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| Question | Answer |

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| Ref Report of the Council: Structure, Governance and Management, where we are now, subpara 8.  Is it not time to look again at our choice of insurance broker? I was originally persuaded to join IAM 46 years ago by a member I knew, who said one major advantage it brought was lower premiums for car insurance. That remained true for many years, and I had very satisfactory service from an Essex firm you recommended. This was particularly true when my son started to drive, when they got very reasonable terms for adding him to my policy. Things have gone downhill since you transferred the business to Cornmarket. In the report, you mention them in passing without naming them, but make no comment. It is the purpose of using an insurance broker to get the best possible policy for their client. That is not my recent experience with Cornmarket. Last year, they actually increased the quoted premium by over £65 while I was in the middle of my phone call to renew. They said the underwriters had overlooked a fact which had been known to them when they issued their renewal offer. Cornmarket should have stood up for me, the client, rather than just passing it on unquestioned. If I thought that was bad, this year was worse. I was expecting some increase, having heard that the whole car insurance market had become more expensive. But what actually happened was Cornmarket sent a quotation exactly double the 2022 premium, even though I had no claim of any kind during the year. The accompanying e-mail gave no explanation for this massive increase. When they rang up to get my renewal, I said "Think of a number and double it" wasn't a good way to conduct business. They assured me it was the lowest possible price, and I said I would investigate the market. There I found identical cover for £400 less, at which Cornmarket offered a slight reduction in their quote (previously impossible), but still far too high. And, of course, they also add a £40 'arrangement fee' to the insurer's price. So, they have lost my business. They also encourage us to insure house and property with them. In fairness, driving skill is not an issue here, but they are hopelessly uncompetitive, so I never take their policy. Cornmarket don't appear to run their business to the high standard I would expect for Advanced Motorists. Perhaps this year you should look again at the market? I should be grateful if you address this at the AGM. | Cornmarket are our chosen strategic partner and have been for some time. Whilst we work with them, they do offer an independent service to our community and are very much led by external influences. All quoting is made on a case-by-case basis and they consider several different elements in this process.   This year, insurance premiums have gone up by 58% on average and as mentioned there are many contributing factors including inflation, labour, parts availability, insurance providers withdrawing from the market as well as other environmental influences.   We do listen to all community feedback, but as it stands, there is no consistent view on Cornmarket, with some members being very happy with the service provided. We will however continue to monitor all member feedback and will make decisions at the right time. |
| What is the process for informing members that they are no longer a member of a group which has ceased to be, but are covered by another group? | IAM RoadSmart ASDMs work closely with groups during any closure process. Following the member vote for closure, Groups are responsible for communicating and updating their members at each stage. They are encouraged to work with neighbouring Groups to provide information for prospective new members.  Prior to closure and in consultation with the Group, IAM RoadSmart writes to all Group members encouraging them to continue with IAM RoadSmart membership, and other local Group support.  Individual members have responsibility for communicating with any Group they wish to join. |
| I continue on a learning curve as far as digital information concerns me. However I have spent several hours reading the information this afternoon, which has left me in shock, as to the financial conduct that has taken place at IAM for more than one year. I surmise that a boardroom clear out would or should have taken place prior to the arrival of the pandemic. The comment “that no public money” was forthcoming last year, is followed by a latter statement that commission of £303.000 was received from insurance business. Remuneration/Benefits I cannot find any quantifiable amount, why is this not stated. A Remuneration Manager is now “on board” If the proposed subscription fee is increased, using current membership levels, what will be the increased income for next two years, cannot find any reference to this  Information. Will above be above 2022 subscription level. Is it correct to understand that the council have declared £7000.000. Available as a disaster fund should all income cease,to cover three years operation. If correct, This would suggest that there is considerable scope for further financial appraisal. I must concede that the AGM pages are numerous,as is the possibility that I have  Glazed over when reading,whereas a paper document can be marked as you read,in which case please accept my apologies. Moving on,Membership,you will find buried within your ems, an earlier one from me in offering my services to the local group,to which I was a regular supporter for many years. the manner in which it was conducted,resulted in me taking on another  Charity.  Younger people who I know, and have encouraged to continue their roadcraft after passing the basic DVLA test,have replied that either, they will continue for two more  On road lessons,or, worse, do not think any further training is necessary. I have three grandchildren at, Surrey, Exeter, Plymouth universities, two are graduating this year, I contacted the nearest IAM Group for each child to find out if they were running(after Covid) and how the individuals could attend. Only one group made contact, upon learning that they were aged 18 years and had passed a test, stated that they could not help, not even inviting them to a group meeting, I was not impressed! The University campus totals several million people, that could keep a new IAM officer busy. Historically, the IAM had contributed to changes contained within the new Highway Code, I am aware that other members have serious concerns about some of the changes, is it possible for more information as to the reasons for the new layout, being published in the magazine. I wish the new team well, I truly had not realised the seriousness of our predicament. | You have raised many points which all have merit, and many are covered either in the Statutory Accounts for 22/23, as part of our regular updates, or part of the AGM itself. We do recognise the importance of younger members, which is one of our key strands of activity.  Equally, it is critical we transform IAM into a sustainable organisation - as you rightly state, that appears to have been overlooked historically.  The challenge we face is quite large and critical - we have a new 3-year-plan to achieve it and wish to ensure we can deliver that plan accurately and swiftly. This in turn drives the requirement to look to our members for incremental increases in membership fees.  All our costs are increasing, at a time when we are looking to make material change and investment to ensure IAM has a sustainable and bright future, to continue to drive our focus on Road Safety across the nations. |
| Thank you for the advice concerning the AGM. I would like to see the following question put to the AGM as a means of promoting the value of IAM membership to a wider audience and safe driving in which we all have an interest? "Can we undertake a survey of members to find out how many have been involved in a serious accident/incidents, which include fatalities or serious injury, blameworthy or not over the past decade; or if that is too long, a shorter period and the approximate average annual mileage driven by the member? " If, as I suspect, this anonymous statistic produces a very low number versus the mileage; what better result could we have to promote the cause of "Safe-driving and IAM Membership"? | Thank you for your proposed question and research. We will feed this into our Policy & Standards and Marketing and Comms teams to ensure we address your request.  We have plans in place for increased marketing, policy, and campaigning activity for 2024/2025 – these plans include more in nation activity, with further planned outreach to bring in a more diverse audience into the community. |
| In the General Nature of Business, I refer to no.3, regarding the proposed increase to membership subscription, I would feel very strongly that this be thought about carefully, particularly with regards to OAP members like myself, a member for 32 years who consider the IAM as a charity worthy of support within the limited budget of being a pensioner. Also, the young, who we wish to encourage, will find it hard to find any extra money to pay out. | Many thanks for your question. We do not take price increases lightly - and always look at alternative means to cover our operating requirements. With the macroeconomic challenges, coupled with the need to drive IAM to a place of sustainability, we have been able to mitigate most of that risk - but we do still have a small element we are looking to our members to support. We do think the increase, whilst the impact will be different for everyone, is quite modest given some of the financial challenges we have managed to mitigate. |
| I appreciate that the last year has seen IAMRS go through significant change. The council and SLT are now driving it forward in the right direction. It is notable from the accounts, that a much higher amount has been paid in redundancy payments, than ever before. Can the board please confirm how many staff leaving the organisation, that this amount represents? | Many thanks for your question. We are always as transparent and open as possible with financial matters with our members, ensuring we remain compliant with legislation and our reporting requirements. We have fully disclosed the elements we are required to do so to ensure members have visibility. Many of these amounts do represent contractual obligations the organisation entered into historically. |
| Young motorcycle riders are overrepresented in KSI statistics. IAM RoadSmart requires a motorcycle to be capable of the national speed limits. Most young riders, less than 25 years old, riding low powered machines. How can groups help these riders become safer road users? | IAM is keen to engage with all young motorcyclists and will work with any young rider once they have passed their initial DVSA test and achieved an A1 category licence, the machine they are licensed to ride will be capable of the speed limit. It can be counter-productive to engage with a young rider before they have finished their initial training and passed a DVSA test. We do work with CBT and DAS providers to try and ensure that young riders are pointed in our direction at the earliest opportunity, but this must be post-test |
| Payments to motorcycle Observers by Associates are generally resented by the Associates. Observers invest a lot of money in delivering with IAM RoadSmart services. These costs need, at least in part in these financially difficult times, to be reimbursed. What are your thoughts on this proposal? | The charity is able to do what it does through the goodwill and support of its many volunteers, without them, we couldn’t do what we do.  Throughout the year, we’ve given thanks to our volunteers for their ongoing time and commitment to IAM RoadSmart; this has been done as part of the People Power and Volunteer campaigns, with recognition also shared from our CEO.  Observer roles are volunteer roles, and financial incentive or reward is not something we can do, but we are investing in our volunteers in other ways. From our relaunched annual awards to the work we’re undertaking with Investing in Volunteers.   We’ll update you further as soon as we’re able. |
| How does the number of IAM Test passers compare with the total number of those passing the basic driving test each year - over time? How can the IAM appeal - via say driving instructors - to new aspiring drivers to improve standards beyond the basic test? Does the IAM get involved with / partner the company behind the driver awareness courses to help take standards to a whole new level? | The pass-rate for an advanced driving test is around 85% which compares favourably to the practical driving test which has a first-time pass rate of around 48% in 2023-24.  IAM RoadSmart works with a variety of stakeholders to raise the issue of young driver skills, and already offers a young driver assessment however we feel that more should be done by UK and devolved Governments to look at improving the learning process and post-test driving standards.  As part of our strategy to attract a younger audience we want to offer younger drivers a unique package which ties into what really matters to them – cost benefits and flexibility among many other things. |
| You run advertisements for the Agrui dash cam. However, I have never seen a review of the quality of the units in the way that Nextbase is reviewed. Why is that? | We are more than happy to take feedback for consideration in future editions of the ‘RoadSmart’ magazine, and as a result, we’ve added this as a feature for future consideration. |
| It is mentioned that costs for membership will increase, which may be no bad thing noting the finances. However, costs to young members are deemed too high and difficult to justify, considering there seems to be no real advantage to younger people, except hopefully they are safer drivers and riders | A new marketing strategy is in place for 2024/25; it supports the delivery of our 3-year plan and places emphasis on reaching new, younger, and more diverse audiences.   As a charity we’re not only looking at acquisition of younger people, but also what we can offer them in terms of membership, with a relevant benefits package, and further work to be done on the retention of young people and how we can retain and draw on them in the community. |