



# THE CHAIRMAN'S REPORT

for the Financial Year  
2023/2024

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## **President**

- Vacant

## **Vice President**

- Mr M Cooke

## **Chairman**

- Mr L Puffett

## **Treasurer**

- Mr P Fermer

## **Clerk to the Executive Council**

- Mr J Ellenger

## **Senior Management Team**

- Mr P Fermer
- Mrs P Moody
- Mrs J Fisher

## **Head of Road Safety**

- Mr J Luckhurst

## **Executive Council**

- Mrs L Baker
- Mr B Johnson
- Mr L Puffett
- Mr A Stevens
- Mr G Stevens
- Mrs L Ward
- Mr P Fermer

## **Casual Appointments (until October 2024)**

- Mrs E Tugwell-Smith
- Mrs G Starkie

## Introduction

It is with great pleasure that I welcome you to the 2024 Annual General Meeting and present the reports and accounts for the financial year ended 30th April 2024.

This has been another year of positive development for GEM and I want to pay tribute to the whole team who have provided another year of exceptional service to our members.

There have been some quite significant changes to the Management structure following the departure of our Chief Executive in October 2023. GEM is now headed up by a Senior Management Team of Paula Moody, Peter Fermer and Jo Fisher, with James Luckhurst becoming our Head of Road Safety. We have also recently appointed an Operations Co-ordinator and although structures will always change as colleagues come and go, we are confident the structure at GEM is now in a very good place to take the organisation forward into 2025 and beyond.

Following the last AGM, Mrs Tugwell Smith and Mrs Starkie were appointed on a Casual co – opt basis in accordance with rule 6 and I am delighted to confirm they will both be officially appointed at the AGM on 23<sup>rd</sup> October 2024 as Appointed Member Representatives, adding their passion and wealth of experience in road safety to the Executive Council.

I would like to extend my thanks to Mrs Brindley, who stepped down from the Executive Council in May after supporting GEM for many years. We also wish to say thank you and goodbye to our Office Manager, Mrs Overbury, who is retiring in November after nearly 20 years with us at GEM.

Despite these changes, the team at GEM remain resilient, adaptable and dedicated to providing the best possible service to our members.

## Award winning breakdown cover

For the first time in six years, GEM increased its prices across all levels of cover. This was necessary due to increased pressure from our insurance underwriters, who are experiencing increased claims from our members and also, increased claim costs in operating the breakdown and recovery operation.

As such and to ensure we could minimise the impact on our members, the price increase related to the third party costs only and the GEM membership fee was not affected. I am pleased to report that we were able to sustain new member

numbers following the price increase, whilst still remaining competitive against other well-known providers. We therefore thank our members for their support following some very difficult and yet, unavoidable decisions in relation to our prices.

GEM was highly commended for Best Breakdown Cover in the Personal Finance Awards for the second year in November 2023. The Personal Finance Awards are nominated and voted for by the general public, in recognition of good service across the financial services industry. The 2024 voting stage has recently closed and we are hoping for a third successful year in these awards.

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

Although this next development falls into the 24/25 financial year, it warrants a special mention in this report. After several years of just missing out, I am delighted to confirm that GEM Motoring Assist has recently been named a Which? Recommended Provider for Breakdown Services 2024. GEM topped the table of more than 15 breakdown providers, scoring highly for our value for money, speedy recovery times and customer service.

Since announcing the Which? results, GEM has seen a significant increase in new members and we are maximising this opportunity to drive awareness and consideration of GEM. We will focus our efforts on increasing the value of GEM membership, with a view to retaining as many members as possible next year.

Work on our new vehicle cover policy is ongoing and we expect to launch this in early 2025. We are also exploring payment options and considering the future of Recovery RECLAIM, our pay-and-claim scheme.

Another ongoing matter is increased competitive activity from another breakdown recovery provider. To protect our brand and the credibility we have accumulated over the past 90 years, we have taken legal action to request that they cease to continue with their underhand marketing activity and passing off.

## **Membership**

I'm pleased to say that in 2023/24 4,349 new membership policies were taken out, exceeding the previous year. Our average renewal rate for the year was 90.8%.

Our plan going forward is to continue to grow our membership and retain the loyal customers we already have by offering the best value for money motoring membership and breakdown cover.

In her new role as Head of GEM Member Services, Mrs Moody has been working hard to improve processes and communication in the office. The team is now proactively carrying out more tasks, with everyone trained to do the same jobs.

A new telephone system has been introduced, which has increased cost efficiencies and also minimises future disruption, when telephone lines cease to exist.

## Road Safety / Road Safety Charity

Road safety remains at the heart of GEM. As a member of the Parliamentary Advisory Council for Transport Safety and Road Safety GB, we continue to work with partners to improve road safety across the UK. We attended a PACTS Members' meeting at the House of Commons, with an opportunity to network with Network Rail (regarding level crossing safety), Transport Research Laboratory, various academics and policy makers.

Working closely with the Metropolitan Police, the British Horse Society and National Highways, we have delivered three new videos for the Blue Light Aware portfolio, which continues to be greatly valued by emergency service organisations. They included awareness of police motorcycles, how to make a good 999 call and advice for horse riders. The videos were launched at the Young Driver Focus event in May, which was also sponsored by GEM.

We put a great deal of effort into getting the most from the Young Driver Focus opportunity. This included a welcome speech by Gill Starkie and a foreword for the post-event document. Joint working as 'GEM and Project EDWARD' proved very successful on the day. We managed to gather support recordings from 25 event delegates, which were filmed and shared via GEM's social channels after the event. We have committed to be headline sponsor for the event in 2025.

We also continue to support older drivers. In conjunction with the Older Drivers Forum, we have delivered a varied line-up of content for our series of four webinars during 2024, presented by Valerie Singleton OBE.

We have had many opportunities to appear on BBC Radio Sussex, Surrey and Norfolk, as well as the Jeremy Vine Show on BBC Radio 2 to talk about driving with diabetes. Topics included recent crashes involving bin lorries, winter

safety tips, speed compliance and pedestrian safety. We also briefed the Daily Express on Blue Light Aware, older driver issues and graduated driver licensing.

In relation to the Road Safety Charity, we are supporting two successful grant applicants to the Road Safety Charity. The National Young Rider Forum will be producing videos to help riders (particularly those at work who may not have English as their first language) better understand some lesser-known road traffic signs. Eye Health UK will develop resources to support its commitment to promoting good vision for safe driving. These include a guide for motorists and training material for eye care practitioners.

Finally, we have also started the process of reviewing GEM's range of road safety leaflets, with a view to updating the content where necessary and distributing them in an up-to-date format to reach more people.

## **Keeping in Touch with Members**

Good Motoring, our quarterly members' magazine, was first published in 1935 and remains our biggest opportunity to communicate with our members. With 2025 being the 90<sup>th</sup> year of publication, there are plans to review the positioning of the magazine, to widen the audience and use it as a vehicle to increase memberships without necessarily also buying breakdown cover.

James Luckhurst continues to lead the publication of the magazine as Editor, supported by David Motton as Road Test Editor and a number of highly valued contributors. I would like to thank James and the team for their dedication in ensuring each magazine is a most enjoyable and informative read

We continue to carry out 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. We have also introduced exit surveys on the website to find out why people did not complete a purchase online, which gives us valuable insight into website content, usability and the relevance of our offering.

The team at GEM has also been more interactive on the website, using live chat as an opportunity to help visitors who may have questions about our cover. Website conversion is a key focus for the marketing team, working alongside our digital agencies.

## 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

I would like to thank my colleagues on the Executive Council, the fantastic team in the GEM office, our Senior Management team, all the 24 hour Control Centre staff and our network of Recovery Operators who bravely risk their lives every day whilst helping motorists at the roadside.

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

Lee Puffett

Chairman, GEM Motoring Assist



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