

What are the changes to the Road Traffic Act and how does this affect customers?

Changes to the Road Traffic Act come into effect from **31st March 2025** which require all motor insurance customers to provide their **driver number**, and those of all named drivers, to their insurer / broker prior to setting up a new motor insurance policy, renewing an existing motor insurance policy or adding a new driver to their policy.

From this date, you will not be able to set up a new policy, renew a policy or add a new driver to a policy with Wrightway without providing the driver number(s).

If a fleet policy is covered on a declaration basis with Wrightway, the policyholder will have to enter the driver number, date of birth and licence country for all their drivers on the NFD (National Fleet Database).

Why do we need this information?

The new law requires us to provide the driver numbers and licence country to the MIBI (Motor Insurers Bureau of Ireland) along with other policy information that we are already legally required to provide. An Garda Síochána will have access to this information on their Garda Mobility Devices to help them to identify uninsured drivers.

How are we collecting and verifying driver numbers?

Private Motor

Driver Numbers are captured on Open GI and Applied Relay 360 under the Driver Details sections. These will be verified as follows from 1st April 2025:

Irish Driver Number Verification Process

Verification will be performed automatically at the point of sale through Open GI and Applied Relay 360. You will not be able to proceed with cover through these systems without a verified Irish driver number after 31st March 2025.

Foreign Licence Driver Number Verification Process

You must verify these manually on sight of the licence and keep a copy of the licence on your file.

Light Commercial Vehicles

ComQuote currently has a field to capture the driver number and licence country however it's important to note that this information is not being transmitted to Wrightway at present therefore we need brokers to send a copy of the licence(s) for our Van Plan policies to drivernumber@wrightway.ie so we can record the driver number on our system prior to renewal.

ComQuote will be developing the system in 2025 so that the driver number will be verified at the point of sale and transmitted to Wrightway along with the licence country. We will keep you updated on this development.

Heavy Goods Vehicles / Special Types / Multi-Vehicle / Fleet Policies

We are currently going through our files to check which licences we have already received. If there is a licence that you are aware you have not submitted to us previously, please send a copy to drivernumber@wrightway.ie.

For single HGVs and Special Types set up through ComQuote, you must verify the driver number prior to incepting cover by checking the licence(s), then email a copy to us at drivernumber@wrightway.ie along with the policy number.

