



# THE CHAIRMAN'S REPORT

for the Financial Year 2022/2023



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## President

- Vacant

## Vice Presidents

- Mr M Cooke
- Mrs P Williams

## Chairman

- Miss Maureen Emms – Retired December 2022

## 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 2023 Annual General Meeting and present the reports and accounts for the financial year ended 30th April 2023.

Before I start, I would like to pay tribute to my predecessor as Chairman, Miss Maureen Emms. Maureen has been a member of GEM for over 40 years and served with distinction as Chairman from 2004 until earlier this year – an unprecedented 18 years at the helm. It is thanks to Maureen's stewardship that the Executive Council has been able to represent the views of members in very changing times and I therefore consider it an absolute honour to follow Maureen as Chairman.

Paula Williams is now taking a well-deserved rest and I would like to take this opportunity to thank Paula for her long service and unwavering support for GEM over many years. I would also like to thank Neil Worth for his dedication to GEM and wish him all the very best for the future as he embarks on a new chapter in his career.

Similar to all other organisations, there will always be challenges to overcome each year 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

GEM was Highly Commended for Best Breakdown Cover in the Personal Finance Awards in November 2022. In its 25th year, the Personal Finance Awards are nominated and voted for by the general public in recognition of good service across the financial services industry.

We retained our Defaqto 5 Star Rating, which demonstrates that we continue to provide policies with the highest quality offerings in the market. Unfortunately, Auto Express did not run its insurance and breakdown Driver Power Survey this year.

Towards the end of the 22/23 financial year, we took the opportunity to begin development work on a new product to add to our breakdown cover offering. Currently being finalised behind-the-scenes, when this is launched after further testing, it will enhance our product offering to provide members and prospective members with greater choices to suit their needs.

In the past year we have ended our long-running introductory discounts, except on a few occasions throughout the year such as Black Friday. This has enabled us

to provide a more consistent price for new members and renewing members, meaning we have been able to maintain our competitive prices for everyone.

We successfully introduced several new policy enhancements in July 2022. These include covering members in any vehicle they break down in, whereas previously, members were only covered as the driver or passenger in a vehicle they owned. We have increased the range on recovering caravans and vehicles involved in collisions from local to nationwide and we have also extended cover to include vans up to 3,500kgs (previously this was restricted to vans up to 2,500kgs). All of this is included at no extra cost to our members and we believe it represents real value for money. We have received very positive feedback from our members since introducing this additional cover at no additional cost, at a time when other providers are increasing prices.

We have started to regularly ask our customers to leave a review for GEM on Trustpilot after experiencing a breakdown. This will help with new member confidence if they have not heard of GEM before, as they will see that we consistently provide a high level of service.

## **Membership**

I'm pleased to confirm that in 2022/23 4,645 new membership policies were taken out, exceeding the previous year. Our average renewal rate was 81% which also exceeded the previous year at 74%.

2022 was our 90th anniversary and we celebrated this throughout the year, proudly sharing our heritage and the great benefits of GEM membership. Activity included a radio advert campaign, emails, social media posts and the launch of the 'Voices from the road' podcast with Valerie Singleton OBE. For every new policy sold in 2022, we also donated 90 pence to the GEM Charity, resulting in a £4934.00 donation.

Our plan going forward is to continue to grow our membership and retain the loyal customers we already have.

## **Road Safety / Road Safety Charity**

The worrying increase in the number of people killed or seriously injured on the roads of Great Britain has continued over the past 12 months. More than 1,700 people lost their lives on our roads in 2022, an increase on the 2021 figure of 1560.

We have 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 have worked with partners to ensure the 2022 changes to the Highway Code resonate as far and wide as possible, with a specific focus on the needs of vulnerable road users.

Our Blue Light Aware resource continues to be greatly valued by emergency service organisations. Through the past year we have spearheaded three specific campaigns to raise awareness of this important area of road safety.

We wait for Government action on tougher seat belt legislation, vehicle Type Approval Regulations and of course the Road Safety Review, but we fear the Government is now moving towards a lack of commitment to road safety.

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.

## **Keeping in Touch with Members**

Good Motoring was first published in 1935 and remains our biggest opportunity to communicate with our members. James Luckhurst continues to dedicate his time as Good Motoring Editor and David Motton as Road Test Editor. Together, along with all the other regular contributors to the magazine, they continue to make it such a successful, enjoyable and informative read. Thank you for all your hard work.

This year we reviewed the production processes and worked with Warners, our production house, to make the magazine as cost efficient as possible. We have been able to reduce our postage and paper costs which has contributed to us being able to maintain our competitive prices this year. We have also worked hard to streamline the content approval processes and have introduced a dedicated photography shoot day to produce a bespoke front cover for each edition.

We trialled a paper outer wrapper in Winter 2022, which gives us a new opportunity to promote what's inside the magazine when it lands on doormats, whilst being universally recyclable. This has since been introduced as standard on every edition.

Our members are at the heart of everything we do and as such, we have introduced new member surveys to gain valuable insight into why people

choose to join GEM, what content they like to read from GEM and how often they want to hear from us. This applies to both Good Motoring and our email communications.

Our new website was established in the previous year and we have since migrated our news content onto the same site, which is providing a useful platform to attract new potential members to GEM. We have been working hard to improve our rankings in Google and improve the visibility of the website through technical and content updates.

Our contract ended with our web channel supplier after a number of years. There are vast improvements that can be made to these channels using two different suppliers who already service other brands under the Call Assist group, which GEM became part of in 2019.

Last year we trialed an online Referral platform for our Refer a Friend scheme. Whilst this enabled us to streamline the referral process for our members, it was cost prohibitive and has since ended. However, we are continuing to take referrals over the phone and this is still hugely popular with our members.

Our email templates have been vastly improved with consistent branding, a user-friendly layout and useful sign-posting for members.

## **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 would like to thank all our members for helping to make GEM such a success as well as enabling us to promote safety on our roads for the benefit of all road users and pedestrians.

Last but not least, a huge thank you goes to my colleagues on the Executive Council, the excellent team in the GEM office, the Control Centre staff and our brave Recovery Operators who risk their lives every day whilst helping stranded motorists.

Lee Puffett

Chairman, GEM Motoring Assist



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