MIB HUB Registration Guide

This document provides a high-level overview of the MIB Hub registration process.

Status	Version 2.7
Issued	13th August 2026
Document owner	Product Owner
Document author	MIB

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1. MIB Hub Service

The MIB Hub is a gateway for insurers to have access to external data at the most appropriate point in their processes.

Each service gives insurance providers automated access to data for the applicable stage of the policy cycle from point of quote, right through to point of renewal. This will help providers to more accurately assess risk, prevent fraud and offer an improved customer experience.

The first Hub initiative gave the insurance industry access to the DVLA driver data, including convictions and entitlements, at point of quote, for mid-term adjustments and at renewal calculation.

A call to the MIB Hub can be made at the most appropriate time in the process concerned.

All organisations that come into contact with or handle data obtained through the MIB Hub (e.g. EDI management), even if not directly, need to register with the MIB and accept the Hub User Agreement.

2. MyLicence Service

MyLicence is the only service that gives motor insurance providers instant access to accurate driving history information, via the MIB Hub's secure link to driving licence data held by the DVLA. By using a policyholder or named driver's driving licence number (DLN), authorised insurance providers or nominated third parties can use MyLicence to confirm GB driving licence holders' entitlements, endorsements and penalty points.

3. Hub registration process

If your organisation has a need to either directly interface with the MIB Hub, or to receive data via an authorised third party you must go through the MIB Hub registration process using the Hub registration site.

The registration process starts with you completing a registration form. The diagrams on the next two pages will help you understand which products you should be providing for and provide a high level overview of the steps that need to be followed in order to:

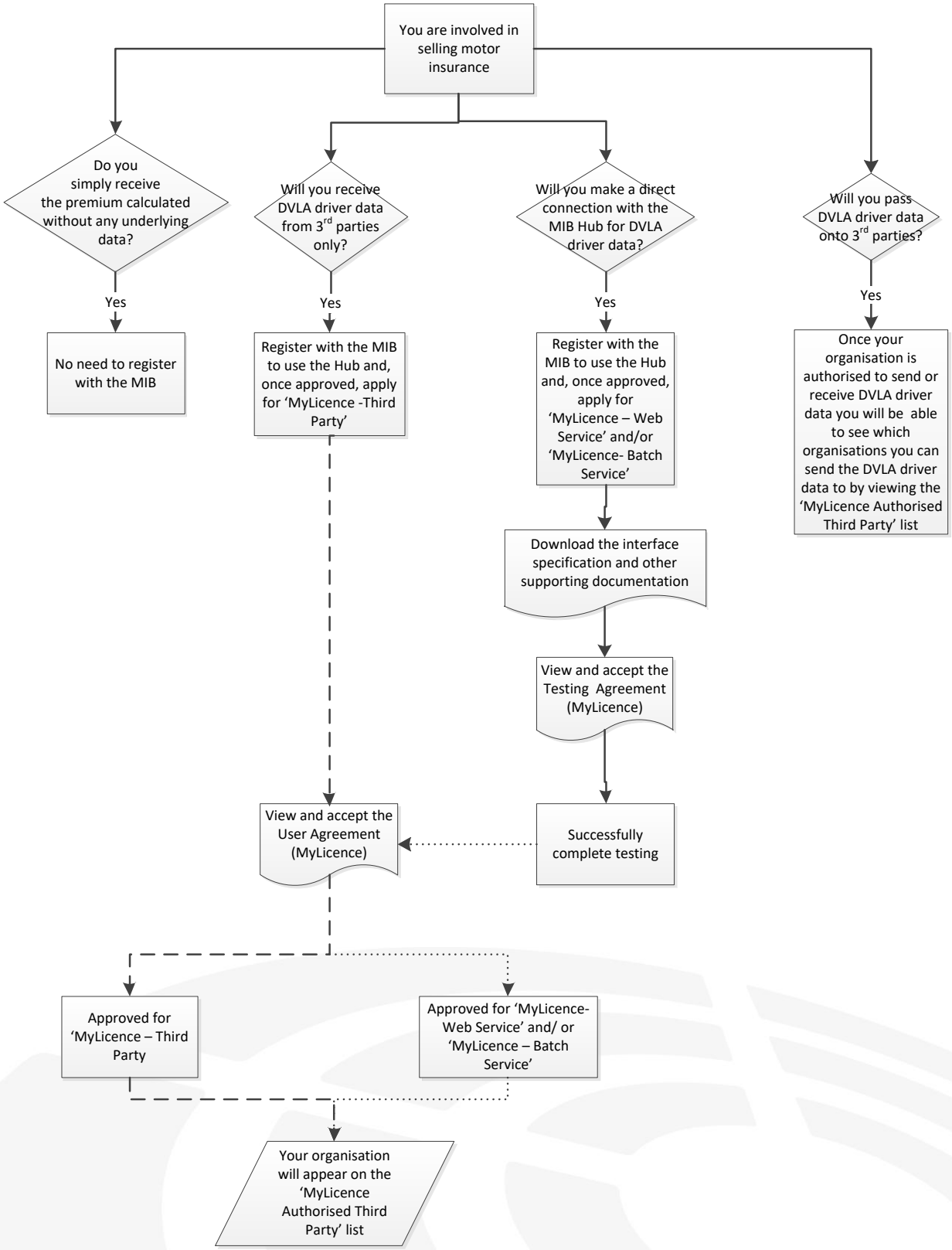
1. Register to use the Hub and apply for MyLicence product

Note the following:

- If you have previously registered to use the Hub in order to apply for MyLicence products you do not need to register again.
- If you have not previously registered and are intending on applying for a Hub product, such as MyLicence you only need to register to use the Hub once

The remainder of the document provides lower-level detail to support you through the initial registration process and the process for applying for the Hub products

3.1. Register to use the Hub and apply for MyLicence product(s)



3.2. Registration form

The form contains three sections to complete and these are summarised below.

3.2.1. Personal details

This section includes providing a primary contact that will be responsible for implementing the selected Hub Product(s) into your organisation.

The nominated contact should be the person that MIB contacts that MIB will liaise with, during the registration process and ongoing whilst your organisation is using the Hub services

Contact information to be provided must include the following:

- Contact name
- Job title
- Telephone number
- Email address, this will be used as the userid and can be used for more than one organisation

3.2.2. Organisation details

Your organisation is required to provide the following information (where applicable):

- Company name
- The category which best describes your organisation
- Confirmation of MIB Membership
- Company registration number
- Confirmation of Sole Trader or Partnership status
- Main correspondence addresses and telephone number
- Financial Conduct Authority number
- Any previous or alternative trading names your organisation is known as
- Company VAT number
- Confirmation of whether your organisation only started operating in the last 12 months

3.2.3. Use of data declaration

- Data protection registration number held on the ICO register (Information Commissioner's Office)
- Confirmation that your organisation will not use the data provided by the MIB Hub for purposes other than the permitted purpose Confirmation that your organisation will not use the data provided from the Hub for marketing purposes
- Confirmation that your organisation will receive the data itself and not just the outcome of processing data provided by the MIB Hub

3.2.4. Tips on completing the registration form

Some suggested pointers on completing the registration form are provided below:

- If you do not have a company registration number or company VAT number then these fields should be completed as N/A.
- Tick the MIB member checkbox if the organisation you are registering is an MIB member. (This selection will alter the display of the form as the completion of the remaining company information is not required for MIB members).
- Where your organisation has a trading name that is more commercially familiar this information should be included in the previous or other trading names entry box.
- Under section – Use of data declaration – If you connecting directly to the service and intend to receive MyLicence data in any form, then the answer to the declaration - **I intend to only receive the processing results of data provided by the MIB Hub and not the data itself – NO.**

4. What happens when a registration form is submitted

When a registration form is submitted it will be reviewed by MIB within 10 working days of submission. A call will be scheduled with your organisation to understand how you intend to use the data and whether the application is applicable for you.

Your organisation will be informed of MIB's decision by email and this email will be sent to the Primary Contact details provided on the registration form.

Emails from the Hub registration site will be from hubenquiries@mib.org.uk or hubservices@mib.org.uk. Please ensure this email address is whitelisted by your security team.

4.1. Approval decision

If your organisation is approved, the primary contact will receive instructions on how to create a login account within a notification email. It is important that the primary contact creates the login account, and continues the application process by following the instructions as detailed. Further information on applying for the Hub products can be found below in sections 6 and 7.

4.2. Revision requested

Once a registration form is submitted, MIB might ask for the form to be revised should further information be required. In this scenario the primary contact will receive an email notification that provides instructions on how to revise their previously submitted registration form.

4.3. Rejection decision

If your organisation is rejected, the primary contact will receive notification of this decision by email. The email will provide instructions to follow should you have any queries regarding the rejection.

5. Account confirmation

5.1. Login creation

The login will be created by the primary contact. Their username will be the email address provided on the registration form.

Details of password creation rules are presented on the account confirmation screen to aid the account creation process. This process also includes the primary contact providing a security question and answer which is used if they request their password to be reset when it has been forgotten.

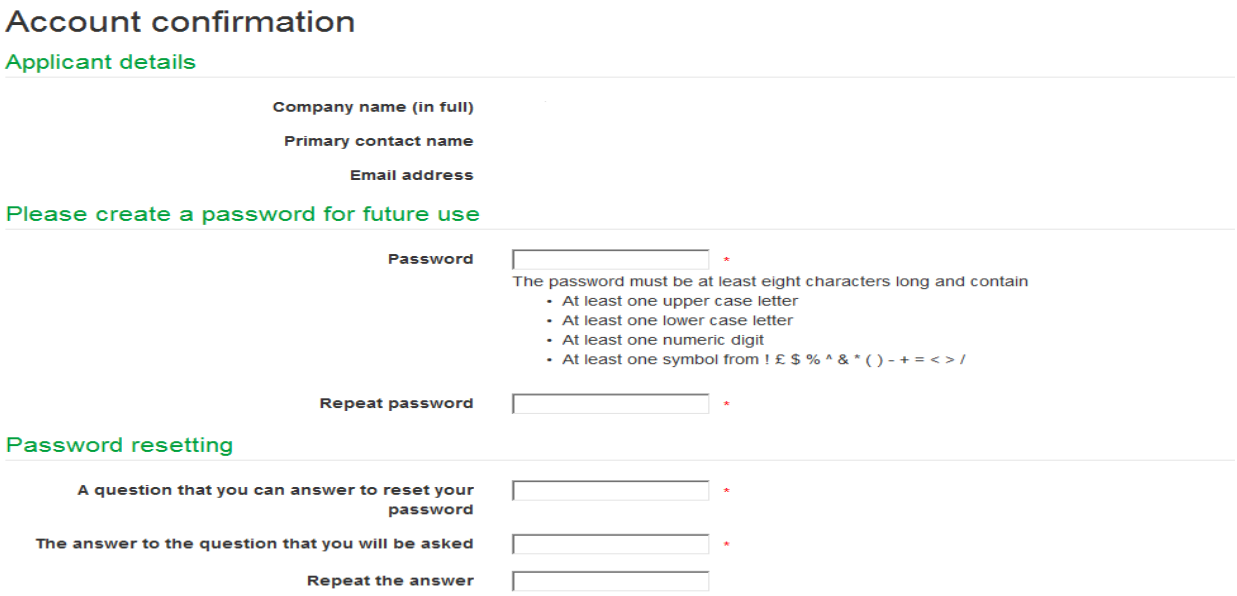


Figure 1 Login creation

Once the account confirmation details have been completed and saved, the Primary Contact will be presented with access to a secure area where they will be able to apply for the Hub products.

The secure login area for approved organisations provides the primary contact with access to apply for the Hub products and to a library of the appropriate documentation. In order to apply for a product the primary contact should click 'Apply' against the product(s) they wish to use, view the related documentation and then access and complete an application form by selecting 'Access application'. Once completed they should select 'save and submit'

6. Applying for MyLicence products

If your organisation would like to be approved to only receive DVLA driver data from a third party the primary contact will need to submit an application for 'MyLicence - Third Party' and accept the User Agreement. This can be done by clicking on the access application link and completing the relevant question set.

If your organisation would like to be approved to receive DVLA driver data directly from the MIB Hub, and therefore wishes to test the MyLicence Web Service, the primary contact will need to submit an application form for either 'MyLicence - Web Service' and accept the Testing Agreement. Once approved for testing, if the primary contact accepts the User Agreement, your organisation will also be authorised to receive DVLA driver data from third parties.

6.1. Completing the MyLicence product application forms

The product application forms presented contain a set of questions which need to be completed. The sections below indicate the information that is required in each section.

Application forms can be saved without being submitted before all of the required information is entered. Once all of the information has been entered onto the application form the primary contact should click on 'save and submit'. When this has been done the primary contact will see confirmation that the application form has been submitted.

Submitted application forms will be reviewed by the MIB Hub Customer Support Assistant and communication of approval to proceed with testing and/ or receive DVLA driver data via an authorised third party will be issued to the primary contact by a notification email. The email will also provide contact instructions for the MIB Hub support team should the primary contact have any further questions.

Where further information is required in order to enable MIB to approve a product application MIB might ask for the form to be revised. In this scenario the primary contact will receive an email notification that provides instructions on how to submit their previously submitted application form.

If your organisation's product application is rejected, the primary contact will receive notification of this decision by email. The email will provide instructions to follow should you have any queries regarding the rejection.

6.1.1. MyLicence Web Service application forms

The Web Service application forms contain five sections to complete and these are summarised below.

6.1.1.1. Usage information

This section should be updated to indicate the approximate anticipated number of transactions your organisation expects to make per annum and to also indicate whether your organisation will be receiving DVLA driver data from other organisations and, if so, what types of organisations.

6.1.1.2. Data protection information

This section should be updated to indicate where your organisation will be storing and/or processing data (e.g. within the EU) and to indicate if you will be sending DVLA driver data to other organisations and, if so, what types of organisations.

6.1.1.3. Service Implementation plans

This section should be updated to provide an estimated indication of your current planned testing and go-live dates.

6.1.1.4. Service contact information

This section should be updated to provide contact information for the following:

- Product primary contact - this should be the main person responsible for implementing the selected product into your organisation
- Operational contact – this should be the main person responsible for the operational running of the service
- Additional contact – this should be a deputy contact who will act on behalf of the operational contact

Contact information to be provided must include the following:

- Contact name
- Job title
- Email address
- Postal address
  Telephone number

6.1.1.5. Technical information

This section should be updated to include technical information to enable the MIB Hub service desk to set up your organisation for testing and then to use the production MyLicence Web services.

It is extremely important that you provide the IP addresses that will be sending the requests to the MIB Hub to ensure they are allowed through the Hub firewalls. Failure to provide a correct IP address will delay testing as the Hub firewall will be unable to grant you access without this.

6.1.2. MyLicence Third Party application form

The Third Party application form contains three sections to complete and these are summarised below.

6.1.2.1. Usage information

This section should be updated to indicate the anticipated number of business transactions, (involving DVLA driver data) that your organisation expects to process per annum.

This section should also be updated to indicate how many organisations (and types of organisations) you will be receiving DVLA driver data from and sending DVLA driver to.

6.1.2.2. Data protection information

This section should be updated to indicate where your organisation will be storing and/or processing data (e.g. within the EU).

6.1.2.3. Service contact information

This section should be updated to provide contact information for the following:

- Product primary contact – this should be the main person responsible for overseeing the processing of DVLA driver data from a third party
- Additional contact- this should be a deputy contact who will act on behalf of the product primary contact

Contact information to be provided must include the following:

- Contact name
- Job title
- Email address
- Postal address
- Telephone number

7. Authorised parties lists

To help organisations identify who they can send MIB Hub data to, there is an 'Authorised Third Party' list for the MyLicence Service. These lists are available on the MIB Hub Registration site and contain details of all organisations that MIB have authorised to receive DVLA driver data from the Hub. When your application has been authorised to receive MIB Hub data your organisation will be added to the appropriate list.

These lists will be visible to the primary contact once your organisation has been authorised to receive DVLA driver data. The information that will be displayed in these lists for each authorised organisation is the company name, the type of organisation and the registered address.

As an authorised organisation you must ensure that you only send DVLA driver data to organisations that appear on the appropriate 'Authorised third Parties' List.

If your organisation is already receiving MIB Hub data and has not been authorised by the MIB or you are unsure whether another organisation is authorised to receive MIB Hub data, please contact MIB by email at Hubservices@mib.org.uk. The MIB will review and respond within 2 working days following receipt of your email.

8. Changing an account password

A primary contact with a created login can change their password at any time by clicking on their username details presented on the top right hand side of the screen they are logged into. When this option is taken the change password screen below is presented allowing the primary contact to change their password.

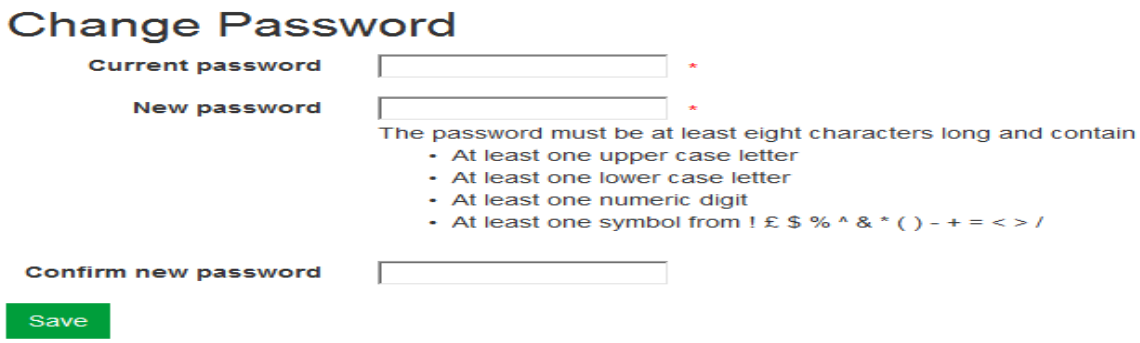


Figure 2 Change password screen

9. How to deal with a forgotten password

Where a primary contact is unable to remember their password they can request a password reset by selecting the forgotten password option presented on the main login screen. The primary contact must enter their username (which would be their email address) and select the forgotten password button.

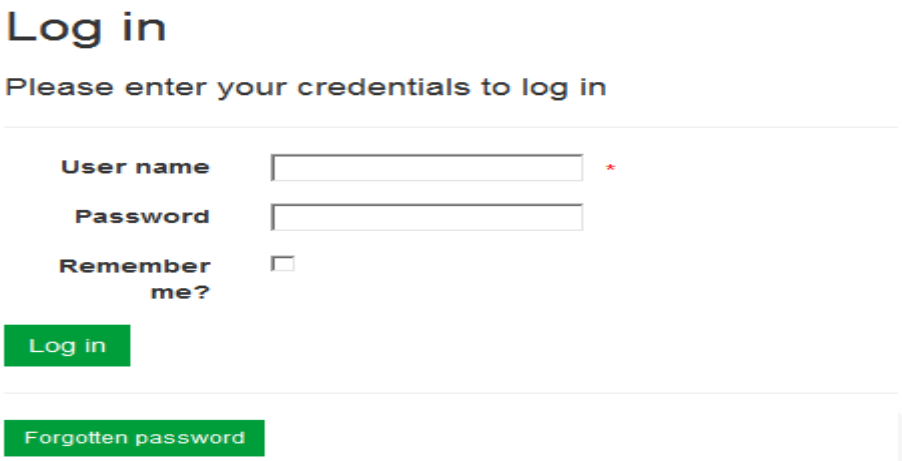


Figure 3 Forgotten password reset

When the forgotten password button is selected it sends an email to the primary contact. The email provides instructions on how to reset their password. The security answer (previously created) must be provided in order for the password to be reset.

If a primary contact is unable to remember their security answer then they should email Hubservices@mib.org.uk to ask for their password to be reset.

10. How provided information is used

Information supplied by an organisation during the MIB Hub registration process will be used by MIB and its nominated agents, for the purpose of approving an organisation to use the services provided by the Hub.

Further information on this is contained in the Hub Registration site terms of use.

11. Support Function

Once you have registered for the MIB Hub Service our support team will be available to assist you towards progressing to live use of Hub data.

This includes the following:

The Service Delivery Manager

The Service Delivery Manager is responsible for the functional management of the MIB Hub service, which includes change management, Hub performance and service escalation. They can be contacted at Hubservices@mib.org.uk.

Product Owner

The Product Owner is responsible for ensuring that Hub participants remain compliant with the User Agreement and DPA rules. They can also provide guidance and support in the development and implementation of your business rules and processes and can be contacted via Hubservices@mib.org.uk.

Customer Relationship Managers (CRM)

A dedicated CRM may be allocated to you who will assist with any day-to-day queries relating to the onboarding process. This includes any data related queries regarding Hub data. The CRM team can be contacted at Customerenquiries@mib.org.uk.

Press Office

MIB's Press Office Team is able to assist you with any media related activities, such as press releases and public promotions. The Communications Team can be contacted at pressoffice@mib.org.uk.

Help Desk

The MIB Hub Help Desk can assist with technical related queries relating to the Hub. The Hub Help Desk is administered by CGI and can be contacted at mibhub@cgi.co.uk.

MIB aim to answer all emails received within 2 working days.

12. Pricing

The MIB Hub is paid through the MIB Levy. There is currently no transaction or administrative fee applicable for use of the Hub.