

SUCCESS STORY

MOTOR INSURERS' BUREAU

Driving continuous
insurance enforcement law



Sopra Steria worked with MIB to architect a CIE solution with bespoke elements that has significantly reduced the number of uninsured drivers on UK roads.

About The Client

The Motor Insurers' Bureau (MIB) is a non-profit organisation established in 1946 to compensate the victims of uninsured and untraced motorists. MIB works in close partnership with the Police, the Driver and Vehicle Licensing Agency and the insurance industry to fight uninsured motoring in the UK, and it also runs the IT systems that support this.

By law all UK motor insurers are obliged to become members of MIB and contribute to its funding, but ultimately the cost of uninsured motoring falls to law-abiding drivers via their insurance premiums (an average extra £30 per year).

Background

With an estimated one in twenty vehicles being driven without correct insurance, the UK has one of the worst records in Europe for uninsured driving. In the UK the fight against uninsured driving has historically focused on police roadside enforcement using Automatic Number Plate Recognition, but although around 150,000 vehicles a year were being seized in

this way, too many uninsured drivers continued to evade the law.

In an effort to tackle this problem head on, the Government decided to introduce the Continuous Insurance Enforcement (CIE) law, which made it an offence to keep an uninsured vehicle unless declared as 'off road' via a Statutory Off Road Notice (SORN); previously an uninsured driver actually had to be caught at the wheel by the Police to be breaking the law.

The new law, which runs in parallel with roadside enforcement, now enables the DVLA to take action against uninsured keepers using the data held on the respective MIB and DVLA databases. Prior to the launch of the new law, MIB ran a high-profile marketing and advertising campaign to ensure the general public were aware of the changes that CIE would bring.



Key Requirements

Analysis undertaken by the Government prior to the enactment of CIE had shown that there was a possibility some uninsured cases were not deliberate i.e. a candidate's insurance had not been recorded properly at some point in the process. It was felt that in the first instance MIB and the DVLA needed to take a soft-launch approach by eliminating genuine mistakes before escalating them; concentrating on the 'softer' evaders would leave the police free to focus on enforcing the offence of driving on the road without insurance.

In order to enforce the new law, MIB required a new 'compliance' system that would allow it, together with the DVLA, to identify with greater accuracy any potentially uninsured vehicles and keepers (candidates) and encourage them to take out insurance in the first instance, before later escalating, if required. It was agreed that the compliance system should have a bespoke component to manage CIE candidate records and a separate Case Management Tool (CMT) for compliance and enforcement cases.

Why Sopra Steria

Sopra Steria has worked in close partnership with MIB for many years, providing a range of IT development and business intelligence solutions. As the CIE solution is truly Greenfield and the rollout of the law was very high profile with unmovable deadlines, MIB really needed a partner that it could trust.

Working with MIB and the DVLA right from the very beginning of the CIE initiative and having in-depth knowledge of existing MIB systems made Sopra Steria the natural choice to architect the whole CIE solution and develop both its bespoke element and the integrated data mart.

What Is The CIE Engine

The CIE engine is effectively a database containing details of potentially uninsured vehicles. It brings together information from two disparate sources: the DVLA Registered Keeper Records database and the Motor Insurance Database (MID), which is owned by MIB and holds the insurance policy details of all insured UK vehicles (over 37 million records). The CIE engine acts as the core that manages all this data.

Solution

Sopra Steria worked closely with MIB to architect the CIE solution and also built the bespoke element of the CIE engine, which enables MIB and the DVLA to compare their respective databases and create a 'pool' of candidates believed to be uninsured; lists from the databases are compared on a regular basis. Prior to the introduction of CIE, these huge databases served entirely separate primary purposes. The CIE engine now brings them together to help fight uninsured driving in a much more targeted way - the real key is working out which candidates are actually likely to be uninsured and then dealing with them; the CIE engine is driving this.

In the UK it is illegal to use a vehicle unless it is both taxed and insured, and it is the responsibility of UK insurers to ensure that details of all their policies are added to the MID, but inevitably the database is not always completely up to date. For example, once an individual takes out insurance, a delay in a system generated update from the insurer to the MID of a couple of days is possible, though in reality much insurance data is loaded to the MID within a very short time period.

The CIE engine helps to manage these time lags more efficiently and enables greater targeting of uninsured keepers. From month to month many names will drop out of the 'pool' as they will have since taken out insurance and their details will be showing in the MID; new lists can then be compared against the names that currently appear in the CIE database.

However, once a certain period of time has elapsed and candidates still remain within the 'pool' they are sent an Insurance Advisory Letter (IAL) advising them that they appear not to have insurance and urging them to contact their insurer to take out insurance, update their record or SORN their vehicle with the DVLA.

If a candidate remains within the CIE candidate pool for a reasonable amount of time after receiving the IAL they are likely to be uninsured; further action can then be taken by the DVLA including issuing a £100 fine, and if the vehicle continues to remain uninsured it could then be seized and destroyed. Court action would follow and significant further fines applied.

The bespoke element of the CIE engine also provides a comprehensive and adaptable data filtering process to analyse data more efficiently and enable a consistent workflow for administrative staff. To enable the whole solution to operate as a smooth process, all the interfaces between the CIE engine and external databases and systems are managed using automated interfaces.

Building The CIE Data Mart

Absolutely integral to MIB's fight against uninsured driving is making efficient use of the huge volumes of data to which it has access. In order to help MIB make better use of its data, Sopra Steria worked closely with the organisation in 2009 to develop its BI strategy. The first phase focused on bringing MID data in-house, with Sopra Steria building the MID data mart - previously MIB did not have direct access to this data (it was accessed via a third party).

As part of Sopra Steria's recommendation to consider BI as part of all MIB projects, the introduction of CIE included requirements for a data mart. Sopra Steria built a data mart to store data from the CIE Compliance component, CIE Case Management Tool, the DVLA vehicle records and the MID, and enable more detailed reporting and analysis. CIE was able to include links to the MID as a data mart to store the data in-house, within a data mart that had already been delivered as part of the BI Strategy.

The project consisted of a full lifecycle managed development from requirements through to implementation using multi-dimensional data cubes to track the CIE programme. This platform now provides an infrastructure that enables greater insight into CIE data including:

- **A single, consistent location** - enabling end-to-end, analytical and performance reporting, and queries to be investigated more readily.
- **Greater insight into CIE Engine historical data** - as it is maintained in the data mart; to monitor performance of the CIE process e.g. numbers of letters sent and potential to track candidates over a period of time rather than just looking at 'open' cases.
- **Flexibility to add additional data sources** - and link to existing sources of data.
- **Introducing data mining capabilities** - to facilitate looking at historical trends; forecasting; predictive models, drilling-down into detail (e.g. enables analysis by geographic region, different type of vehicle, wheel plan etc; this will enable MIB to monitor the accuracy and success of the CIE initiative).

Benefits

The CIE solution 'went live' on time and on budget and is already delivering a number of benefits to MIB including:

- Having a significant impact on uninsured driving - the CIE solution is making it much more difficult to avoid having car insurance and is already helping to significantly reduce the number of uninsured drivers on UK roads.
- Providing meaningful data - bringing together the DVLA, MID and CIE databases enables a much more targeted approach to identifying the uninsured.
- Providing necessary data intelligence tools - to enable MIB to analyse the trends around uninsured vehicles to prove that CIE is working.
- Flexibility and ease of reporting - enables both internal and potential external reporting requirements (e.g. DFT, Parliamentary questions, DVLA, Insurers) to be met.
- Improving productivity - reducing ad-hoc requests enables faster delivery and frees up the Management Information team.
- Cost-effective solution - enables targeting of genuinely uninsured vehicles and law enforcement to concentrate on pursuing those who intend to evade paying for insurance.
- Better perception of the motor insurance industry - a reduction in the number of uninsured drivers on UK roads leads to lower insurance premiums for the general public.



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