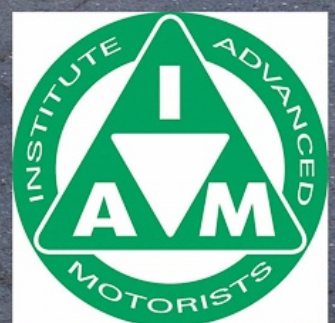


# The Road Observer

The Newsletter of the North Down  
Advanced Motorists Group



November 2016







Official Provider



## The Road Observer

The Newsletter of the North Down Advanced Motorists Group (Group 8199)

Helping to Improve the Standard of Driving on the Roads in Northern Ireland and the advancement of road safety

November 2016

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### New Members

This month we would like to welcome new motorcycle member Martin Boyd. We hope you not only gain from being members of our Group but will also enjoy the friendship and camaraderie of our get-togethers.

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### Advanced tests

Congratulations this month to car Member

**Ryan Corry**

Good luck and safe driving or riding to any Associates approaching their test.

### Observer Qualifications

Congratulations to Simon Beckett on gaining the IMI accredited Local Observer qualification.

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### October cover picture

The October picture was the road leading to the Mamore Gap on the Inishowen Peninsula in Donegal. Congratulations to Alistair Gillespie (again - he was the only one to get the September picture) for spotting it.

This month's picture is a bit closer in County Down. Can you identify it? No prizes, just the satisfaction of good observation and memory and, of course, a mention in the Road Observer.

## Dates for your diary

22 November - STAC 6

29 November - STAC 7

6 December - STAC 8

**13 December - Group Night - Christmas dinner.**

**No meetings over Christmas and the New Year**

**10 January 2017 - STAC enrolment**

7 February - STAC 1

**STAC** - Short Term Associate Course. Associate Members should ensure that are familiar with either “How to be a better driver” or the new “Associate Handbook” before each STAC night so that you can get the most benefit from the theory session as well as your observed drive.

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### Paul Matthews - Oakland Insurance

Our guest speaker for November was Paul Matthews, Managing Director of Oakland Insurance, a Northern Ireland based insurance broker with offices in Larne, Belfast, Maghera, Limavady and Downpatrick. Paul said that the company believes in service and in being there for people.

After sorting out some technical hitches (on our side not Paul's) he began by outlining the structure of his talk - insurance - past, present and future. He reminded us that the current insurance industry began life in the coffee shops in London in the 17th century and in particular Lloyds which specialised in shipping insurance where ship captains would put money into a fund to cover losses - sharing the risk.

Coming up to date Paul said that sharing the risk remains the basis for the insurance industry today. Premiums vary depending on a range of factors and in the area of car insurance on things like the age of the driver, the car type, claim history etc. We all probably noticed that premiums had been declining for a few years but the bad news is that they are now rising and will continue to rise. The reasons for this are many and varied - an increasing number of claims, the cost of repairs, the falling value of the pound which affects the price of imported goods, requirements relating to the solvency of insurance companies, tax on premiums which now stands at 10% and low investment returns for companies. In relation to the cost of repairs Paul referred to the cost of windscreen replacement which in the 1980s would have cost in the region of £150. Many cars now have sensors attached to the windscreen for automatic headlights and wipers. Some new cars now have glass that sweeps up over the roof and the cost of replacing this can be as much as £1500. He also said that older drivers could expect premiums to rise simply on the basis of an increasing ageing population.



The most recent innovation is the use of telematics otherwise known as a black box (although, as Paul pointed out some are white). These are electronic devices that monitor patterns of speed,

acceleration, braking and cornering, the roads used and when they were used. The aim is to produce a picture of driving styles and to allow an assessment to be made of who is more likely to have an accident. They have been in use for some 10 years and are common in fleet areas. Paul said the jury is still out on a correlation between driving styles and the likelihood of an accident although there are good results for younger drivers who are aware that “someone is looking over their shoulder”.



*Good or bad risk? This one had R plates - a fairly straight road, dry conditions, daylight.*

Paul moved on to how insurance companies assess if you are a good or bad risk. It's all about big data - public, private and personal data. In addition to your own claim history they look at public data - eg electoral rolls - if you are registered you are more likely to be a better risk than someone who isn't. They use private data such as credit checks and take the view that someone with a good credit history is likely to be a better risk. He pointed out that in a family where the husband pays all the bills and he is the primary credit card account holder, his wife who may have no credit history will be judged to be a higher risk.

Personal data is in the future where they may assess risk on the basis of social media such as Facebook, LinkedIn etc. You may recall that recently Facebook has withdrawn permission for analysis of the information such as writing style, behaviour, number of friends etc posted on Facebook to be used to determine premiums by Admiral Insurance. Watch this space however, this is likely to be the shape of things to come!



Paul then spent some time talking about the future of vehicle automation. He spoke of the continuum of automation from none through assisted, partial, conditional, high and full. Some form of automation is already in many cars. Examples are ABS, stability control, assisted emergency braking, lane assist, automatic headlights and wipers, front radar with emergency braking, hands free parking etc. Many companies are investing in self-driving cars and Paul referred to Volvo and Tesla. Unfortunately planned videos on recent developments from these manufacturers were only partially successful (no Wifi in the Boathouse) but you can access them by clicking on the following links:



<http://www.volvocars.com/intl/about/our-innovation-brands/intellisafe/intellisafe-autopilot/this-is-autopilot>

<https://www.youtube.com/watch?v=A5QFXrpQ-ps>

The development of self-driving cars poses a dilemma for the insurance industry. If an accident happens who is to blame - the driver or the company whose technology failed? What is your response to self-driving cars? Paul suggested that people who regularly took taxis would be more inclined to use driverless or self-driving cars but at the other end of the scale there are the control freaks who wish to be fully in charge and there will be an ongoing need to provide insurance for them.

He also talked about price comparison websites and reminded us of the huge amount of personal data that we provide to these organisations to enable them to do their searches. The down side is that this data can be sold on to third parties resulting in unwanted emails and telephone calls for a range of products and services.

We had a question and answer session with Paul and he finished by saying that insurance is a promise. You don't know what you've got until the incident happens. However, he pointed out that with a local broker you can walk in and talk to someone rather than trying to sort out your claim by email or phone with an often anonymous person who has a long list of other clients wanting their problems solved.

As often is the case with interesting speakers we could have gone on but we ran up against the 10pm deadline. David expressed our thanks to Paul for coming out on an evening with appalling weather and for giving us an interesting and informative talk on a subject which is frequently discussed amongst our members.

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## Using Mobile phones while driving

IAM RoadSmart has welcomed an increase in the punishment for drivers caught using a held-held mobile phone whilst driving – saying drivers need to learn that their actions could kill.



The Government announced that anyone in England, Scotland and Wales caught using a hand-held mobile phone while at the wheel of a car would be fined £200 and receive six points on the licence – a doubling of the existing penalty.



The issue was brought into sharp focus last week when lorry driver Tomasz Kroker was jailed for 10 years when he killed a family of four in a crash caused by him being distracted by his mobile phone.

Neil Greig, IAM RoadSmart Director of Policy and Research, said: “Addressing the growing problem of smartphone use whilst driving will require a combination of enforcement and education as well as drivers, passengers, companies and individuals taking more responsibility.

“IAM RoadSmart is disappointed that the government did not support our calls for first time offenders to be sent automatically on a re-education course specifically tailored to mobile phone use and breaking our apparent addiction to being constantly connected. We also want to see car companies, mobile phone

makers and social media providers working together to develop technical solutions to hand held mobile phone use in vehicles.”

Neil added: “It is essential that drivers get the clear message that if you are on the phone and have a fatal crash you can expect to go to prison for a long time. There is a lot of support among the driving public for stronger penalties and more enforcement focus on mobile phones, but also a feeling that this is not always reflected in sentencing.

**In Northern Ireland, drivers are currently given three penalty points and a £60 fine for the offence. The Department for Infrastructure said there were no plans to change this, but it "will continue to monitor changes being made in Britain to see what can be learned".**

How long will we have to wait before some action on this issue here?

### **IAM Surety decision**

Following the tragic quadruple fatality caused by an HGV driver using a phone at the wheel, from this point forward our insurer, IAM Surety, will be unable to offer our exclusive ‘members only’ insurance scheme to any members who obtain points for using a phone while driving. This will be a permanent exclusion. IAM supports this positive step towards making using a mobile phone while driving socially unacceptable.

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### **Late Autumn on the roads**

What a great autumn it has been for tree colour - the best I remember for many years. However Autumn has a downside:

- Leaves or pine needles on the road can turn into a mushy film which obscures potholes, road markings and increases stopping distance. Anticipate problems when you approach woods and trees and slow down until the road is clear
- This applies to both rural and urban roads - many residential streets are either lined with trees or have many garden with trees. All of which shed their leaves on the road.



- For those on two wheel choose your route carefully as well as where you position yourself on the road. Wet leaves are like ice and ice is like nothing you have ever ridden on. When grip is zero your motorcycling skills make little difference. Be aware of where water collects – a dry line is better and safer.
  - Give motorcyclists and cyclists more room and anticipate their actions. Stay alert for blocked drains and localised flooding at this time of year. Your aim should always be to have a clear view of the changing seasons around you and for other road users to be able to see you.”
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## Latest safety project for young drivers

Justice Minister Claire Sugden and Infrastructure Minister Chris Hazzard have jointly launched a £40,000 Department of Justice funded, Crash Car Simulator, the latest project from the Police and Community Safety Partnerships (PCSP) aimed at helping young drivers stay safe on the road.



The vehicle simulator is based on a standard car and is the result of a joint initiative between Fermanagh and Omagh PCSP and Mid Ulster PCSP. Funding was secured from the Department of Justice Assets Recovery Communities Scheme.

Speaking at the launch Justice Minister Claire Sugden said: “The Crash Car Simulator will be enormously valuable in helping to educate young drivers about the dangers they face on the roads and consequences of irresponsible and anti-social driving.

“I congratulate all the stakeholders who, working together, have delivered this innovative, engaging and potentially lifesaving project.”

Drivers will start with a typical journey on a rural road and using its high quality sound system, hydraulics, DVD player, smoke and light system, the simulator reproduces the very touch and feel of being in a crash.

Infrastructure Minister, Chris Hazzard welcomed the initiative saying: “The Crash Car Simulator will highlight to young drivers the devastating impacts and consequences of careless and irresponsible driving. Young drivers are vastly overrepresented when it comes to deaths and serious injuries on our roads.

“This project presents a great complement to our efforts to encourage young drivers to always pay attention, slow down, never drive after consuming alcohol or drugs and to always wear a seatbelt, so that they may enjoy a lifetime of safe motoring.”

Users will also learn about the devastating consequences of reckless driving including the potential injury they may suffer or cause and also the possibility of death.

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and



**Advanced  
Riding  
discounts**



**Driving  
Course**

IAM is offering a 10% Christmas discount on SFL reducing it from £149 to £134. North Down is going even one better - we will offer an additional £35 cashback for new Associates completing the course and applying for the test. This brings the SFL cost down to £99 and would make an ideal Christmas present.

To obtain the HQ discount apply online and just enter the promotional code GV10 during checkout, to purchase at the discounted price of £134 (saving £15 on the normal price). Alternatively call IAM HQ at 0300 303 1134.

The voucher packs are sent to you, the purchaser, so that you can pass them on as a gift. The vouchers come presented in gift envelopes! The recipient simply needs to add a dash of commitment to learning and developing new skills.

All vouchers are redeemable across the UK and valid for 12 months and so can be redeemed when convenient. All the recipient needs to do is to call the activation number on the voucher, quote the reference code and then provide us with their contact details - it's as simple as that.

**And finally.....** didn't they do well:

This year IAM is celebrating its 60th birthday and at the conference there were 10 awards made for "star" performers. Of the 10 awards, 2 came to North Down Advanced Motorists to Gareth Hughes our Treasurer and to Committee Member and double Masters Guy Thomson. Congratulations from the Group. Thanks to Annie McFarland and David Selby for the pictures.



**The views expressed in the "Road Observer" are not necessarily those of the Editor, the North Down Advanced Motorists Group or the Institute of Advanced Motorists.**