

UNINSURED VEHICLES IN THE EU

<i>MS</i>	<i>Total number of registered vehicles or insured drivers¹</i>	<i>Number of uninsured vehicles</i>	<i>Percentage of uninsured vehicles</i>	<i>Methodology used for the calculation of the number of uninsured vehicles</i>	<i>Comments</i>
BE	+ /- 6 million	+/- 60.000* or 108.000**	+/- 1%* or 1,8%**	2 methods used: 1. *Number of accidents caused by uninsured vehicles among the frequency of accident per year 2. **Comparison between the accident costs of the Belgian Guarantee Fund & the ones of the whole motor insurance market.	
CZ	+/- 5,5 million	+ /- 460.000	+/- 8% to 9%	Ratio between the number of claims paid by the Czech Guarantee Fund for accident due to uninsured driving and the number of claims paid by the Guarantee Fund for accidents caused by unknown drivers.	
DK	+/- 2,5 million	+/- 1. 600	Less than 1% (+/- 0.06%)	Estimation based on the information sent by the insurers to the Danish registration authority that a motor insurance coverage has been cancelled before that the registration plates are taken by the police into custody.	
DE	+/- 40 million	+/- 4. 000	Less than 1% (+/- 0,01%)	Number of victims compensated by the German Guarantee Fund for accident with uninsured vehicles divided by the frequency of accident per year	
EE	+/- 700.000	+/- 140.000 (uninsured) & + /- 118.000 (without valid policy) = +/- 258.000(total)	+/- 20% (uninsured) & +/- 17% without valid policy = +/- 37% (total)	Comparison between the number of motor insurance contracts and the total number of registered vehicles with a distinction between uninsured vehicles & vehicles without valid policy	
EL	No data provided	No data provided	+/- 10%	No methodology provided	
ES	+/- 24 million	+/- 730.000	+/- 3 %	Approximation based on the number of vehicles which were not able to prove compulsory insurance out of the total of vehicles checked in 2001. This figure was then extrapolated to the total number of registered vehicles.	

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FR	+/- 46 million	+/- 1,4 million	+/- 3%	Estimation based on the total amount of accidents caused by uninsured vehicles out of the total number of road accidents	
IE	+/- 2 million	+/- 100.000	+/- 5%	Calculation based on the number of vehicles in Ireland, out of which the number of exempted vehicles and the number of motor insurance policies are deducted.	see footnote ³
IT	+/- 48 million	Data not provided	Less than 1% (+/- 0,4%*)	Estimation based on a comparison between the number of claims paid by the Italian Guarantee Fund and the total number of claims paid for road accident and having considered the whole fleet	
CY	+/- 515. 000	+/- 27.000	+/- 5%	Based on the number of policy issues in comparison with the number of registered cars	
LV	+/- 600.000**	+/- 32.000	+/- 5 %	Evaluation made on the basis the insurance indemnity payments made for accidents caused by uninsured vehicles out of the total insurance indemnity payment resulting from road traffic accidents.	**+/- 1 million vehicles are registered but +/- 400.000 of them do not exist anymore (old cars which were demolished or dissembled into spare parts, or moved out of Latvia) . This discrepancy is due to the fact that the database was based on a database set up during the Soviet regime
LT	+/- 1,3 million	+/- 200.000* or 40.000**	+/- 15 %* or +/- 3% **	2 methods used: 1.* if the estimation is made on the number of vehicles insured under compulsory insurance against civil liability out of the total number of vehicles. 2.** Comparison between the number of payments made by the Lithuanian Guarantee Fund for damage caused by uninsured drivers and the total number of payments made under compulsory insurance against third party liability	There is a fair amount of registered but unusable vehicles that are dismantled or broken-down in Lithuania.

² **All figures were rounded.**

³ In the UK & in Ireland (but unlike the other Member States) insurance is in place on the driver rather than the vehicle.

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LU	+/- 350.000	less than 3.500	less than 1%	Estimation based on the total number of accidents caused by uninsured vehicles and declared to the Luxembourg Guarantee Fund out of the total number of road accidents.	LU is working on a project related to the comparison of various databases in order to identify uninsured vehicles. This should be completed in 2006.
HU	+/- 4 million	+/- 280.000 to 320.000* or +/-100.000**	7 to 8%* or 2,5 %**	2 methods used: 1.*figure based on a quarterly survey made by the Hungarian Ministry of Interior (comparison between the number of motor insurance policies and the total number of registered vehicles) 2. ** figure provided by the Hungarian Guarantee Fund on the basis of accidents caused by uninsured vehicles out of the total number of road accidents.	
MT	<i>No reply</i>	<i>No reply</i>	<i>No reply</i>		
NL	+/- 8,5 million	+/- 150.000 *	+/- 1,8%	Methodology not provided: *Rough estimation based on an investigation made about 15 years ago	
AT	+/- 6,15 million	+/- 1.800	Less than 1% (+/- 0,03%)	Based on the number of accidents caused by uninsured vehicles out of the total amount of accidents.	
PL	+/- 16 million	+/- 1 to 1,6 million	6% to 10%	Methodology not provided: In 2004, +/- 43.000 cases of uninsured vehicles were reported to the Polish Authorities. However during the 1 st half of 2005 this number amounted to +/- 18.000cases.	
PT	+/- 6 million	+/- 60.000	+/- 1%	Estimation based on the number of claims related to an uninsured vehicle & addressed to the Portuguese Motor Guarantee Fund.	
SI	+/- 1,16 million	Data not available	Data not available		
SK	+/- 1,7 million	+/-65.000	+/- 3,9%	Comparison between the data of the motor vehicles registry and the data of the insurance contracts registry.	

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FI	+/- 4,2 million	+/- 45.000	Less than 1% (+/- 0,15%) *	*The percentage (0,15 % in 2003) is calculated by comparing uninsured periods to insured periods in days. In the Finnish system, it is not possible to compare the amount of uninsured vehicles to the amount of registered vehicles because according to Motor Liability Insurance Act, insurance is required not only from registered vehicles but also from other types of vehicles. Thus, the amount of vehicles that need to be insured according to the Act is larger than the amount of registered vehicles.	The length of uninsured periods is obtained from the notices of un-insurance. The length of un-insurance varies from 1 day to even 10 years
SE	+/- 5,5 million	+/- 53.000	Less than 1% (+/-0,96 %)	Methodology not provided	
UK	+/- 32 million	+/- 1,25 million	+/- 5%*	Calculation based upon a number of methodologies: 1) Operation V79 - an enforced "road-side" comprehensive vehicle document check on a stratified sample of 5,000 vehicles 2) Surveys of Vehicle Excise Duty evasion (the assumption here being that vehicles been driven without VED are also likely to be uninsured). 3) Using the annual cost of uninsured claims to an estimate of the number of uninsured drivers.	*Each of these methods delivered an estimate between 3-7%, with an average of 5% <i>see footnote 2 on page 2</i>
BG	+/- 3 million*	+/- 900.000 +/- 120.000	less than 30%** less than 4%***	**Number of insured vehicles compared to the number of registered vehicles *** comparison between the number of accidents caused by uninsured vehicles (3.299) and the total number of accidents (83.855) in 2005.	* +/-550.000 vehicles are prevented from circulation & are currently being de-registered.

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RO	+/- 4,6 million	+/- 1,15 million*	+/- 25%	Estimation based on the number of insured vehicles compared to the number of registered vehicles	* +/- 600.000 vehicles are still registered although they are not circulating
IS	+/- 185.500	+/- 2.300	+/- 1,2%	Comparison between the number of motor insurance contracts and the total number of registered vehicles	
CH incl FL	+ /- 5 million	+/- 5.000	Less than 1% (+/- 0.1%)	Rough estimation; based on the information sent by the National Bureau of Insurance to the Financial Market Authority.	Estimation for the year 2006 (based on the figures for 2004)
FL	+/- 36.000	+ /- 36	Less than 1% (+/- 0.1%)		These figures (as per 31.12.2005) are included in the above estimation.

⁶ All figures were rounded.