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Bedford Group RoSPA Advanced Drivers and Riders

RoSPA Advanced Drivers and Riders Accredited

Members Newsletter

October / December 2024

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<http://www.roadabedford.org.uk>



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Welcome to the October /December 2024 issue of the Bedford Group of the RoSPA Advanced Drivers and Riders Newsletter.

Main topics:

AGM

Chairman's Chatter

Congratulations

Crash for cash fraud claims

Increases in car insurance

Val Jones

October/ December 2024

AGM

The AGM was held by Zoom at 20:00 on 12th November. This was somewhat overdue, because of the circumstances described below. The minutes are being sent out under separate cover and are also available on the website.

Chairman's Chatter

There has been a lot going on behind the scenes since the last newsletter, so please bear with me while I try to cover everything.

Firstly, the observant among you (which should be all of us really...) will have noticed the new group logo. We are now 'RoSPA Advanced Drivers and Riders, Bedford Group'. The change to include motorcyclists required re-writing the constitution and approval from RoSPA HQ, which came back earlier in December. The new constitution and re-accreditation can be found on the group website.

As of next year we will be offering training to motorcyclists as well as drivers, and are fortunate to have Dougie Palmer join the committee to move this forward. Dougie is a qualified Advanced Tutor – if you would like to take advantage of his skills and expertise (I for one will be doing so) drop a line to David Chamberlain to express your interest.

Following the resignation of Martin Kidd as Chairman and Secretary, I have taken over as Chairman and David Brealey has stepped up to the Secretary role. Thank you Martin for all you hard work in the past.

While I'm doing thank-yous, two huge ones. Firstly to Val Jones for her work on the newsletter. Val has had to resign for personal reasons and she will be much missed. If anyone would like to take over or assist in this

role, please get in touch – or find yourselves stuck with my decidedly sub-standard efforts.

Secondly, to David Worgan, who has gone massively beyond the Treasurer's brief to hold the group together during the transition, taking on all the Officer's roles while getting the new officers and members up to speed.

We are still missing a Training Officer. I will be looking to do the course to qualify as Advanced Tutor early in the New Year and to then take on that role. We are also short on Tutors at the moment, so if anyone holding a Gold pass fancies giving something back, pleased drop me a line or give me a call. It doesn't require a huge commitment, it's great fun (usually!) and it certainly helps keep your own driving up to scratch.

There will be a meeting of the new committee on December 17th. If there are any questions you would like to ask, or suggestions you'd like to make, please email me and I will put them to the meeting. The minutes will be published on the website.

Members are reminded that the newsletter and past editions can always be picked up from our website.

Congratulations are in order

Our Training Co-ordinator David Chamberlain took his 3-year retest in September and retained his Gold standard pass.

Retests

Members with a retest due are invited to arrange a free observed drive to provide any pointers to prepare for their test.

Reminder

If you are waiting to be allocated a Tutor, you are advised to purchase and read the current edition of Roadcraft (2022) and The Official Highway Code (2024).

When you are allocated a Tutor, you are advised to **make contact within a four-week period.**

Drives can be arranged at a mutually convenient time. If contact has not been made within the four-week period, you may be put back on the waiting list to allow another member access.

Remember to forward details on your test passes, dates and grades to secretary@roada-bedford.org.uk to ensure we have the correct details and can celebrate your successes.

Have you been notified by RoSPA that you are due a retest?

If so, **the group offers an observed drive to members ahead of a retest.** Let us know if you would like to book an observed drive through our Training Co-ordinator? training@roada-bedford.org.uk

If we have the relevant details of your last test in our membership records, we can anticipate when a request may be forthcoming.

UK drivers warned to watch out for 'crash for cash' fraud claims

Insurer Allianz says scam by criminals on motorbikes and scooters increased by 6,000% last year



Motorists have been warned to be vigilant after a 60-fold increase in “crash for cash” fraud claims involving motorbike and scooter riders staging accidents so they can blame innocent drivers.

The insurer Allianz said its data showed that claims relating to this scam increased by 6,000% between January and December 2023 – a significant jump from the 50% increase the year before.

This type of insurance fraud typically involves an “induced accident”, in which a rider attempts to deliberately get hit by a vehicle in order to make a claim.

Criminals often target drivers as they park their cars – for example, they will ride past just as the driver opens the car door so that it hits the motorbike or scooter, with the aim being to make it appear the motorist’s fault.

Allianz said its data showed that four in 10 of these “accidents” happened during the afternoon and evening school run and rush hour – between 3pm and 7pm. Lunchtime also seemed to be a “prime time” for

fraudsters, with 27% of collisions happening between 11am and 2pm.

More than half of the incidents took place in Greater London. Croydon and Enfield were named as “hotspot” locations for this type of fraud.

The consumer organisation Which? has previously said that new variations of this type of fraud have also been emerging, including “wing mirror scams”, where a fraudster throws an object at a passing car to make an impact sound, then pursues the driver claiming they have clipped their wing mirror (which was already damaged) and then either demanding cash or initiating a claim.

Matt Crabtree, head of financial crime intelligence and investigation strategy at Allianz’s personal lines business, said: “It’s shocking that we’ve seen a 60-fold increase in the number of motorbike ‘crash for cash’ claims in 2023.”

Innocent victims were being physically and emotionally affected by this crime, and it was also putting children, passersby and others at significant risk, he added.

Allianz, which includes the general insurance arm of LV=, said that as well as targeting large cities, organised criminal gangs were focusing their attention on small towns and the outskirts of cities, including places such as Thornton Heath, in the London borough of Croydon, and Hagley, a few miles outside Birmingham.

Average cost of UK car insurance rises by one-third in a year, analysis finds

The ABI reports an annual jump of £157 in first quarter of 2024 but says 1% increase on previous quarter indicates rises are easing



The average price paid for comprehensive motor insurance in the UK was about a third (33%) or £157 higher in the first quarter of this year than a year earlier, according to figures from the Association of British Insurers (ABI).

Based on analysis of policies sold, the typical price paid in the first quarter of 2024 was £635, marking a 1% increase on the previous quarter, the ABI said.

In the first quarter of 2023, the average premium paid for private comprehensive motor insurance was £478.

The ABI said the 1% quarterly increase indicated an easing of the rises seen in 2023.

It said insurers were continuing to absorb growing costs, with the average claim paid rising 8% to reach a record of £4,800 over the same period.

Claims inflation has yet to stabilise, with the costs of repairs, replacement vehicles and theft all rising, the ABI said.

The ABI’s motor insurance tracker analyses nearly 28m policies sold a year, and the claims paid against policies.

The association has previously cited costs such as energy inflation, rising prices for paint and other raw materials, rising courtesy-car

costs and the increased cost of second-hand cars as adding to overall cost pressures.

Over the longer term, motor insurance has tracked very close to inflation, the association said.

In real terms, prices are £8 or 1.3% higher when compared with a peak at the end of 2017, according to the ABI. This is partly because prices fell significantly during the coronavirus pandemic, it said.

It added that 2023 was a “difficult year” for motor insurance margins, and that costs for insurers to pay claims have increased by 23% in real terms since 2017.

Mervyn Skeet, the ABI’s director of general insurance policy, said: “We understand that car insurance costs are putting pressure on household finances. These figures show how competitive the motor market is, with insurers absorbing significant cost rises but keeping prices relatively stable.

“Even though these figures demonstrate a slowdown in price increases, we won’t be taking our foot off the gas when it comes to our work on tackling the cost of cover.”

In February the ABI set out steps that the industry is taking to combat [the rise in the cost of motor insurance](#). Last week it announced that its members had agreed measures aimed at helping manage the costs for people paying for insurance on a monthly basis.

The association said it recommended that people struggling with the cost of their cover speak to their insurer.

Earlier in April, the Treasury select committee member Dame Angela Eagle told a hearing on insurance: “My constituents and many people who write to the committee feel that insurance is becoming more of a rip-off.

“Because the price is going up, it’s harder to make a claim; people, when they do make a claim, often have to wait a very long time or aren’t dealt with very fairly.

“And that’s particularly the case for insurance that’s compulsory, such as driving insurance.”

In another Treasury select committee session later that day, Charlotte Clark, the ABI’s director of regulation, said part of the reason that rises in motor insurance might look so significant was that “it’s coming off the back of the pandemic, where motor insurance in particular was reduced quite significantly, because the risks of being in a car accident when you’re at home are quite low”.

Matt Brewis, the director of insurance at the Financial Conduct Authority, told the committee the regulator had been looking at evidence of how inflation had affected the motor sector.

He said the regulator was meeting with price comparison websites, brokers and consumers “to understand the concerns of consumers and where they are seeing issues”.



Road safety factsheet: Driver distraction May 2024

There has been much attention on driver distraction due to the use of mobile phones in vehicles, but increasingly research is also revealing the dangers of other forms of driver multi-tasking, and its contribution to road crashes.

Although this factsheet talks mainly about driver distraction, other road users including riders, cyclists, and even pedestrians can also be distracted from the dangers of the road around them.

What is distraction?

A driver is distracted when they pay attention to a second activity while driving. People cannot always safely multi-task in this way, especially if the second activity is time consuming or complex. The second activity puts extra demands on the driver, which may reduce his or her driving standard. For example, it may cause the driver to become less observant or to make poor decisions about how to control the vehicle safely. This lower standard of driving means that a driver is more likely to fail to anticipate hazards and means collisions can occur due to the distraction. In theory, there are as many potential causes of distraction as there are things to which drivers could pay attention. In reality, however, drivers tend to prioritise information so that they pay the most attention to information or activities needed for driving. Distraction can be either driver initiated (where the driver starts carrying out a distracting activity) or non-driver initiated (the unpredictable actions of something or someone else). Objects, events, or activities both inside and outside the vehicle can cause distraction. In-vehicle distractions can be caused by technology, or by other sources inside the vehicle such as passengers. External distractions may be when a driver concentrates on unimportant events or objects, or when another person does something unusual.

Collision statistics

There have been a range of estimations about the number of collisions that are caused by, or contributed to, by driver distraction. It is hard to make an accurate estimate as crash databases are generally constructed from reports following a collision

and it is probable that not every driver admits to being distracted or inattentive at the time of the crash. Data published by the Department for Transport suggests that in 2022, driver distractions or impairment contributed to 12,246 road traffic collisions.

Types of driver distraction

There are **four types of driver distraction**

- Visual
- Cognitive
- Biomechanical
- Auditory

An activity can create multiple types of distraction – for example, using a handheld mobile phone while driving creates a biomechanical, auditory and cognitive distraction.

Visual distraction occurs when a driver sees objects or events, and this impairs the driver's observations of the road environment. The way that a driver observes the area around the vehicle depends on how complex it is, and in complex environments, drivers can find it more difficult to identify the main hazards. In undemanding situations, a driver's attention tends to wander towards objects or scenery that are not part of the driving task. Estimates of how much time drivers spend doing this varies from between 20 per cent and 50 per cent.

Cognitive distraction occurs when a driver is thinking about something not related to driving the vehicle. A National Safety Council white paper⁹ states that drivers using hands-free mobile phones have a tendency to 'look at' but not 'see' objects, with estimates indicating that drivers using a mobile phone look but fail to see up to 50 per cent of the information in their driving environment. This is known as '**inattention blindness**' and means that although drivers are looking through the windscreen, they **do not process everything in the road environment** that

they must know to effectively monitor their surroundings, identify potential hazards and respond to unexpected situations. Although hands-free phones reduce visual (eyes off the road) and mechanical (hands off the wheel) distraction, **they do not reduce cognitive distraction.** Most people are able to recognise when they are visually and mechanically distracted and seek to disengage from these activities as quickly as possible.

However, people often do not realise when they are cognitively distracted, such as taking part in a mobile phone conversation, and this risk lasts much longer. Studies of driver's eye fixations while performing a demanding cognitive task show **that their visual field narrows both vertically and horizontally** – meaning that rather than scanning the road environment for hazards they spend much more time staring ahead than usual leading to tunnel vision. **This means that drivers who are cognitively impaired will spend less time checking mirrors or looking around for hazards.**

Biomechanical distraction occurs when a driver is doing something physical that is not related to driving, for example, reaching for something and out of the driving position, or holding an item.

Auditory distraction is caused when sounds prevent drivers from making the best use of their hearing, because their attention has been drawn to whatever caused the sound.

Effects of distraction

Cognitive distraction causes drivers to look at their mirrors, instrument panel and what's happening in the environment around them much less. Instead, they concentrate their observations straight ahead, and so are more likely to detect hazards later than they would otherwise have done. Worryingly, **distracted drivers underestimate the effects that**

distraction has on them, and do not perceive their reduced awareness or their ability to spot hazards. This may be because they are still looking at the road straight ahead and are not gathering the whole picture of the road around the vehicle. **Drivers who are distracted also have difficulty controlling their speed and their distance from the vehicle in front, and their lane position can vary drastically.**