



## Providing Driver Numbers to the IMID System helps the Gardaí clamp down on Uninsured Drivers



The IMID\*/ANPR\*\* system allows An Garda Síochána to quickly and easily identify uninsured vehicles on Irish roads. This video includes contributions from Helen McEntee, TD; Neale Richmond, TD; Paula Hilman, Assistant Commissioner with An Garda Síochána Moyagh Murdock, CEO of Insurance Ireland and David Fitzgerald, CEO of the MIBI.

Link to video here:

<https://www.mibi.ie/watch-clamping-down-on-the-uninsured-video/>

<https://www.youtube.com/watch?v=YTRZs7o3-qw>

## Full Cycle EDI Private Motor Business

The full cycle EDI systems (e.g., Applied systems and Open GI) are in the process of being updated to provide you with real time validation of Irish driver numbers through the IIDS\*\*\* verification platform. Driver numbers must be validated through these systems prior to confirming cover at new business or renewal.



Driving licences issued outside of the Republic of Ireland will need to be manually verified. To do this, you will need to obtain a clear copy of the licence and record the driver number (or unique identification number of the driver to whom the licence has been issued) on the broker software system. A copy of this licence must be retained for verification purposes should the Department of Transport or An Garda Síochána require us to provide evidence of verification.

Should the IIDS\*\*\* service not be available, (due to a technical fault), Irish driver numbers will also need to be verified manually and a copy of the licence retained.

## Non-Full Cycle EDI Business and Commercial Motor Policies

To help you identify the driver numbers that are required prior to renewal, we will make this information available to you via bLive. The bLive system will provide you with the ability to update and validate the driver numbers in real time, (to ensure data accuracy).

This will include your commercial motor and Agri/Farm business policies being provided well in advance of the go live on 1st October 2025.

It's important to note that **motor fleet** and **motor trade** policies with named drivers should be updated on the National Fleet Database (NFD) directly by the policyholders.

## Non-Full Cycle Quotations

This legislation change relates only to confirming driver numbers pre-cover. It does not bring any additional obligation for motor quotations. However, we do recommend that you remind customers when issuing a quotation to have all relevant driver licences available when requesting to proceed with cover.

## Non-Full Cycle New Business

Where a new business policy is required a valid driver number or, where applicable, a copy of the foreign driving licence, must be provided for the policyholder and each driver named on the policy.

## Non-Full Cycle MTA (Adding a Driver Mid-Term)

Requests to add a driver mid-term will need to be accompanied by a valid driver number or, where applicable, a copy of the foreign driving licence. **Please Note:** cover cannot be provided without the provision of the driver number or a clear copy of driving licence.

## Non-Full Cycle Renewals

Driver numbers will need to be provided for policyholders and all drivers named on private or commercial motor policies. From late March, to assist you in providing and validating driver numbers, our bLive system will be updated weekly to include personal and commercial policies which are due for renewal. The bLive system will have an inbuilt validation capability, so you will know if the driver number is valid as you input the details for an Irish driver.

Where a driving licence has been issued from outside of the Republic of Ireland, you will need to manually verify the licence. Therefore, you must request a clear copy of the licence and provide the driver number (or unique identification number against the driver to whom the licence has been issued) for the relevant driver. A copy of this licence should be retained for verification purposes should the Department of Transport or An Garda Síochána require us to provide evidence of verification.

## Motor Insurance Certificates and Discs



Once we have validated the driver number(s), for the policyholder and all drivers named on the policy, we will be able to issue the policy and the motor certificate(s).

**Please Note:** motor certificates cannot be issued prior to this.

## Verification differs for Irish and foreign licences

### Drivers with an Irish Driving Licence:

We can digitally verify the number in real time by calling the IIDS\*\*\* hub from the 31st March 2025. We need 3 pieces of information for this - the driver's name, date of birth and driver number.



### Drivers with a Driving Licence issued outside the Republic of Ireland:

As there is no automated validation process for these driving licences, you will need to obtain a clear copy of such driver's licence (to validate the driver number). This copy must include the country of issue and the driver number, licence number or unique identifier. A copy of this licence must be retained for verification purposes should the Department of Transport or An Garda Síochána require us to provide evidence of verification.

## Starting this process now will make life easier

In advance of this legal requirement, we strongly urge you to request driver numbers as part of your day-to-day dialog with your customers and update April renewals on your Full Cycle EDI systems or bLive for Non-Full Cycle policy types. This will help ensure that your customers will be able to smoothly transition without any issues relating to their policy cover at either the new business or renewal stage.

Subsequent renewal months will be updated on bLive in due course, which will allow you to update the rest of your Non-Full Cycle EDI private motor and commercial motor Aviva policies.



## What to do Next

### All Driving Licences:

- Add valid driver numbers to your broker software systems (i.e., Applied, Open GI etc.), where applicable.
- For Non-Full Cycle policies please update bLive.
- Please retain a copy of all driver licence details on your broker customer records.

If you have any questions about these regulatory changes or would like to discuss any of the details further, **please refer to your broker contact sheet or speak to your BDM.**

## Recommended Best Practice for your Business

- ✓ Update Customer Communication Materials.
- ✓ Client/Consumer Education and Awareness on your web page.
- ✓ Review and refresh processes.
- ✓ Review and monitor anticipated workload.
- ✓ Staff Training.
- ✓ Client Communication prior to renewals.



Thank you for your ongoing support,

Aviva Insurance Ireland DAC

\* Irish Insurance Motor Database

\*\* Automatic number plate recognition

\*\*\* Integrated Information Data Service is a shared members database by arrangement with the Department of Transport.

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