



Licensing and Regulatory Committee	Thursday, 14 January 2016	Matter for Information and Decision
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Title: 12-Month Motor Insurance Certificates Consultation

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1. Introduction

The purpose of this report is to provide Members with an update in respect of the matter of the 12-month motor insurance certificates consultation.

2. Recommendation

It is recommended that:

- a. a 6-week consultation period takes place; and
- b. the Committee support the consultation.

3. Information

On 22 July 2015, a report was brought to the Licensing and Regulatory Committee relating to the Council's stance on 7-day motor insurance certificates being produced by Hackney Carriage and Private Hire Vehicle licence holders.

At that time it was felt that by accepting 7-day motor insurance certificates, there was a chance that the Borough's public may be put at risk of drivers failing to renew their insurance. The Committee agreed that only 12-month motor insurance certificates would be accepted in the future.

Unfortunately, the history behind the situation was not fully understood and the response by insurance companies was to instigate Judicial Review proceedings. One of the main strands contained in the Judicial Review papers was that the Council had not consulted on the matter. The Council has responded that they are willing to undertake a full consultation and therefore proceeding with the Judicial Review is unnecessary. This omission is now being rectified and the draft consultation document can be found at Appendix 1.

The document is aimed at three parties: current Hackney Carriage and Private Hire Vehicle licence holders, the Police and the insurance companies/brokers acting for licence holders, with questions tailored for each.

The Council's stance on the matter is clear in that should all licence holders take up the 7-day motor insurance option, it would create an extra workload impacting on the quality of service given by the Licensing department. There could be safety issues for the Borough's public if drivers forget to renew on a weekly-basis.

It is proposed that a six-week consultation period takes place and that the Committee support the consultation. The result of the consultation will be brought back to the next

Licensing and Regulatory Committee on 07 April 2016.

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Implications	
Equalities	No significant implications.
Financial	As in any proceedings, potential for costs awards which will be increased if it goes to a full hearing.
Legal	The willingness to undertake a consultation exercise has been put forward by the Council to mitigate the claim.
Risk	No significant implications.