



Irish Motor Insurance Database (IMID) ANNUAL REPORT 2025

IMID IN NUMBERS 2025

Total Vehicles
Listed



3,646,638

Total Valid
Driver Numbers



4,589,494

Total Fleet
Vehicles



384,247

Mobile Device
Vehicle Checks



3,650,419

Insurance Summons
& Charges



25,009

Vehicles Seized
for No Insurance



19,673

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INTRODUCTION

Dear Minister,

We are pleased to provide you with the second Annual Report on the Irish Motor Insurance Database (IMID).

The last 12 months have seen the IMID Project make further, significant progress. Of particular note has been the addition of the Driver Number data field to the database. Since the end of March 2025, all those who are taking out or renewing their motor insurance policy must provide their Driver Number.

This is a unique identifier tied to every individual driver licence holder, one which does not change throughout their life. Having this constant identifier associated with each individual listed on IMID provides a further important tool for law enforcement and helps aid road safety on Irish roads.

The addition of the Driver Number required a sizeable effort from all those associated with IMID and it is important to acknowledge the immense contribution made by all those involved. We would like to thank your Department and their Governmental colleagues, An Garda Síochána and Insurance Ireland for all the work they put into enabling this progressive measure to come into effect, as well as other stakeholders. We would also like to note the strong support this initiative has received from insurance providers across the industry, who continue to collect this data at source, adding it to IMID on a daily basis.

All of this effort is paying off with **over 4.5 million** valid Driver Numbers having been collected by the end of 2025. Further numbers will be added over the coming months as additional policy renewals occur.

Those Driver Numbers are now provided to An Garda Síochána on a daily basis, as part of the data covering more than **3.6 million vehicles**.

From the outset of the development of IMID, it has been stressed how important this will be in the battle against illegal, uninsured driving. This has been acknowledged by the Gardaí, by Government, by the insurance industry and all those associated with the project.

At the time of writing this report, we now have 24 months of data which illustrate how effective a law enforcement weapon IMID truly is.

Since January 2024, a total of **38,546 vehicles** have been seized for driving without insurance. In addition, Gardaí have issued a total of **51,024 charges and summons** for vehicles being driven without insurance. All this activity is helping to reduce the number of uninsured drivers and make our roads safer.

Within IMID, a segment of the database is devoted to capturing vehicles covered by fleet and motor trader insurance policies. Policies of this type are flexible and can move from

vehicle to vehicle within a specific fleet of vehicles. To enable the collation of this data, since November 2023 all those who possess policies of this type have been required by law to upload the details for all the vehicles potentially covered by the policy to the National Fleet Database (NFD), a specially developed subsection of IMID.

Uploading this information is a straightforward, simple process which is done via a dedicated web portal. By law, those who do not comply face the prospect of prosecution in the District Court and fines of up to €500 per vehicle.

By the end of 2025, a total of **384,247** individual vehicles have been added to the NFD. While this figure represents excellent progress, it is our belief that there are still a significant cohort of businesses and organisations in possession of fleet or motor trader policies and who have yet to upload any data to the NFD. As a result, we estimate there are thousands of these vehicles that are yet to be added to the NFD and whose owners persist in breaking the law.

As more of these offending vehicles are apprehended by An Garda Síochána and public awareness of the penalties facing offenders increases, we anticipate that the number of vehicles listed on NFD will continue to grow and this issue will be addressed.

The Motor Insurers' Bureau of Ireland (MIBI) is honoured to continue our management of IMID and to champion the vital importance of this project. We would like to express our strong gratitude to the other key project stakeholders for their ongoing support – The Department of Transport, An Garda Síochána, Insurance Ireland, other related stakeholders such as the Road Safety Authority (RSA) and the wider motor insurance sector.

We look forward to seeing how this essential asset continues to progress in the year ahead, helping to apprehend even more uninsured drivers who are breaking the law, ultimately making our roads safer in the process.

David Fitzgerald,
CEO,
MIBI

30th January 2026.

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.

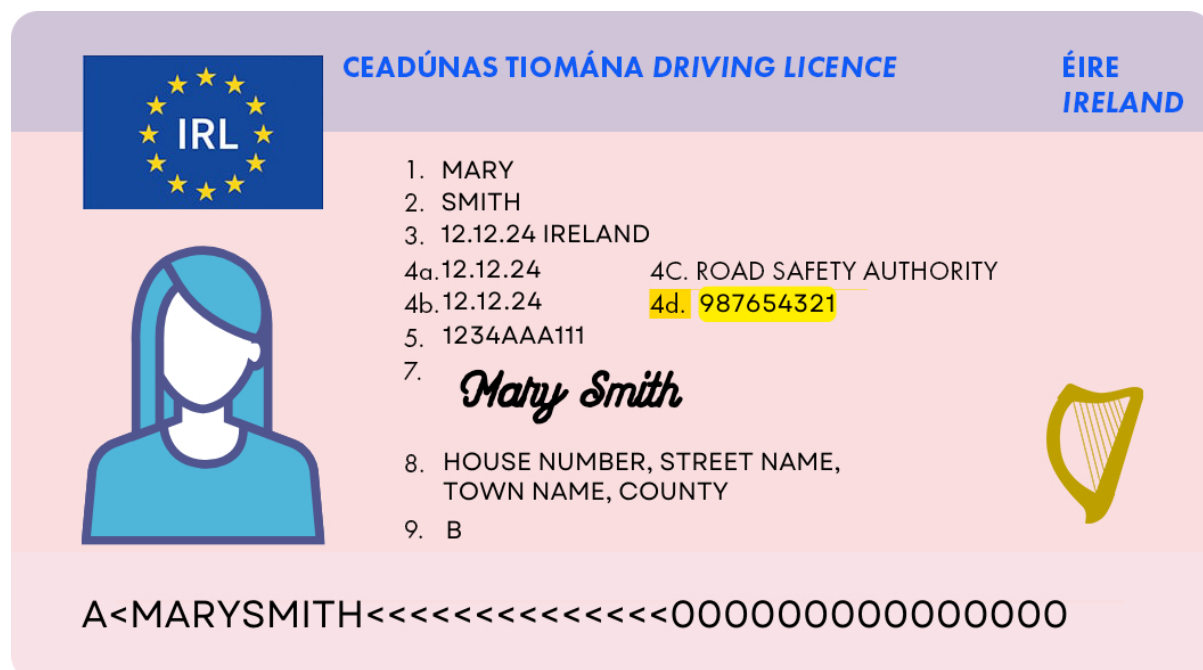
This board is comprised of representatives from: -

- Motor Insurers' Bureau of Ireland (MIBI).
- Insurance Ireland.
- The Department of Transport (DOT).
- An Garda Síochána.
- Other entities as may be required from time to time, such as the Road Safety Authority (RSA).

Throughout 2025 the Project Board met regularly, providing high level direction to the project.

As part of our management of IMID, the MIBI also provides an annual report to the Minister on its operation. This is the second annual report to be provided.

IMID Developments in 2025



A key development for IMID in 2025 involved the addition of a significant additional data point to IMID. From 31st March 2025, it became a legal requirement for all motorists to provide their driver number when renewing or taking out motor insurance.

As of that date, all insurance providers were required by law to only offer insurance to those who have provided their Driver Numbers. This meant that if someone does not provide their Driver Number they will not be able to take out or renew their motor insurance.

Every person who has ever had a driver's licence is given their own unique Driver Number. This data point remains constantly with them for life. It does not matter if they change their car, their insurance policy or update their driver's licence – their Driver Number remains the same. As highlighted in the graphic above, Driver Number is listed under section 4(d) on all driving licences.

Driver Numbers are important for road safety, providing An Garda Síochána with more comprehensive information about driver offences and making it harder for illegal drivers to avoid detection.

There are practical benefits to law enforcement through the use of Driver Numbers. It ensures that drivers can't try to evade detection by claiming that offences were attributed to their namesake increasing the levels of accountability and making it more difficult for drivers who act illegally to evade detection. As it is a unique number, tied to a specific individual claims regarding who committed other offences can now be quickly evaluated by the relevant Gardaí using the IMID data at their fingertips.

While the addition of Driver Numbers represented a substantial undertaking for the IMID project, we are pleased to report that this process has progressed strongly over the course of 2025. As of the end of the year, a total of **4,589,494** validated driver numbers have been added to IMID.

Further Driver Numbers will be added over the coming months as additional motor insurance policies reach their renewal date.

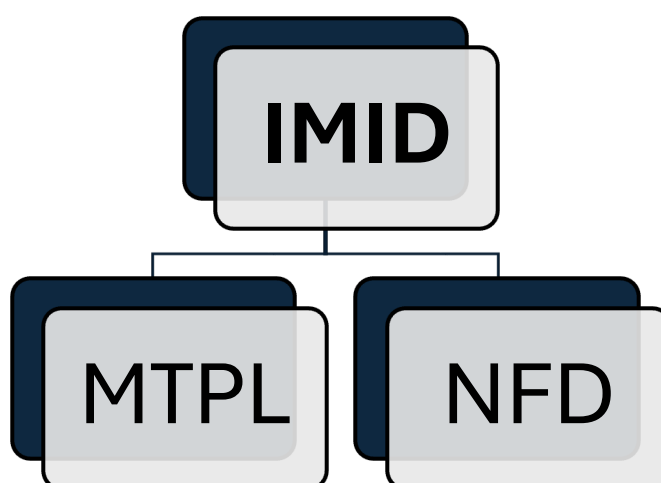
With the addition of Driver Numbers, An Garda Síochána now have access to the following information through IMID.

- Name of Insurance Policyholder
- Address of Insurance Policyholder
- Driver Number
- Insurance Policy Number
- Insurance Policy Dates of Validity
- Vehicle Registration Number associated with insurance policy
- Named Drivers covered by insurance policy
- Date of Birth of Drivers covered by insurance policy
- Name of the Insurance Company

Gardaí can access this information in seconds using ANPR (Automatic Number Plate Recognition) technology or through their mobility devices. This enables them to quickly identify vehicles being driven without insurance.

Updates are provided from IMID to An Garda Síochána on a daily basis. As of the end of 2025, the data covered a total of **3,646,638** vehicles.

The vast majority of vehicles on IMID are included in the Motor Third Party Liability (MTPL) portion of the database. This section mainly includes vehicles covered by single vehicle motor insurance policies.



The other portion of IMID is the National Fleet Database (NFD). The NFD covers a different segment of the market.

Motor fleet insurance policies provide cover for multiple vehicles under a single insurance policy, typically used by businesses, motor traders, and organisations operating several vehicles. The flexibility of such policies allows policy holders to add or remove vehicles frequently throughout the lifetime of the policy.

As these insurance policies do not just cover any one specific vehicle at any one time, capturing this data required a different solution. The NFD was established to enable the collection of this data for IMID.

Since November 2023, fleet owners and motor traders have been required by law to ensure all the vehicles covered by insurance policies of this type were uploaded to the NFD.

As of the end of 2025, a total of **384,247** individual vehicles have been added to the NFD. While this represents fantastic progress, we believe there are still a significant cohort of businesses and organisations in possession of fleet or motor trader policies who have yet to upload any data to the NFD.

Gardaí can use the data from IMID to identify and apprehend vehicles that have not fulfilled their legal obligations and have not been added to the NFD. Owners of any vehicle that fail to comply may be subject to prosecution in the District Court and fines of €500 per vehicle.

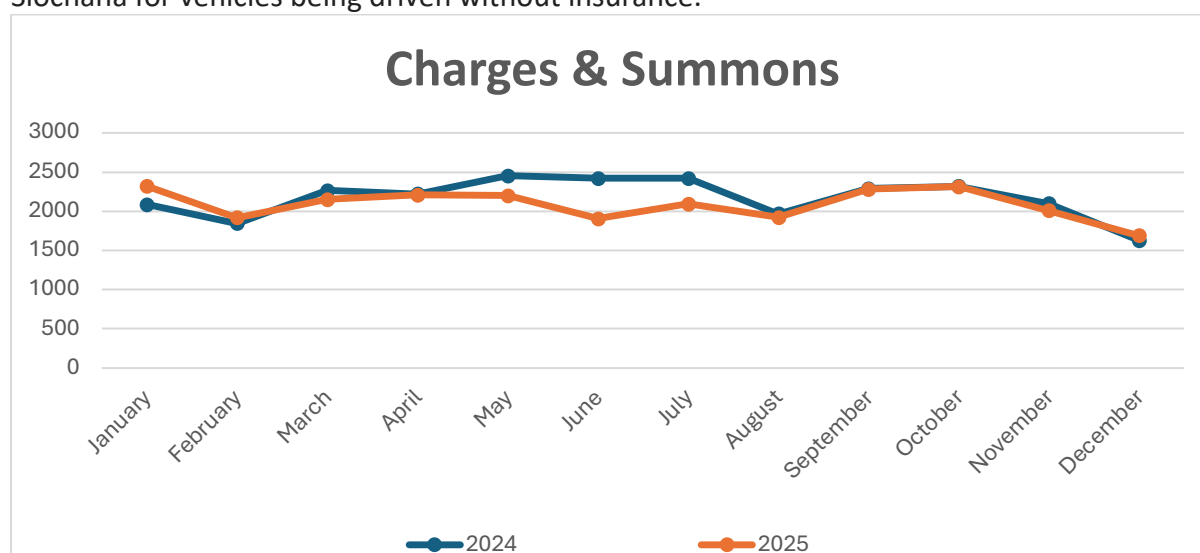
Our hope is that the remaining unresponsive fleet owners and motor traders who are neglecting their legal obligations will alter their behaviour as the impact of offenders being apprehended by An Garda Síochána grows across the sector.

Impact of IMID

IMID continues to be a very effective tool for An Garda Síochána in the battle against uninsured driving and in their efforts to enhance road safety. The ease of use of insurance data in the Garda Mobility Apps has allowed Gardaí to quickly identify the insurance status of vehicles and take actions where vehicles are identified as potentially uninsured.

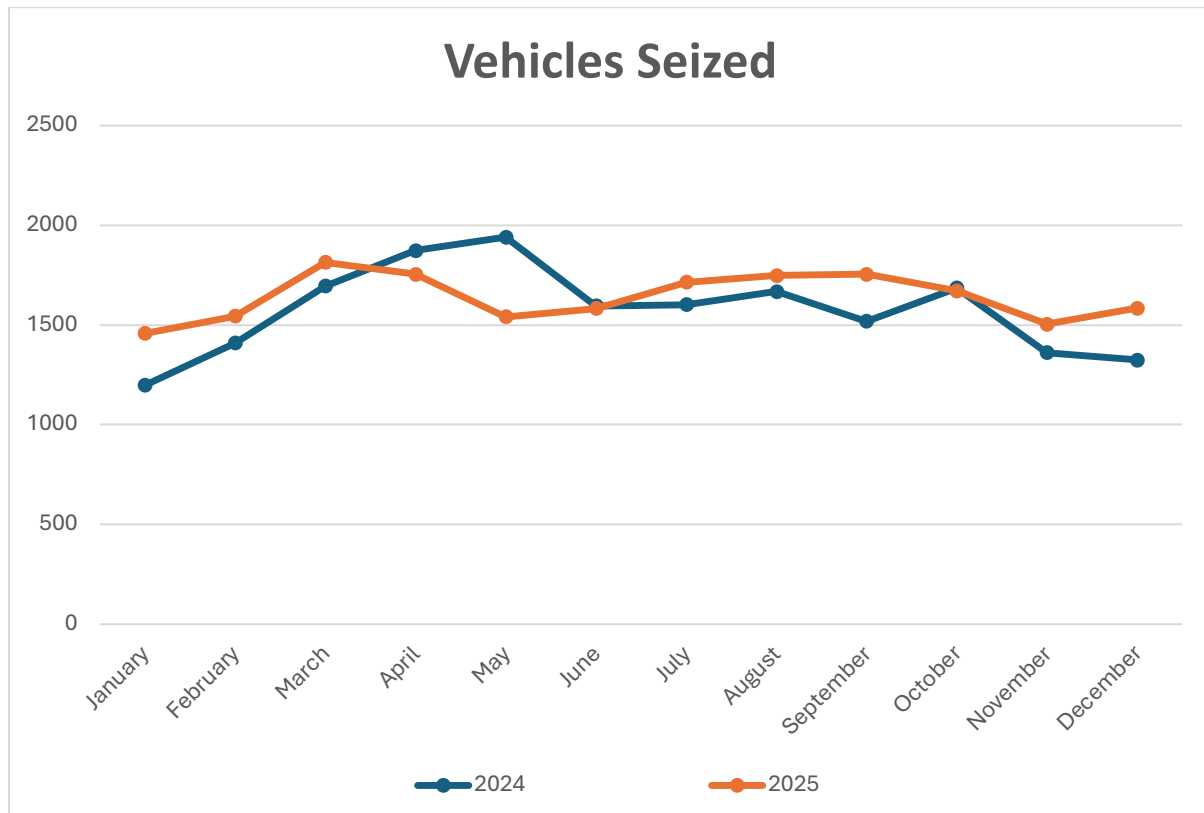
The statistics show that it is being widely and extensively used by the members of An Garda Síochána across the country as part of their roads' policing efforts. Indeed, figures provided by An Garda Síochána show that members of the force checked a total of **3,650,419** vehicles through their mobile devices over the course of the last full year. That amounts to over 10,000 vehicles per day.

Such widespread use is also having a real impact when it comes to policing uninsured vehicles operating on Irish roads. The data for 2025 shows that a total of **19,673** vehicles have been seized by Gardaí for being driven without insurance. This is up by 4.2% on the previous year. In addition, **25,009** summons and charges have been issued by An Garda Síochána for vehicles being driven without insurance.

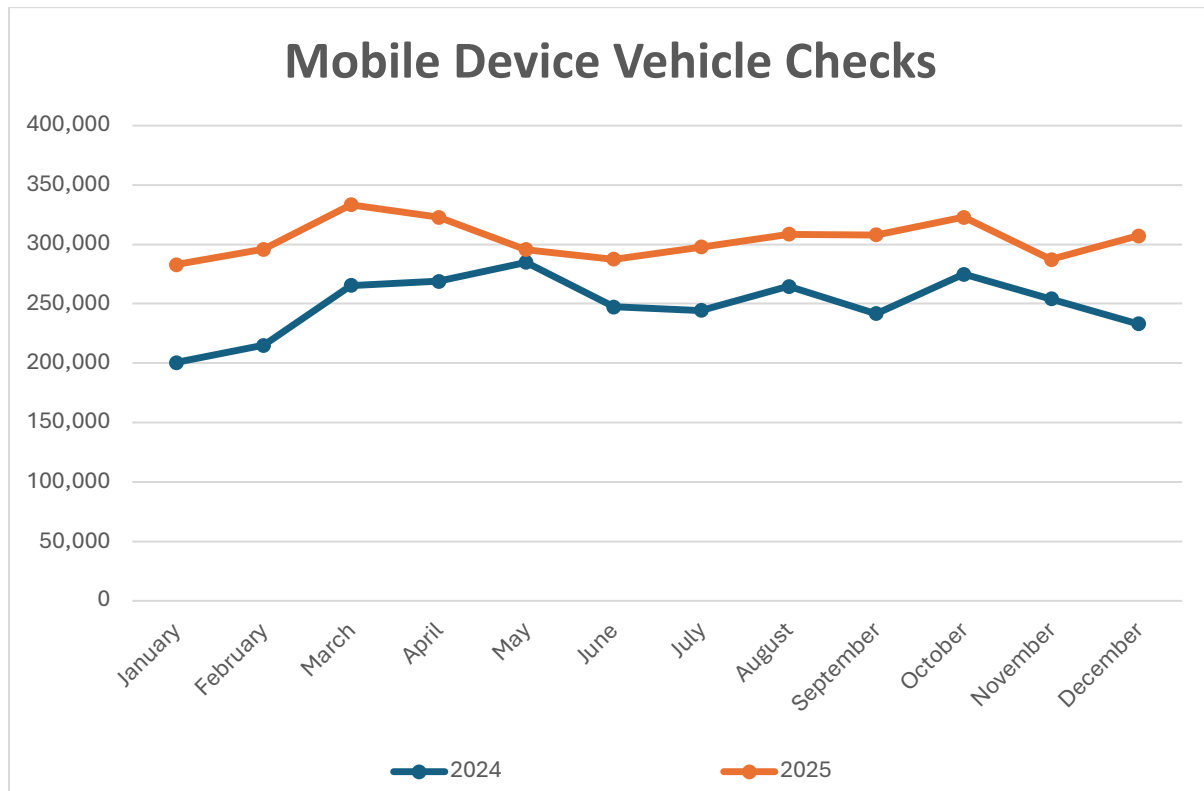


Charges & Summons

MONTH	2024	2025
JANUARY	2,084	2,320
FEBRUARY	1,847	1,917
MARCH	2,266	2,153
APRIL	2,220	2,207
MAY	2,455	2,199
JUNE	2,420	1,908
JULY	2,420	2,093
AUGUST	1,969	1,921
SEPTEMBER	2,289	2,280
OCTOBER	2,318	2,315
NOVEMBER	2,099	2,008
DECEMBER	1,628	1,688
TOTAL	26,015	25,009



MONTH	2024	2025
JANUARY	1,198	1,458
FEBRUARY	1,410	1,544
MARCH	1,695	1,814
APRIL	1,873	1,755
MAY	1,941	1,542
JUNE	1,596	1,583
JULY	1,602	1,714
AUGUST	1,668	1,749
SEPTEMBER	1,518	1,754
OCTOBER	1,685	1,671
NOVEMBER	1,362	1,504
DECEMBER	1,325	1,585
TOTAL	18,873	19,673



Garda Mobile Device Vehicle Checks

MONTH	2024	2025
JANUARY	200,664	283,075
FEBRUARY	214,947	295,979
MARCH	265,528	333,354
APRIL	268,848	322,746
MAY	284,873	295,559
JUNE	247,408	287,551
JULY	244,462	297,927
AUGUST	264,689	308,647
SEPTEMBER	241,799	308,094
OCTOBER	275,007	322,950
NOVEMBER	254,211	287,186
DECEMBER	233,026	307,351
TOTAL	2,995,462	3,650,419

As well as being used to check the insurance status of vehicles, lookups can also relate to reviewing NCT, tax and other details.

All policing statistics have been provided by An Garda Síochána.



5 HARBOURMASTER PLACE, IFSC, DUBLIN 1
TEL: +353 1 676 9944 | EMAIL: INFO@MIBI.IE

WWW.MIBI.IE