

Introduction to motor insurance

PL1 2025-26 edition

Web update 1: 12 November 2025

Please note the following update (in **bold**) to your copy of the **PL1** study text:

Chapter 5, section F2, page 5/20

The following section has been amended to:

5F2 Navigate – formerly the Motor Insurance Database (MID)

The Motor Insurers' Bureau (MIB) previously ran a central computerised system called the Motor Insurance Database (MID) until 2024. The MID was setup with the aim of reducing the number of uninsured drivers on the road, and to be used by Insurers, the Police and the Driver and Vehicle Licensing Agency (DVLA) to enforce motor insurance laws. It required all motor insurers to submit the details of every UK-based vehicle they insured, including the name of the registered keeper and the vehicle's registration mark.

The MID provided the police with easy access to details for all registered vehicles. Insurers were also able to use the database to obtain the details of a registered keeper and insurer of a third-party vehicle following a claim.

In April 2024, the MIB launched a replacement for the MID called Navigate. All the data previously held on the database was transferred on to Navigate and it performs exactly the same role as the MID.

For further information, please go to: <https://www.mib.org.uk/managing-insurance-data/navigate/>



Be aware

It is estimated that one in every twenty cars that are on the road are not insured correctly. As a result, and as we have seen in the previous section, all genuine motorists end up paying the cost for uninsured drivers.



Be aware

The vehicle salvage and theft data currently held in the Motor Insurance Anti-Fraud and Theft Register (MIAFTR) is joining the former MID data on the Navigate cloud-based data platform from November 2025.