



**THE CHAIRMAN'S REPORT
FOR THE YEAR ENDED
DECEMBER 2017**

**President
The Rt. Hon Viscount Simon**

**Chairman
Miss M E Emms**

**Chief Executive
Mrs P Williams**

**Treasurer
Mrs S Poulton**

**Executive Council
Mrs V Brindley
Mrs L Ward
Mr M Cooke
Mr N Worth
Mr D Swain
Mr D Williams MBE**

**Independent Charity Trustee
Mr C Clarke**

Introduction

It gives me great pleasure to welcome you to this, the Annual General Meeting of 2018, and to present the reports and accounts for the year ended 31st December 2017.

I am delighted to report that although new member recruitment was not at the level of the previous three years, from a trading point of view 2017 has been successful for GEM. Once again, the small number of dedicated staff dealt with our members in the professional and courteous way synonymous with our 'club' image in what continues to be a very competitive market place.

Recommended by Others

Our service to members was once again recognised as GEM regained its top spot in the 2017 Auto Express Driver Power breakdown survey becoming 'Gold Winner' with 91.03%. Testament to our club ethos, members rated us as having the most helpful and friendly staff of any of our rivals.

We maintained the 5 Star Rating by 'defaqto' the independent researcher of financial products and had an 87% recommendation on the independent review website Review Centre.

This is all proof that GEM continues to strive for a first-class service for its members who are at the heart of everything we do.

Membership

As I mentioned earlier, 2017 has not been as successful as the previous three years for recruiting new members. We were still pleased however to welcome 12,170 new individuals from 7,302 memberships during the year.

We are attributing part of the decline in numbers to the loss of the contact centre we used in Southend for taking sales enquiries outside of our office hours. Unfortunately, they went into administration and ceased trading at very short notice.

We also lost without warning the ability to promote a free £100,000 legal expense insurance as Integrity Claims Management Ltd were no longer able to provide this to our members.

In order to minimise the risk of being in this position again GEM will look carefully at how to offer an effective replacement of these benefits.

The FCA introduced new rules in 2017 whereby we had to encourage existing members at renewal to go out and actively compare us to other providers. I am glad to report that our retention rate of existing member's remains at a consistent level, which goes to show that our products are still competitive and once motorists experience our services they tend to stay.

We rely on our members to recommend our services to family and friends and will continue to build on this recruitment method in the year ahead.

GDPR

I am sure you have all heard of 'GDPR', the General Data Protection Regulation that comes into force on 25th May 2018. GEM has always taken the protection, processing and privacy of personal data seriously and complied with the current rules and regulations governing this. The new regulations have meant a review of all systems and agreements that GEM has in place

and some development work has been necessary in order to fulfil the new requirements. GEM is confident that all data will be processed lawfully, transparently and for a specific purpose.

Road Safety

Unfortunately, there was a four percent increase in the number of people being killed on the roads in 2016, up to 1,792. A further 24,101 people were seriously injured (an increase of nearly eight percent). The considerable reductions in road casualties over successive years appears to be in danger of reversing and we are concerned about the 28% reduction in Roads Policing Officers across the country since 2010.

On 1 March 2017 tough new penalties for using a handheld mobile device behind the wheel were introduced across Great Britain. Those caught using a mobile phone whilst driving now face a £200 fixed penalty and six penalty points on their driving licences. For a driver in the first two years of driving this means that they will lose their licence and have to revert to learner status, having to re-sit both their theory and practical tests. The introduction of the new penalties was supported by an educational campaign by the Department for Transport's THINK! Team. We were pleased to be asked to support their efforts and members will have all received phone compartment stickers in Good Motoring and with their renewal letters. If you would like additional stickers then please contact the office.

The summer started in style when representatives from GEM were guests of RoSPA at their centenary garden party at Buckingham Palace, hosted by HRH the Duke of York. We were also pleased to be able to attend the centenary celebrations of the London Road Safety Council, held in the Guildhall.

We were very pleased to be able to work with colleagues from the Sussex Safer Roads Partnership and VSV (the Flemish Foundation for Traffic Knowledge from Belgium) at the Goodwood Festival of Speed in July. To promote the importance of wearing seatbelts people visiting the festival literally went for a spin in VSV's unique "Tumbling Car" simulator that demonstrates what a standard three point seatbelt does to keep occupants safe in the event of a collision where the car rolls or ends up on its side. The car was featured by Sky Sports during their coverage of the event and drew large crowds, resulting in 3,500 people experiencing this unique simulation.

This year we have continued our support for the European Day Without a Road Death (Project EDWARD) with both our Chief Executive and Road Safety Officer recording video messages that were used in the run up to the day.

GEM played host to a number of road safety professionals from across the South of England who were attending a Behaviour Change course delivered by Road Safety GB. The course, designed to promote the use of behavioural change techniques, gave us the opportunity to further promote the work and resources we produce within the road safety community.

The GEM Road Safety Charity was able to make financial donations to the following schemes in 2017:

- The Tumbling Car at the Festival of Speed
- Sussex Safer Roads Partnership for the production of a new virtual reality 360 degree "branch film" aimed at young drivers. The donation also means that they will be able to purchase additional headsets to be able to show the film to more people. The film will launch later in 2018.

The Charity is keen to do more for the cause of road safety and are extremely grateful for the generous donations that we receive from members. Such donations are given in full, directly to the trustees, to be spent on road safety projects. If you feel you can assist by making even a small donation please visit our My Donate page at - www.mydonate.bt.com/charities/gemroadsafetycharity or by filling in the form that appears in every edition of Good Motoring.

Keeping in Touch with Members

We know from feedback that our members thoroughly enjoy receiving Good Motoring and proof of this was evidenced by reference to it in the Auto Express Driver power survey results. Praise must go to our Editor James Luckhurst who continues to work hard in securing special features, interesting articles and exclusive member offers.

Our online activity on Facebook and Twitter still plays a major role in communicating membership and road safety matters to members and non-members. We also continue to e-mail out our quarterly e-newsletter which is distributed to over 25,000 email addresses.

Finances

Our annual accounts, available today, show a healthy surplus which in a year still being affected by the uncertainty about Brexit puts GEM in a stable financial position. I pay tribute to our Treasurer, Sue Poulton, for her expertise in guiding our financial matters in an exemplary way.

Copies of the accounts, apart from being available at this meeting, can be obtained, free of charge, by sending a stamped addressed A4 envelope marked 'Accounts' to our offices in Forest Row.

And Finally

I would like to record my personal thanks, together with those of the Executive Council, to Paula Williams and all the GEM team for their efficiency and dedication in continuing to promote and develop an organisation in which I and all members can be immensely proud.

I am extremely grateful to my colleagues on the Executive Council who have provided such excellent support to me, and the organisation as a whole, during the past year.

Our President, Viscount Simon, continues to provide invaluable help and support to GEM in so many ways despite a very busy year in the House of Lords.

As one of the few remaining independent motoring organisations in the UK, GEM continues to provide an outstanding and award winning level of service to its members while also making a significant contribution to safety on our roads.

I hope you will join me in wishing GEM Motoring Assist many more successful years.

Maureen Emms
Chairman, GEM Motoring Assist