Insurance Industry Access to Driver Data (IIADD)

The IIADD programme will give insurers access to accurate data from the DVLA on motoring entitlements, convictions and penalty points when providing quotes for insurance policies.

This is a joint initiative of the DVLA, the Department for Transport and the insurance industry, represented by the ABI and the MIB, working towards a go live date in Q2 2014.
How it works

The initiative will work by drivers providing their driving licence number (DLN) when they apply for insurance. An automatic check will then be made to the DVLA database, bringing up accurate information on licences. Access will by via an MIB industry data hub, which will provide the potential to link to any third party data source.
Rationale and Benefits

- Reduction in application fraud
- More accurate risk pricing and renewals
- Simpler customer journey – fewer questions required
- Fewer third party claims from unlicensed drivers
- Fewer declined and adjusted claims
- Reduction in FOS challenges
- MIB Hub also allows more data at point-of-quote e.g. No Claims Discount
What information will be available from the lookup?

• Conviction codes
• points
• conviction dates
• disqualifications
• type of licence held
• length of time licence held
• entitlement to drive (that is, manual / automatic, motorbike, HGV, etc.)
Timelines

• July 2013 – Final Agreement of Requirements and Publication to Industry
• July – November 2013 – MIB and DVLA Systems Built
• December – Feb 2014 – Testing
• March – June 2014 – End to End Testing with Industry
• Q2 2014 – Go Live
Involvement and information

• For the technical specification, please contact iiadd@mib.org.uk.

• We are going to be undertaking end to end testing from January 2014, so please contact the MIB if you would like to be involved at the earliest opportunity.

• Please contact andrew.woolgar@abi.org.uk if you have any questions about the programme.