

The Great British Insurance Scam

In the last newsletter I believe touched on the fact my car insurance was coming up for renewal in the not-too-distant future. I have used the IAM Insurance broker, which used to be called IAM Surety since their inception (provided by Cornmarket). Initially they would match the best price I could find with a like-for-like policy, once I'd shared with them my logon details for which ever insurance comparison site I was using for my research.

Each year that the renewal was due, I would find their "best" quote was always higher than shopping around – which I guess is part of the course. Customer loyalty stands for very little these days, and I suppose they hope that we as customers won't begrudge paying a "little bit more" each year for the convenience of just phoning up and parting with your credit card details. This seems to be pretty common across the entire insurance industry - home, car, medical, etc.

This year my renewal documentation came through with the rather eye-watering premium of £452. Given I am barely using my car this made me think about the cost per mile. I used to view insurance, MOTs and yearly servicing as the cheap part of motoring – the costly bit was feeding the car with diesel! However, since lockdown, visits to garage forecourt to refill the tank and few and far between as my yearly mileage is now so low, the "admin overheads" which enables me to drive my vehicle in a safe and legal manner on the roads are now somewhat more per mile than they used to be.

After logging into CompareTheMarket.com the top 5 insurance offers were all within about £3 of each other, while offering identical cover (including mileage, business cover and excess) to my IAM Surety quote. The shocking part was that to remain a loyal customer was going to add £184 to the yearly premium!

I called up IAM Surety, and spoke to one of their insurance advisors based in Ireland. Having explained the situation, and provided a screenshot of the quotes via email the call ended with the promise of a call-back. Two days later that call happened. The original underwriter who had initially quoted £452 was happy to match the quote for £268 for the very same policy. Given I've only had one claim, and that was then car was parked on the side of the road and it was hit by un-known driver, I don't believe I'm classed as a high risk.

What am I getting at – it pays to shop around. It only took me a few minutes to log into the comparison site and get some comparative quotes (the site remembered all my details – car, address, mileage, policy extras, etc). Even with the 2 phone calls, I can't have spent more than 10 minutes in total, but the savings are certainly worthwhile. The key, I suspect, is not to wait till the last minute, but to start the search about a month early. Obviously, we need insurance, so it you wait to the last minute it almost becomes a sellers' market.

What will I do with the 'saved' money... It will probably get spent on the car, as it is due DSG service (every 40k) and the remainder will go a start to cover the cost of a couple of premium-brand new tyres. No point buying the cheapest tyres you can find as more than likely they'll be ditch-finders. We all know that cheapest isn't always best!

Don't forget to check out what other offers are available to you as full members of IAM RoadSmart. The complete breakdown can be found on the web, <https://www.iamroadsmart.com/membership> Also there are a number of additional challenges available:

F1RST - F1RST membership is attained by taking the advanced test for car, motorcycle or commercial vehicle and scoring 1 in every category.

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FELLOW - Our Fellow membership tier is open to all full IAM RoadSmart members, it provides you with enhanced recognition and benefits in return for your commitment to keep your advanced skills up to date by retesting every three years with us.

MASTERS - Take the ultimate challenge by becoming a Master Driver or Rider. Open to all full IAM members, our Masters programme provides true one-to-one mentoring to help you to attain the highest standard of civilian driving or riding ability in the country.

Safe motoring during the final few weeks of summer!

Matt Ames
Newsletter Editor

Test Passes - Congratulations

We welcome to the Dorset IAM RoadSmart Group as Full Members:

Full Member	Observer
Paul Leivers	Andy Temple

Congratulations on your recent test pass, your certificates should be in the post from IAM House (if they haven't yet arrived, they will do shortly).

Membership renewals

I am afraid it is that time of year again - or at least for our members who are registered as 'September Joiners'. If you receive this newsletter electronically and your membership is due then you should expect to receive an email shortly. For our postal members, the form should be in the envelope along side this newsletter.

As always your prompt return is much appreciated and makes my life easier.

Thanks,

Matt Ames
Membership secretary

IRONMAN 70.3 returns to Dorset

This is likely to be a hot topic, so please feel free to let me know your experiences. IRONMAN Weymouth 70.3 is set to return to Weymouth Bay for a 1.2 mile sea swim, followed by a 56 mile bike ride around the Dorset and finishing with a 13.1 mile run made up of a number of laps along the seafront and harbour.

Each year that IRONMAN occurs, the bike route takes place on closed roads, primarily for the safety of the competitors. For the duration of the event, and a few days before and after a couple of the town's carparks are closed. There is always the argument of "what does IRONMAN do for me?" and "Only Weymouth benefits, keep it all in Weymouth"

Many of the competitors (to whom I take my hat off to, as I only run and cycle - swimming is a skill which I've not improved upon since primary school), will be staying locally, so the local hotels and B&Bs are benefiting to an extended season (given the summer holidays are over). Competitors are likely to be supported by friends and family - which helps to support the varied range of eateries throughout town. A lot of competitors from outside the area will visit in advance to check out the cycle route and experience first hand what it is like to swim in the bay.

Ok, so that is two benefits centred around Weymouth. Let's look at the carparks, the Pavilion carpark is hired from Dorset Council, as is Lodmoor carpark.

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We have money from these hires heading straight into Dorset Council's coffers. On to the road closures, don't forget that they aren't free either, so we see even more money heading towards Dorset Council.

Any additional income into the Council should be considered as a bonus to us, as local tax payers. More money in has the potential to mean lower Council tax increases in subsequent – assuming the Council doesn't squander the money!

Onto the second point – keep it all in Weymouth, well maybe if Weymouth Town Council got keep all the money rather than it going to Dorset! Realistically though, it would be pretty challenging to make up a sensible bike route without closing some of the main roads. As it stands the current route which dares to venture north of the Ridgeway helps to showcase there is plenty more to Dorset than just the coast line.

For the houses which are on the cycle route or nearby area may experienced closed roads of a number of hours, I do appreciate it is a temporary inconvenience, but it is just for part of a single day and provisions are in place to deal with emergency issues and care staff. Plenty of notice has been given you have the option to plan around it. Where-as I read in the Echo yesterday "Route through Dorset village to shut - with 28.7-mile diversion route in place", which is quoted as

"A350 High Street in Spetisbury, between West End and South Farm Road, will shut from 8pm until 6pm on Monday, September 27 to Saturday, October 9. It will be open on weekends. The 1,030-metre stretch will close in order to safely allow Dorset Council's maintenance crews to carry out carriageway repairs and maintenance." – certainly much less notice is given here!

Many other locations around the UK take great pride in being selected as host venues, we should embrace it and look at the larger picture. I'll be out on the day supporting the event.

Dorset Police thank 140 speed watch volunteers reproduced from the Dorset Echo

More than 300 drivers have been issued with warning following a community day of action targeting speeding motorists.

The education and enforcement Community Speed Watch event saw 35 teams carry out 48 one-hour sessions across Dorset on Tuesday September 7. A total of 58 per cent of those caught speeding were from Dorset.



The highest speed recorded was 62mph in a 30mph limit in Westbourne around lunchtime, which Community Speed Watch co-ordinator Martha Perry described as "clearly unacceptable".

She added: "The scheme empowers communities to take local action around speeding and get a true understanding of the extent of the problem."

Another 38 drivers also received enforcement letters during the day of action, which will result in points and a fine.

Community Speed Watch is run through Dorset Police and provides an opportunity for volunteers to work within their community to raise awareness of the dangers of speeding and to help control the problem locally.

Teams use radar detection devices to monitor drivers exceeding the speed limit at locations agreed with Dorset Police.

Volunteers were required to record the vehicle details and pass these to the force for their vehicle and driver information to be checked before a warning letter is issued.

Brian Austin, Road Safety Operations Manager said: "Overall we have almost 1,000 speed watch volunteers providing additional eyes and ears out in our community to help us enhance our intelligence and better understand locations vulnerable to drivers talking a risk with their speed.

"The Speed Watch team results are also shared with local authorities through the Dorset Road Safe Partnership for consideration of other speed restriction and road engineering measures such as traffic calming, speed indicator devices or a change to the limit to be considered.

"We'd like to say a huge thank you to our volunteers and ask that anyone wishing to join an existing team or form a new one gets in touch with us via dorset-roadsafe.org.uk"

If drivers come to the attention of Speed Watch teams on numerous occasions, the driver will potentially become an 'Operation Dragoon' target, resulting in a visit from an officer and a greater level of enforcement attention.

The day of action was supported by the safety camera team as well as the No Excuse team to provide a

greater focus on speed which is one of the five biggest causes of serious and fatal collisions.

Dorset Police and Crime Commissioner David Sidwick said: "This was an excellent result which demonstrates the important role our Community Speed Watch groups play in making our roads safer.

"Having been out with Community Speed Watch groups, I have seen first-hand the incredible work that these dedicated volunteers do across the county.

"I have huge admiration for them, and I am very keen on supporting them and expanding the number of teams operating in Dorset."

Older Drivers fit, healthy and determined to keep driving for at least the next 12 years or more from the IAM RoadSmart Newsroom

New research from IAM RoadSmart, the UK's largest independent road safety charity, reveals that motorists over the age of 60 intend to drive for as long as they are safe to do so, and that the average age they would consider giving up their licence is 82.

With a grant from the Department for Transport, IAM RoadSmart recruited Dr Carol Hawley from the University of Warwick to produce an update on Keeping Older Drivers Safe and Mobile: A Survey of Older Drivers, first published in 2015.

The new report details the findings from surveying over 3,000 respondents aged 60 plus from across the UK, and highlights that older drivers value their cars to maintain independence and want to stay mobile for as long as possible while they are safe and able to do so.

Neil Greig, Policy & Research Director from IAM

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RoadSmart, commented: “There are over 12.1 million drivers of 60+ according to the report. With many being healthy, fit and with over 40 years’ experience and knowledge, why shouldn’t they continue to drive?”

Dr Carol Hawley, Author of the report said: “We recommend the Government should conduct a comprehensive review of the driver licensing and testing system in relation to the ever-growing number of drivers over the age of 70 and beyond. We need to ensure that those who are healthy, fit, and capable remain safely on the roads. Currently in the UK, the only safety requirement for mature drivers is to renew their driving licence at the age of 70 by confirming to the DVLA that they have no medical issues.”

Overall drivers, asked in the survey, expected to continue driving for an average of 12.3 years.

- Drivers aged 60 – 69 years expected to continue driving for an average of 15 years.
- Drivers aged 70 and over expected to continue driving for an average of 9 years.
- The average age at which people think they will give up driving was 82.
- For drivers aged under 70 the average age for giving up was 79.4 and for drivers aged 70 and over the age of giving up was 85.3.

Figures on the number of drivers aged 60+ show there are now over 12 million (12,151,845) DVLA information at September 2020 shows

Age	Male	Female	Total
60-69	3,668,171	3,052,996	6,721,167
70-79	2,181,699	1,766,261	3,947,960
80-89	803,487	555,630	1,359,117
90-99	80,671	42,521	123,192
100-198	283	126	409
	6,734,311	5,417,534	12,151,845

- The oldest valid licences are held by two men aged 107 and the oldest female is 106.
- There are 612,908 69-year-olds who will need to sign the self-declaration to say they are fit and healthy to continue the renewal of their driving licences next year.
- The over 70’s make up 13% of all licence holders

80% of 70+ drivers have no plans to give up their licences yet according to our survey. Taking the statistics from the DVLA that could equal (4,344,542) individuals aged 70 or over with no plans to give up.

In our survey the majority (79%) felt they were excellent drivers and would not consider giving up for years. Only a doctor/GP or optician/optometrist, who are considered the most influential people to give advice on giving up driving, were likely to convince them to relinquish their licence for health or eyesight reasons.

Neil Greig continued: “We need a joint education campaign to help drivers start to plan for the retirement of their driving licences at an earlier age, working in partnership with the government, health professionals, pension advisors, financial advisors, and transportation experts.”

“A wider range of easily accessible mature driver focused information is needed for consumers on accessible vehicle designs, mobility features, journey planning and mobility costs to help inform these campaigns. Mature driver reviews should be encouraged, and the government should consider the idea of offering them on prescription to encourage uptake and equal access.”

Survey findings on ability to drive

- 79% rated their driving ability as good to excellent.

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- 79% said that driving was very or extremely important to them.
- Drivers aged 70 and over had checked the current driving regulations more recently than younger drivers, probably because they had visited the DVLA website to renew their licence at age 70.
- 97% of mature drivers surveyed say they intend to continue driving for the foreseeable future.
- driving at night, driving in bad weather, driving long distances, or driving in rush hour.
- Over half of current drivers said they never avoided driving on busy or unfamiliar roads or on motorways.
- Drivers aged 70 and over were significantly more likely than younger drivers to avoid driving at night, at night in the rain, and driving long distances.



The survey took place early in the pandemic, many respondents reported missing a routine eyesight test, visual problems or medical problems were left unchecked, thus potentially making them unsafe to drive.

- 532 people (17.4%) said they had missed a routine eye test.
 - 127 people (4.1%) confirmed they had a visual problem they were unable to get checked due to the pandemic.
 - 396 (12.9%) confirmed they had a medical problem they were unable to get it checked
- The most important reasons to continue driving were for independence and convenience.
- Most current drivers would consider giving up driving if they had a health condition or if a health professional advised them to stop driving, especially if advised by a General Practitioner (GP)/Doctor or Optician/Optommetrist.
- Only 164 drivers said they had been involved in an accident whilst driving in the last three years. Of these, the majority were men, which may be partially explained by their higher annual mileage.
- Over 40% of current drivers said they never avoided driving in difficult conditions, such as

Neil added: "IAM RoadSmart, are already working with local authorities like Warwickshire, Lincolnshire, York and in South Wales, amongst others, on initiatives to help local residents update and improve their driving skills, increase confidence and stay mobile for as long as safely possible. We need more of these across the country."

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