet owners and motor traders who are neglecting their legal obligations will alter their behaviour as the impact of An Garda Síochána using this information makes them realise the legal consequences of their lack of action.

Minister, we are honoured to have responsibility for the ongoing management of IMID and to have worked with our key partners in your Department, An Garda Síochána, Insurance Ireland and the wider motor insurance sector to bring the project to this point.

Based on the information outlined in this report, we can see that IMID is already making a difference. It has made it easier than ever before for An Garda Síochána to identify anyone driving illegally without insurance, a process that can now be done in a matter of seconds.

We also strongly hope that the advent of this new system and growing awareness of its existence will act as a strong deterrent factor to anyone who may consider driving without insurance. The simple fact of the matter is that with IMID, those people have never been more likely to get caught – a message we have already pushed strongly in our communications and will continue to press.

In time, we hope this will have a significant impact on the high number of uninsured drivers operating on Irish roads.

Under Section 78A(10) of the Road Traffic Act the MIBI is required to provide an annual report on the operation of the database. We hope you enjoy the first of these annual reports and that we will have further progress to report to you in the years to come.

David Fitzgerald
CEO
Motor Insurers' Bureau of Ireland

31 January 2025

GOVERNANCE OF THE IRISH MOTOR INSURANCE DATABASE (IMID) PROJECT

The Irish Motor Insurance Database (IMID) project is a significant industry project that involves multiple stakeholders.

The high level oversight and governance of the IMID project is managed by the IMID Project Board.

This board is comprised of representatives from:-

- MIBI
- Insurance Ireland
- The Department of Transport (DOT)
- An Garda Síochána
- Other entities as may be required from time to time.

The Project Board meets on a regular basis (every 4-6 weeks) and provides high level direction to the project. In addition to the Project Board, there are additional technical and operational project groups that work on different elements of the project.

In addition, as part of our management of IMID, the MIBI also provides an annual report to the Minister on its operation. This document represents the first such report.

BACKGROUND ON IMID

Uninsured driving is a significant issue in Ireland. Our country has the second highest level of uninsured vehicles in the EU with approximately 8% private vehicles on our roads being uninsured. This is four times the EU average and three times the UK level. It also means that 1 in every 12 private vehicles in this country do not have insurance.

This high level of uninsured has a knock on effect on all Irish road users. It impacts on road safety and also adds to the cost of insurance. As the non-profit organisation that is responsible for compensating the victims of road traffic accidents caused by uninsured and unidentified vehicles, the MIBI provides compensation in the region of €60m to €70m every year.

As our funding comes from all the providers of motor insurance who operate in this country, this cost adds approximately €30 to €35 on average to the cost of every motor insurance policy.

Naturally, one of the key focuses of the MIBI is to discourage illegal, uninsured driving and to ensure people have their legally required motor insurance anytime they get behind the wheel.

When the MIBI compared insurance enforcement activities in Ireland to other countries, it was immediately apparent that other EU countries and the UK had a comprehensive central insurance database that police could use to identify uninsured vehicles. Following discussion between the insurance industry and the Department of Transport, it was decided to create a similar database in Ireland, which would be developed and financed by the industry, and managed by the MIBI.

The legislation underpinning the database was ultimately finalised in mid-2023 and relevant sections of the Road Traffic and Roads Act (2023) were commenced by the Minister for Transport on 31 July 2023. The new database is called the **Irish Motor Insurance Database (IMID)** which was established in compliance with the requirements of Section 56A and 78A of the Road Traffic Act as updated by Road Traffic and Roads Act (2023) (the Act).

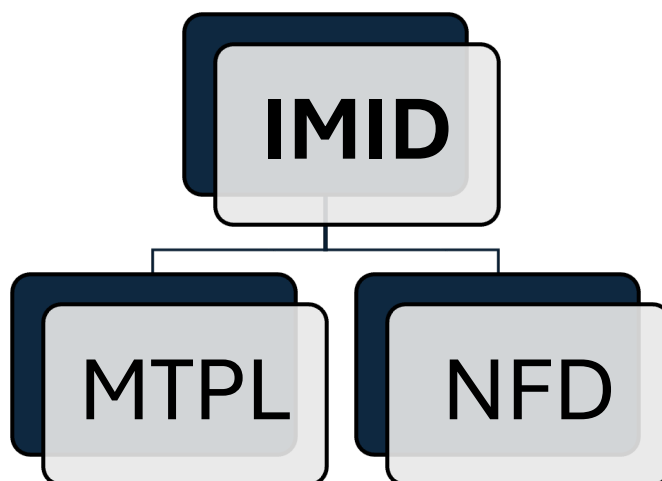
Section 78A(1) of the Act requires that the “MIBI shall maintain a database of information” as set out in the Act and the “MIBI shall make available data received by it” as set out in Section 78A(9). This includes sharing data in the database with An Garda Síochána and other entities as set-out in Section 78A(9) of the Act.

A significant multi-million-euro investment was provided by both the MIBI and the wider insurance sector to facilitate the establishment of the IMID system.

The MIBI is committed to continuing to invest in the ongoing management and evolution of the IMID system.

DEVELOPMENT AND IMPLEMENTATION OF IMID

The initial design and development of the IMID began in 2017. It is composed of two separate databases called the Motor Third Party Liability (MTPL) database and National Fleet Database (NFD). This is illustrated in the following diagram:-



The MTPL portion was developed first, with the database accepting the first insurance data uploads in December 2019. This capability was then rolled out to all motor insurance providers throughout 2020 and 2021.

The data uploaded by insurers to the MTPL includes high level policy information together with vehicles and named drivers relating to private motor policies and small commercial motor policies.

Once the MTPL activity was complete, the project then advanced to the development of the NFD portion of IMID.

While the information contained on the MTPL portion of the database relates to policies with a defined list of vehicles, the NFD covers a different segment of the market. Certain businesses and organisations use flexible insurance policies, which allow cover that can be moved within a specific fleet from one vehicle to another without identifying the specific vehicles to the insurer. Typically these cover motor traders as well as fleets of trucks, buses, coaches, taxis, construction vehicles, hire cars, delivery vans, utility vehicles and more.

The data uploaded by insurers to the NFD includes high level policy information together with named drivers related to motor fleet and motor trade policies, however, it should be noted that, unlike MTPL, insurers do not upload vehicle details to the NFD as fleet policies are typically sold on a “declaration basis”. This means that insurers will agree to insure a defined number of vehicles, however, the policy holder has the flexibility to add and remove vehicles from their fleet as the need arises, so long as they do not exceed the agreed number of vehicles that are insured under the policy of insurance. This flexibility added complexity, as the NFD has to accommodate vehicles being uploaded by fleet owners and motor traders as set out in Section 56A(7) of the Act.

Insurers began uploading the relevant data to the NFD from December 2021.

After that process began, additional functionality was then added to allow fleet owners and motor traders to upload their vehicle data to the database, with a specific internet portal developed for their

use which came online in September 2022. This portal facilitates registration and ongoing access to the NFD so that fleet owners and motor traders can upload and maintain a list of vehicles that are covered under their policy of insurance.

From 30 November 2023, it became mandatory for fleet owners and motor traders to ensure their data was uploaded to the NFD. Upon the completion of the fleet portal, the MIBI commenced an extensive briefing campaign to ensure industry bodies and representatives of motor traders were aware of their new legal responsibilities.

The MIBI also undertook an extensive awareness campaign to promote this new legal requirement. This included radio advertisements on RTE Radio 1, RTE 2FM, Newstalk and Today FM; print advertisements in the Irish Independent and Irish Times; as well as digital adverts. These were also supplemented with extensive PR activity which resulted in strong coverage on this issue on national, regional and trade media.

By 30 November 2023 a significant number of the fleet owners and motor traders had added their data to the NFD, in line with their legal requirement. To further encourage compliance the MIBI also sent a number of letters to fleet owners and motor traders, during 2024, reminding them of their legal responsibility.

By the end of 2024, IMID contained the following data:

	Policies	Vehicles	Drivers
IMID Total	3,030,679	3,471,083	5,629.873



**Fleet Owners / Managers
and Motor Traders**

If you own or manage vehicles on flexible fleet or motor trader insurance policies, those vehicle details must be added to the National Fleet Database by **30th November 2023**.

THIS IS A LEGAL REQUIREMENT

The information will be provided to An Garda Síochána and used to identify vehicles that are being driven illegally without valid motor insurance.

Non-compliance may lead to prosecution in the courts and fines of up to €500 per vehicle.

Register your vehicles by **30th November 2023**
on **nfd.mtpl.ie**

A copy of the print and digital ad promoting the new legal requirements.

IMPACT OF IMID

Following the signing of a data sharing agreement between the MIBI and An Garda Síochána in October 2023, the MIBI immediately began providing An Garda Síochána with IMID data on a daily basis. The data went through extensive testing by the Garda alpha-test group, before being provided to the full Roads Policing team, and then to all Garda members.

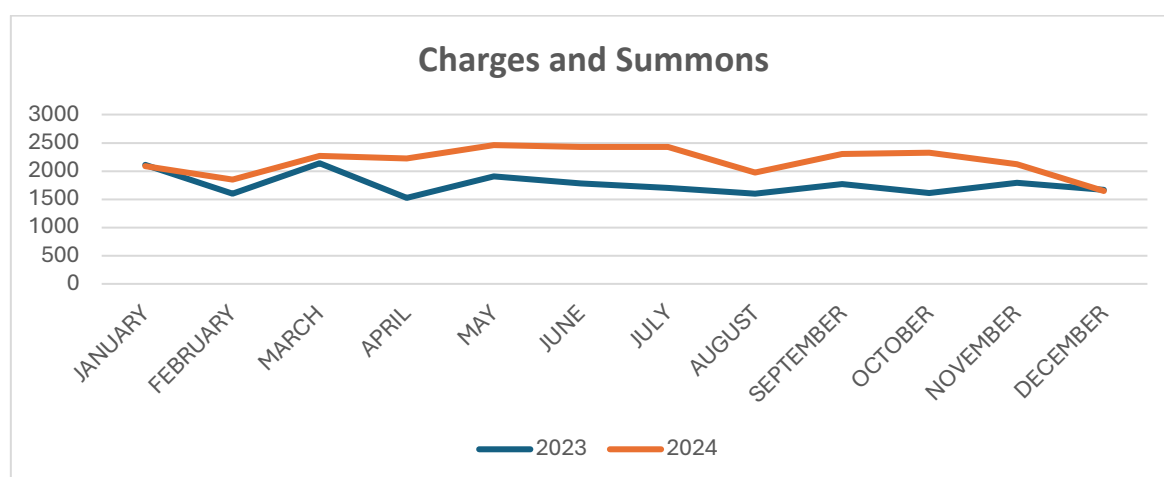
The availability of this data had an immediate impact on the ability of An Garda Síochána to identify and apprehend uninsured vehicles. The ease of use of insurance data in the new Garda Mobility Apps has allowed Gardaí to quickly identify the insurance status of vehicles and take actions where vehicles are identified as potentially uninsured.

Over the course of 2024, An Garda Síochána issued a total of 26,094 summons and charges were issued for vehicles being driven without insurance. This represents a 23% increase on 2023. Additionally, 18,676 vehicles were seized by An Garda Síochána for driving without insurance in 2024, an increase of 67% on 2023.

Charges and Summons

MONTH	2023	2024
JANUARY	2,113	2,087
FEBRUARY	1,600	1,847
MARCH	2,137	2,269
APRIL	1,524	2,222
MAY	1,906	2,459
JUNE	1,784	2,423
JULY	1,697	2,426
AUGUST	1,603	1,976
SEPTEMBER	1,773	2,298
OCTOBER	1,607	2,324
NOVEMBER	1,790	2,117
DECEMBER	1,664	1,646
TOTAL	21,198	26,094

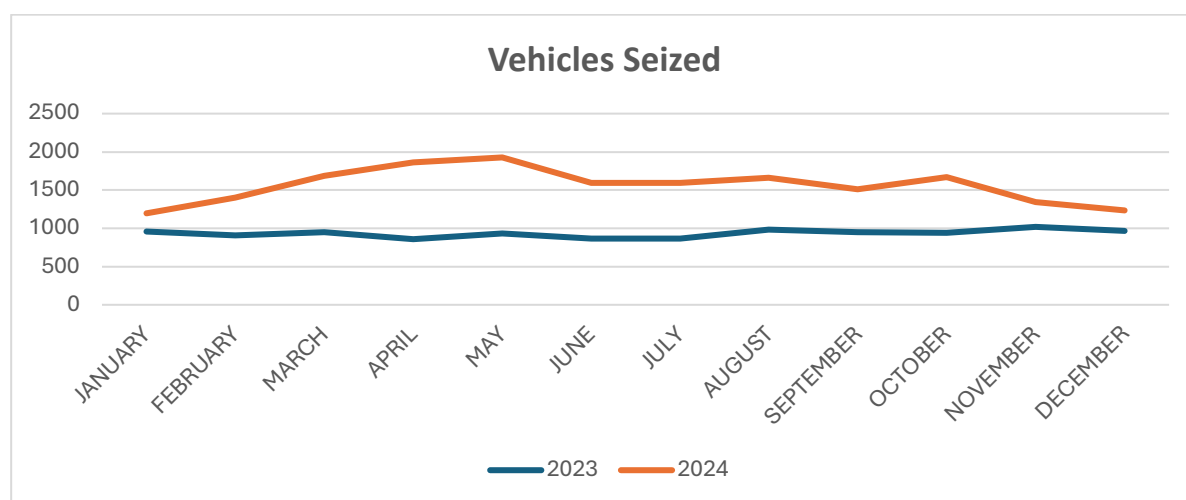
**The offences looked at were No Insurance (User) Contrary to Section 56(1) & (3) Road Traffic Act 1961 as amended by Section 3 Road Traffic (Amendment) Act 1984(offence code R4214) and No Insurance (Owner) Contrary to Section 56(1) & (3) Road Traffic Act 1961 as amended by Section 3 Road Traffic (Amendment) Act 1984(offence code R4205).*



Vehicles Seized

MONTH	2023	2024
JANUARY	960	1,196
FEBRUARY	909	1,403
MARCH	947	1,689
APRIL	858	1,864
MAY	933	1,927
JUNE	866	1,592
JULY	869	1,592
AUGUST	983	1,658
SEPTEMBER	946	1,507
OCTOBER	944	1,669
NOVEMBER	1,019	1,342
DECEMBER	967	1,237
TOTAL	11,201	18,676

**The figures are based on the number of incidents in which a vehicle was detained in accordance with Section 41 of the Road Traffic Act from drivers on the grounds that it was a vehicle registered in the state without an approved policy of insurance.*



(Please note that the above data has been provided by An Garda Síochána.)

Overall the engagement between the MIBI and An Garda Síochána has been excellent, with both organisations very focused on maximising the use of IMID data to reduce the level of uninsured driving on our roads. The IMID has quickly shown that it is not just a database but represents a new dawn in the battle against uninsured driving.

DRIVER NUMBER AND IMID NEXT STEPS

In 2025, further advances are expected to be made to the IMID project, that will further improve its sophistication and effectiveness.

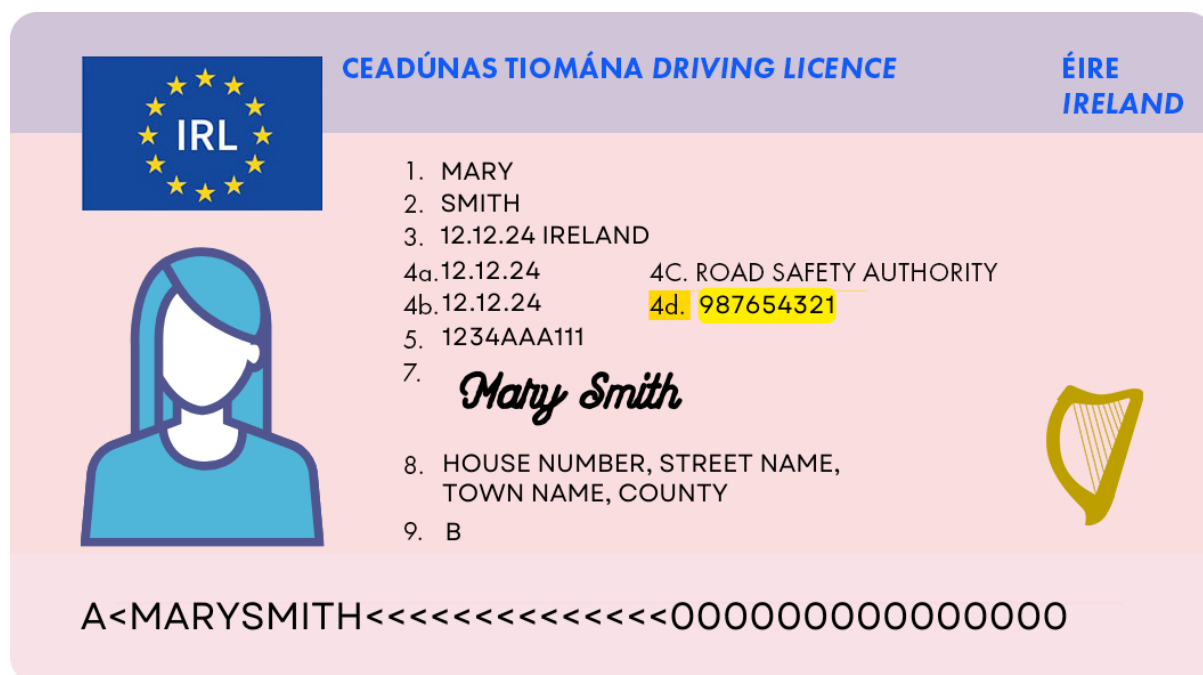
One of the key measures will be the addition of the Driver Number to the IMID database. This process has already begun, with more than 2 million driver numbers having been collected by insurers up to the end of 2024. These numbers will be uploaded by insurers from 31 March 2025.

That figure is expected to grow significantly this year, once the provision of a Driver Number becomes a legal requirement from 31 March 2025.

The Driver Number is an additional data point that will help deliver even greater road safety. Every licensed driver has their own unique Driver Number which stays with them throughout their life, regardless of the vehicle they are using. The legal requirement to add this information to the Irish Motor Insurance Database will provide An Garda Síochána with a more comprehensive insight into any offences a driver may have committed, making it even more difficult for drivers who act illegally on Irish roads to evade detection.

Driver numbers can be found on a person's Driver Licence under section 4d.

The MIBI is working with Insurance Ireland and the other IMID Project stakeholders to help deliver a comprehensive awareness campaign about this new requirement, with radio, print and digital advertising supported by PR activity.



Driver Number highlighted on a sample Drivers' Licence

Further advances on the utilisation of the NFD data on IMID are expected in early 2025, following the progression of the different phases of testing conducted by An Garda Síochána. Fleet and motor trade data is currently rolled out to all Roads Policing members and is due to be made available to all front-line members in early 2025.

RAISING AWARENESS

In order to maximise the effectiveness of IMID, there needed to be widespread public awareness of this new tool, highlighting how it will enable An Garda Síochána to more effectively identify and apprehend uninsured drivers.

To support that objective, the MIBI implemented an extensive communications and marketing campaign aimed at ensuring widespread awareness of the new system and helping to reach those most likely to drive without insurance. The campaign involved wide-ranging PR and advertising activity.

Significant media attention was received across the Irish media around the signing of the data sharing agreement between the MIBI and An Garda Síochána, as well as the formal launch of the new IMID system, which will further facilitate law enforcement. This is a “game changer” as it enables access to insurance data for roads policing and front line members of the Gardai.

A radio advertisement campaign was also put in place for broadcast on national radio and selective regional radio stations, promoting IMID and its impact on uninsured drivers. Two different adverts were produced for this campaign, which were aired over several weeks in spring and autumn 2024.

Impactful digital videos were also developed specifically aimed to create awareness of IMID and its use by An Garda Síochána, as well as the potential consequences for those who drive illegally without insurance. These videos were then promoted by the MIBI on TikTok, YouTube and Meta throughout the year.

We believe this messaging is making a difference and it is helping give an extra push to reduce the levels of uninsured driving on our roads. By raising awareness of how powerful a tool IMID is in the battle against uninsured driving, those driving illegally without insurance now know they have never been more likely to get caught. We will continue to press these messages and ensure people understand that with IMID, there is no place left to hide for those driving without insurance.



Assistant Commissioner Paula Hilman, An Garda Síochána with MIBI CEO David Fitzgerald at the signing of the IMID data sharing agreement.



At the formal launch of the use of IMID by An Garda Síochána were Minister for Justice, Helen McEntee T.D; Minister for State, Neale Richmond T.D; An Garda Síochána Assistant Commissioner, Paula Hilman; Moyagh Murdock, CEO of Insurance Ireland and David Fitzgerald, CEO of the Motor Insurers' Bureau of Ireland (MiBI). Then Minister of State with responsibility for Transport, Jack Chambers T.D. was unavailable on the day.



An Roinn Iompair
Department of Transport



An Roinn Dlí agus Cirt
Department of Justice

Social media graphic used by IMID stakeholders and wider insurance sector to promote launch of IMID by An Garda Síochána and the associated "National Insurance Enforcement Day"



Image from one of the digital videos produced by the MIBI to highlight the use of IMID to clamp down on uninsured driving



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