THE CHAIRMAN'S REPORT

for the Financial Year
2025/2026

GEM
MOTORING ASSIST
Founded 1932

The Chairman's Report for the Financial Year 2025/2026

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- Mr L Puffett

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- Mr P Fermer

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- Mr J Luckhurst

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- Mr L Puffett
- Mr A Stevens
- Mr G Stevens
- Mrs L Ward
- Mr P Fermer
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- Mrs G Starkie

Introduction

It is with great pleasure that I welcome you to the 2026 Annual General Meeting and present the reports and accounts for the financial year ended 30th April 2026.

This has been another year of very positive development for GEM and I would like to take this opportunity to thank the entire team for their continued hard work, commitment and exceptional service to our members.

In my last few reports, I covered staff movements, restructures and the movement of Marketing responsibility to within the Call Assist Group. This year, I am pleased to confirm all areas are working very well, with clear progression under a strong structure.

I am delighted that GEM remains resilient, adaptable and focused on its core purpose of road safety whilst providing the best possible service and value to our members.

Developments

We have been working hard to introduce some excellent enhancements to our breakdown cover offering.

This year, we launched Key Cover and Cyber Cover which can now be purchased through our website on an optional sale purchase. With so many reports of cyber incidents, especially as we now drive vehicles which contain personal information, as well as in their apps, this is a very beneficial service for both vehicles and home use.

The Motor Legal Helpline through ARAG Legal also launched. This is funded in full by GEM and it's a dedicated service in relation to Motoring enquiries and any legalities our members may need help with.

We continued to benefit from enhanced sales due to achieving Which? Recommended Provider status in late 2024 and GEM also retained its Defaqto 5 Star Rating, which confirms our breakdown policy continues to be regarded as being at the highest level of quality.

The entire team worked tirelessly to launch our vehicle breakdown cover, which now compliments our offering of personal breakdown cover. Vehicle cover is covered in greater detail within my report, but this offering has been welcomed by members

new and current, who only have one vehicle in their household which they wish to cover or indeed, they need cover on their vehicle in both the UK and Europe.

As I confirmed within my last report, with diminishing sales and new members' preference for a fully assisted service, we have now withdrawn Recovery RECLAIM, our pay-and-claim scheme. Our members with a Recovery RECLAIM policy will have the option to renew their existing policy for the foreseeable future, or they can now opt to purchase the alternative cover we now offer through GEM.

My reports over the last few years, explained how we needed to protect our membership, brand and the credibility we have accumulated over the past 90 years. We therefore requested a breakdown competitor should cease to continue with its underhand marketing activity and passing off, which was met with continued resistance over a long period of time. This resistance left us with no other choice than to protect our membership and our brand by committing to take full legal action against the other party, which has been ongoing between our legal representatives since my last report. We are now hopeful however, that we will agree on a resolution, rather than the need to pursue this matter through the entire legal process.

Membership

In 2025/26 a total of 4,057 new membership policies were taken out. Our average renewal rate for the year was 87%.

Our plan going forward is to continue to grow our membership and to concentrate on retaining the loyal members we already have, by offering the best value for money motoring membership and breakdown cover options which we have now expanded. We will continue to promote the GEM brand across a wide network and include the promotion of our new cover offerings.

Head of GEM Member Services, Mrs Moody, has been working hard to improve processes and communication in the office. The team is now proactively multitasking in all areas.

AI efficiency is always being considered within GEM and to reduce our carbon footprint wherever possible, we now provide our members with a choice of receiving their quarterly magazine Good Motoring, digitally through our website as opposed to through the post.

New Cover Option

April 2026 marked an important development in our member offering with the launch of our new Vehicle cover option, which was introduced to complement our existing Personal cover.

Personal cover means the person is covered in a vehicle they are travelling in, providing it meets with vehicle acceptance criteria. Vehicle Breakdown cover, provides protection for an individual vehicle, whoever is driving it. This suits households which only have one vehicle with one or more drivers. Vehicle cover also enables us to offer breakdown cover on a vehicle in both the UK and Europe, subject to vehicle age criteria.

This provides our members and new members with greater choice when considering their vehicle protection needs with GEM.

The launch represented an important step in continuing to develop products and services that provide practical value to our membership. By adding Vehicle cover to the existing range, we are able to offer members a broader choice of protection through the organisation they already know and trust. Launching a new product also enables us to explore new markets and attract new members.

One of our first members to join and purchase a vehicle policy, was actually a former GEM member who only had one vehicle, but they also needed annual breakdown cover for their vehicle in the UK and for trips to Europe. Previously, we could only offer Personal breakdown cover in the UK and short-term cover in Europe, but with the launch of vehicle cover, we could fully accommodate our returning member's needs.

The successful completion of the launch was a significant achievement during the year, involving considerable work behind the scenes to ensure that the new product could be introduced effectively and supported appropriately.

Road Safety / Road Safety Charity

The year from May 2025 to April 2026, there was sustained road-safety activity across practical education, policy development, public engagement, media work and events. This work strengthened GEM's profile as an evidence-led voice for safer mobility, while creating opportunities to influence the emerging national road-safety agenda and to provide drivers with timely, usable guidance.

The reporting year began with significant activity around young-driver safety. In May, GEM completed production of four Blue Light Aware videos for use at the Young Driver Focus 2025 and across its social-media channels. Early engagement figures, particularly on Facebook, were encouraging.

Two supporting thought pieces were produced: one focused on younger drivers, which was timed to coincide with Young Driver Focus and another on older drivers, vision and the importance of regular eye tests.

In June, the Project EDWARD webinar provided a further opportunity to promote Blue Light Aware. Work continued through July, when scripts and plans were updated for the remaining Blue Light Aware videos. These were designed to include younger drivers and passengers, reinforcing the resource's relevance to the audiences most likely to benefit from it.

The year also included early discussions with Vision Zero Communications about GEM supporting a new young-drivers website, including information and encouragement relating to graduated driver licensing. This helped to establish a foundation for subsequent work on young-driver risk and licensing reform.

Policy work became a major focus following publication of the Government's Road Safety Strategy in January 2026, when GEM engaged with the associated programme of five consultations, covering:

· Motoring offences and penalties

· Minimum learning periods

· Eyesight and fitness to drive among older drivers

· Moped and motorcycle licensing

· Vehicle safety technologies

A London symposium in February enabled direct discussion with police officers, academics and policymakers, particularly on young-driver licensing. This engagement was supported by the development of GEM policy positions on P-plate schemes and eyesight-testing reform.

A detailed questionnaire was issued to members in March, enabling GEM's consultation responses to reflect the views of an engaged motoring audience. The survey generated valuable findings in April.

Across all five themes, respondents broadly favoured stronger road-safety measures, while emphasising that policy must remain fair, proportionate and compatible with people's need to travel independently. There was support for tougher sanctions for dangerous and careless driving, including stronger responses to repeat offending, though confidence in the existing penalty-points system was limited.

Members also favoured a minimum learning period for new drivers, typically between six and 12 months, combining professional tuition with supervised experience in higher-risk settings such as night-time, rural-road and motorway driving. At the same time, they stressed the importance of avoiding unintended restrictions on young people's access to employment, education and social opportunities.

On older drivers, respondents supported regular eyesight checks from around the age of 70, commonly every three to five years, alongside further medical or cognitive assessment where concerns arise. This support was framed around maintaining safe mobility rather than imposing discriminatory restrictions. Motorcycle and moped feedback similarly favoured evolution: more comprehensive initial training, improved hazard perception, progressive access and periodic refresher learning.

Members generally supported safety technologies such as intelligent speed assistance and lane-keeping systems, but continued to see driver behaviour as the central factor in road safety and wanted users to retain an appropriate degree of control.

GEM was recognised for its support at the British Horse Society's 10th-anniversary celebration for the Dead Slow campaign, including funding for the "Look out for Laura" video.

Public-facing communication remained a consistent priority throughout the reporting year. In June, GEM contributed towards a BBC Radio Sussex and Surrey interview on journey preparation and economical driving, whilst also

responding to member queries on driving abroad and insurance requirements for motorcyclists carrying pillion passengers.

Media appearances during the year addressed topics including eyesight, deer strikes, winter driving, Community Speedwatch, heat-related driving risks and antisocial driving by young motorists. Advice during hot weather focused on fatigue, dehydration, concentration and vehicle reliability, including the risks associated with ageing batteries and poor tyre condition.

A very active year in Road Safety, which is at the core of GEM and driven forward by James Luckhurst, as well as the GEM Executive Council and the GEM road safety charity.

Driver Events

GEM continued to play an active role in supporting road safety through several important events during the year, providing opportunities to share knowledge, engage with partners and promote practical measures to help keep road users safe.

GEM was the headline sponsor for the Young Driver Focus event in May 2025, continuing our commitment to supporting safer driving among younger motorists. The event provided a valuable opportunity to hear from those working directly in the field of young driver safety. It also gave GEM the opportunity to engage with other organisations and share ideas around driver behaviour, education and early intervention.

In November 2025, GEM's role as headline sponsor of the National Road Safety Conference provided a high-profile platform for engagement with more than 300 delegates and helped raise awareness of GEM's work, which opened constructive discussions with partners across the sector. These conversations helped develop links with initiatives including the Blue Light Aware resource and the British Horse Society's Dead Slow campaign.

GEM also sponsored the Mature Drivers Conference in April 2026. This was a highly informative and well organised event, providing valuable insight into the range of approaches and initiatives designed to help older drivers remain safe and confident on the road.

Awards and recognitions

It is always particularly pleasing to see the work of GEM recognised by others and this past year has provided us with some notable achievements.

In November 2025, GEM Motoring Assist was awarded with Best Breakdown Cover in The Money Pages Personal Finance Awards.

GEM Motoring Assist was also presented with a special award from Project EDWARD which celebrated a decade of partnership and a shared commitment to safer roads.

The award was formally presented to myself at the Project EDWARD Parliamentary reception on Monday 8 December. In announcing the award, the Project EDWARD team paid tribute to GEM's vital early support for the initiative. When the original idea of a "Every Day Without A Road Death" was first proposed, GEM provided the essential funding and encouragement that enabled the landmark event in 2016 to take place.

In March, GEM was named Best Breakdown Cover Provider at the 2026 YourMoney.com Personal Finance Awards. The award recognised GEM's commitment to competitive pricing, clear communication and consistently high levels of customer service.

This award is particularly meaningful as it is based on the views of consumers, who assess products and services in areas including value, clarity and ease of use. It is therefore a welcome recognition of the work undertaken by the whole GEM team to provide members with straightforward, good value breakdown cover and prompt, reliable assistance.

Looking Ahead

We have a number of opportunities to continue raising GEM's profile and engaging with motorists and the wider motoring community.

GEM will be attending the Bromley Pageant on 19th July, an event which is expected to attract around 10,000 visitors. The pageant celebrates all aspects of motoring, with a spectacular display ranging from vintage and classic cars through to retro modern vehicles, commercial vehicles, tractors and stationary engines. It provides GEM with an excellent opportunity to promote the work that we do in road safety, as well as an opportunity to attract new members.

We are also proud to be continuing our support for young drivers through the Young Driver Focus 2026, confirmed for 13th May at the RAC Club. This initiative provides a valuable opportunity to focus on driver behaviour, education and early risk reduction and is an important part of our continuing commitment to supporting safer driving among the next generation of motorists.

Finances

Copies of the association's accounts are presented here today and are also available, free of charge, from our office in Forest Row.

And Finally

As all GEM members will know, we produce a magazine which receives countless reviews of praise for such an enjoyable and informative read. I would therefore like to take this opportunity to thank our Editor, James Luckhurst, our Road Test Editor, David Motton and the backing team of journalists who provide us with such a very good read which covers a variety of subjects each quarter of the year. Publishing isn't an easy task, but I think James and our team deserve recognition for their unfaltering and professional approach to ensuring our members look forward to their copy dropping through the letterbox or indeed, appearing online.

I would also like to thank my colleagues on the Executive Council for their continued support, the fantastic team in the GEM office, our Senior Management team and our Marketing team. In addition, on behalf of us all, including our members, I would like to thank all the wonderful 24 hour Control Centre staff who are on hand whenever our members need assistance and our network of brave Recovery Operators who, in all types of weather conditions, risk their lives every day whilst helping motorists at the roadside.

My final words are in appreciation of all our loyal members, who have always supported GEM in becoming such a success in winning awards, whilst also supporting us in promoting safety on our roads for the benefit of all road users and pedestrians.

Lee Puffett

Chairman, GEM Motoring Assist

GEM
MOTORING ASSIST
— Founded 1932 —

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

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

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