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FOR IMMEDIATE RELEASE

SUSPENSION OF PROPOSED NEW VEHICLE NUMBER PLATE SYSTEM: INSURANCE AND PUBLIC SAFETY IMPLICATIONS

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I issue this statement following the decision by the Driver and Vehicle Licensing Authority (DVLA) to suspend the proposed new vehicle number plate system, initially scheduled to take effect from 1 January 2026.

The suspension follows serious concerns raised in Parliament regarding institutional readiness, stakeholder engagement, and the absence of the necessary legislative amendments to the Road Traffic Regulations, 2012 (L.I. 2180). It is also a matter of public record that, on 23 December 2025, the High Court granted an injunction restraining the implementation of the proposed system.

While the decision to suspend is appropriate, the directive accompanying the suspension raises significant legal and public safety concerns, particularly in relation to motor insurance.

The DVLA has directed that vehicles currently operating with Drive from Port (DP) and Defective Vehicle (DV) number plates should continue to use them “until further notice”. This directive is incompatible with the mandatory requirements of the Motor Vehicles (Third Party Insurance) Act, 1958 (No. 42).

Under section 3 of the aforementioned legislation, every motor vehicle used on a highway must be covered by a valid policy of insurance against third-party risks. The purpose of this requirement is to ensure that innocent third parties are protected in the event of death, bodily injury, or property damage arising from road use.

DP and DV plates are, by their nature, temporary and conditional. Insurance cover issued in respect of such plates is limited in duration and scope, pending inspection and full registration. They are not intended to permit prolonged or indefinite use of vehicles on public roads.

Critically, sections 10 and 11 of the said Act impose a statutory duty on insurers to satisfy judgments obtained by third parties against insured persons and confer enforceable rights on third parties against insurers. These protections presuppose the existence of a valid policy of insurance at the time the liability arises.

Where vehicles are permitted to operate without valid and effective third-party insurance, these statutory protections are defeated. The result is exposure of the public to uninsured road use, uncompensated victims, and avoidable litigation.

Further, sections 12 and 18 of the Act, impose duties of disclosure and compliance on drivers and owners, while sections 16 and 17 criminalise the use of vehicles on highways without valid insurance documentation. Administrative directives cannot lawfully override these statutory obligations.

The continued use of DP and DV plates without clear legal and insurance regularisation therefore places motorists, pedestrians, and passengers at unacceptable risk and undermines the integrity of Ghana's compulsory motor insurance regime.

I am accordingly calling on the Honourable Minister for Transport to urgently intervene to:

1. Regularise the status of DP and DV plates in strict compliance with the Motor Vehicles (Third Party Insurance) Act, 1958;
2. Ensure that no vehicle is permitted to operate on a public highway without valid third-party insurance cover, as required by law;
3. Issue clear policy direction to the DVLA to prevent uninsured road use; and
4. Safeguard public confidence in the regulation of vehicle registration and road safety.

Compulsory motor insurance exists to protect the public, not to accommodate administrative uncertainty. The law is clear, and compliance is not optional, the National Insurance Commission must therefore rise to ensure strict enforcement of insurance provisions.

Hon. Dr. Kingsley Agyemang, MP

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