



THE CHAIRMAN'S REPORT

for the Financial Year 2021/2022



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President

- Vacant

Vice Presidents

- Mr M Cooke
- Mrs P Williams

Chairman

- Miss M E Emms

Chief Executive

- Mr N D Worth FCIHT

Executive Council

- Mrs L Baker
- Mrs V Brindley
- Mr B Johnson
- Mr L Puffett
- Mr A Stevens
- Mr G Stevens
- Mrs L Ward

Independent Charity Trustee

- Mrs Emma Tugwell-Smith

Introduction

It is with great pleasure that I welcome you to the 2022 Annual General Meeting, and to present the reports and accounts for the financial year ended 30th April 2022.

2022 is a special year in the history of GEM as we celebrate our formation 90 years ago under the name of the Company of Veteran Motorists (CVM). The story goes that our founder, Harold Wood, was driving to meet some friends when he was nearly hit by a young driver coming the other way. He decided that he wanted to do something to help stop the growing number of people being killed or seriously injured on the roads and CVM was born. His ethos of encouraging members to drive with Care, Courtesy and Concentration remains as relevant today as it was in 1932 and makes sure that road safety remains at the heart of what we do.

We cannot meet today without paying tribute to Her Late Majesty Queen Elizabeth II who passed away in September. She was part of all of our lives for so long and little did we realise as we planned and produced our special edition of Good Motoring for her Platinum Jubilee that she would pass away within weeks. We look forward to the reign of King Charles III with optimism and hope for the future.

The year has not been without its challenges and I want to pay tribute to the whole team at GEM who have provided another year of exceptional service to our members.

Award winning breakdown cover

For the thirteenth time we were again in the top three breakdown recovery providers in the country, coming third in the Auto Express Driver Power Survey. Retaining this independently assessed award is a fabulous achievement and demonstrates how well our members regard the service we provide.

We also retained our 5 Star defaqto Rating. This independent research of financial products demonstrates that we not only continue to provide policies with the highest quality offerings in the market, but that we continue to conduct our business in a first-class manner.

Membership

It is fair to say that there have been challenges for the country over the past couple of years due to the Covid-19 pandemic and we have not been immune to these. As we continue to rebuild from the pandemic, I'm pleased to say that in 2021/22 4,605 new membership policies were taken out. Although this is less than the previous year, we maintained an average renewal rate of 74%.

Earlier this year we introduced our new website and membership management system. This has already improved our visibility on the internet and has introduced a number of new features for members, including allowing them to access policy documents and make changes to their policies online at their own convenience.

Our smartphone app continues to help members with just over 27% reporting their breakdown using this method. The mapping feature gives the precise location of the breakdown which is invaluable in getting help to members quickly.

Although coming into effect after the end of the financial year and outside of the scope of this report, I wanted to mention that we have been working hard to enhance our policies and have successfully introduced several new policy enhancements. These include covering members for any vehicle they break down in removing the requirement that they had to be the driver of passenger in a vehicle they owned; we've increased the range on recovering caravans and vehicles involved in collisions from local to nationwide; and also extending cover to include vans up to 3,500kgs (previously this was restricted to vans up to 2,500kgs. All of this at no extra cost to members and we believe represents real value for money.

Road Safety

As I mentioned in my introduction, 90 years ago our founders set us a very clear mission to help keep everyone safe on the roads. We continue to promote safer roads for all and road safety in all its forms. Following the dramatic reduction in casualties we saw in 2020, caused predominantly by the lockdowns imposed during the Covid-19 pandemic, there has been a significant increase in the number of people killed or seriously injured on the roads of Great Britain. At the time of preparing this report the final figures have yet to be released. The latest estimates from the Department for Transport are that 1,560 people died and 25,739 were seriously injured.

We continued to support Project EDWARD (Every Day Without a Road Death) this year, and we're pleased to have been part of such an outstanding initiative since it started in 2016.

We welcomed the changes to the Highway Code and the introduction of the hierarchy of road users. These important changes were designed to ensure that everybody shares the roads appropriately.

We are disappointed the Government are yet to decide on vehicle Type Approval Regulations that are required following our departure from the EU. They have had an opportunity to enhance the UK's reputation as world leaders in road safety standards and require the introduction of safety systems to new vehicles including Intelligent Speed Assistance, Advanced Emergency Breaking and several others being introduced into vehicles within the EU. Indeed, the Government's commitment to road safety in recent years has been poor and the long-awaited strategy is still to be released.

As a member of the Parliamentary Advisory Council for Transport Safety and Road Safety GB, we will continue to work with partners to improve road safety across the UK.

Road Safety Charity

In 2021 the trustees of the GEM Road Safety Charity were pleased to be able to provide grant funding for a number of projects, including to the British Horse Society for a project entitled Looking Out for Laura which was a joint initiative with Cycling UK aimed at humanising vulnerable road users. The evaluation of this project was very encouraging and we look forward to seeing its impact in the coming years.

As ever the Trustees are keen to do more for the cause of road safety and are extremely grateful for the generous donations from members. Such donations are given in full, directly to the trustees, to be used towards road safety projects. If you would like to donate, then please fill in the form that appears in every edition of Good Motoring. You can also donate to the charity each time you shop online using Amazon Smile or Easy Fundraising.

I'm pleased that GEM has pledged to donate 90p for every new membership policy taken out in 2022.

Keeping in Touch with Members

Good Motoring was first published in 1935 and remains a vital link in communicating with our members. I would like to thank James Luckhurst, Good Motoring Editor, for his ongoing tireless efforts in creating a magazine with interesting and informative features, articles, car reviews and competitions. I also want to express my thanks to David Motton, our Road Test Editor and all of the other regular contributors to the magazine for helping to make it such a success. We appreciate all the letters and emails to our editor giving us valuable feedback.

During the year we have made improvements to our e-mail platform which had given us a much-enhanced way of contacting members, including through our lively newsletters. Our new website has an improved Members' Area which, as I've mentioned, allows members to manage their membership online more quickly and efficiently. The team are always on hand to help out over the phone, maintaining that excellent personal service that remains at the core of what we do. We make changes to their breakdown policies as well as accessing our exclusive membership benefits.

Finances

Copies of the association's accounts are presented here today and are also available, free of charge, by sending a stamped addressed A4 envelope marked 'Accounts' to our offices in Forest Row.

And Finally

I want to thank you, our members for helping make GEM such a success over the past 90 years. Without you there would be no GEM and we would not be able to continue to contribute to keeping people safe on the roads.

I am extremely grateful to my colleagues on the Executive Council, the team in the GEM office, the call takers at the Control Centre and the recovery operators who turn out to help day or night, thank you.

Maureen Emms

Chairman, GEM Motoring Assist



For further enquiries please contact us by calling
01342 825676 or email info@motoringassist.com

GEM Motoring Assist
Station Road
Forest Row
East Sussex
RH18 5EN

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