



**MARKT/2508/06**  
**March 2006**

**MOTOR INSURANCE:**  
**UNINSURED DRIVING**

This document constitutes the follow-up to the note Markt/2531/05 which presented the outcome of the survey made in September 2005 by the Commission Services on uninsured driving.

The obligation to have valid liability insurance covering the use of motor vehicles is one of the core principles of the Community motor insurance legislation. Member States should do everything in their power to combat uninsured driving.

At the EIOPC meeting on 5 April 2006, the Commission would like to obtain the views of the Member States on whether one (or two) calculation method(s) could be used to have more reliable figures at EU level in order to be able adequately to tackle uninsured driving.

**Question to the Members of the EIOPC:**

- ***Should the calculation of uninsured vehicles be harmonised?***
- ***In that context, shall one (or two) method(s) in particular be preferred / selected?***

At this stage it is very difficult to have a clear state of play on uninsured driving in the EU since there is no common regime to calculate the number of uninsured vehicles. Every Member State applies its own methodology. This means that rates are hardly comparable among each other since most of them were calculated on a different basis. Among the replies received from Member States, it was possible to identify +/- 7 methodologies for the calculation of uninsured vehicles. Out of which the following are the most used:

- Comparison between the number of accidents caused by uninsured vehicles and the total number of road accidents;
- Comparison between the number of MTPL policies and the number of registered vehicles.

At the last meeting, EIOPC members expressed a wish to update and to complete the summary table that the Commission had compiled following the survey. The attached table contains updated data from BG , LU , CH, FL & IS

Annexe: updated summary table