

NEWSLETTER



January 2012



Group's Internet Address : www.cardiffiam.co.uk

DIARY OF EVENTS 2012

Thursday, 2nd February 2012

Group Meeting, Lisvane Memorial Hall, Heol-y-Delyn, Lisvane, Cardiff
PDS - Corporate Driving

Thursday, 1st March 2012

Group Meeting, Lisvane Memorial Hall, Heol-y-Delyn, Lisvane, Cardiff
Carwyn Jones

Thursday, 5th April 2012

Group Meeting, Lisvane Memorial Hall, Heol-y-Delyn, Lisvane, Cardiff
Martin Evans - Secretary of Bristol Group - talks about the land speed record attempt

Thursday, 3rd May 2012

Group Meeting, Lisvane Memorial Hall, Heol-y-Delyn, Lisvane, Cardiff

Thursday, 7th June 2012

Group Meeting, Lisvane Memorial Hall, Heol-y-Delyn, Lisvane, Cardiff

Thursday, 5th July 2012

Group Meeting, Lisvane Memorial Hall, Heol-y-Delyn, Lisvane, Cardiff

AUGUST - NO MEETING AS USUAL

Thursday, 6th September 2012

Group Meeting, Lisvane Memorial Hall, Heol-y-Delyn, Lisvane, Cardiff

Thursday, 4th October 2012

AGM

Thursday, 1st November 2012

Group Meeting, Lisvane Memorial Hall, Heol-y-Delyn, Lisvane, Cardiff

December 2012

Xmas Dinner - details to be confirmed nearer the time.

CONGRATULATIONS TO THE FOLLOWING ASSOCIATES WHO HAVE PASSED THEIR IAM ADVANCED MOTORISTS TEST

Mr David Huxtable	Observer - Peter Welch	Examiner - Lyndsey Williams
Mr John Beardsworth	Observer - Peter Welch	Examiner - Lyndsey Williams
Mr Paul Griffey	Observer - Peter Welch	Examiner - Lyndsey Williams
Mr Keith Davies	Observer - Peter Welch	Examiner - Lyndsey Williams

TIME FOR AN 80MPH MOTORWAY SPEED LIMIT

The IAM is calling for the government to pilot an 80 mph speed limit on a controlled and managed motorway to assess its practicality and safety, and road user's reaction to it. In September 2011, the government announced that the motorway speed limit could be raised to 80mph.

On un-congested motorways more than half of car drivers exceed the 70mph speed limit, and around a fifth exceed 80 mph. It is rare for the police to prosecute drivers travelling between 70 and 80mph.

Road safety groups have raised a concern that legalising today's tolerated, yet unofficial, 80 mph speed limit would simply create an unofficial 90 mph limit. If this happened average traffic speeds would increase, as would accidents and their severity more people could be killed and seriously injured.

The IAM highlights the need for a full risk assessment of an increase in the speed limit, and believes strict enforcement is required to ensure greater compliance with the limit. For example driving at 82mph should risk a speeding ticket.

The IAM wants to see 80mph trialled initially on Controlled Motorways and Managed Motorways where variable speed limit technology is used. These have already been implemented successfully on the M25 orbital motorway in Surrey and the M42 in the West Midlands.

IAM CEO Simon Best said: A fifth of motorway-users already travel at this increased speed, and more than half exceed 70mph when they can, suggesting that a properly controlled 80mph limit may not show huge increases in carbon or road casualties. A detailed trial is needed to assess these risks though, and if they are shown to increase significantly, of course a better-enforced 70 limit may be a more appropriate system.

Raising the motorway speed limit has been debated for many years, and the evidence is that the motoring public are ready for it. The transport secretary should now publish a consultation with firm proposals.

The Association of Chief Police Officers (ACPO) has issued speed enforcement policy guidance, which suggests that enforcement will normally occur when a driver exceeds the speed limit by a particular margin. This is normally 10 per cent over the speed limit plus 2 mph. It also sets guidelines for when it would not be appropriate to issue a fixed penalty notice but to issue a summons instead.

Note: These are guidelines and that a police officer has discretion to act outside of them providing he acts fairly, consistently and proportionately.

70 mph speed limit

ACPO charging threshold (Fixed Penalty) 79 mph

Summons 96 mph

Crown Prosecution Service (CPS): *Road Traffic Offences: Guidance on Fixed Penalty Notices*

80MPH SPEED LIMIT: THE ARGUMENTS FOR AND AGAINST

(with thanks to Paul Hudson & David Milward, Daily Telegraph)



Paul Hudson, Deputy Motoring Editor

Finally, more than 40 years after the 70mph motorway speed limit was introduced, we have an enlightened Transport Secretary with the apparent courage to address the reality of life on our roads and suggest the possibility of raising the maximum to 80mph, in the process banishing an anachronistic piece of Sixties' legislation.

Why all the fuss and furore? A 70mph limit might have made sense in the mid-Sixties, when few cars were capable of travelling at sustained high speed, but most modern cars – even the venerable Land Rover Defender, which is among the slowest car on sale today, can muster 82mph – will easily cruise at 70mph and more.

It's not just the engine technology that has advanced in leaps and bounds, but suspension, tyres and, crucially, braking systems. According to The Highway Code, the recommended stopping distance from 70mph, including reaction time, is 96 metres or 315 feet. An average Volkswagen Golf, the biggest-selling car in Europe, is capable of stopping from the same speed in only 49.3 metres.

Philip Hammond's suggestion to look at raising the limit to 80mph certainly looks like a populist move. Indeed, a survey carried out for Autocar magazine this week reveals that 94.6 per cent of drivers admit to breaking the limit, including my esteemed colleague Mr Millward. If this is so, what's wrong with raising the maximum? Especially when the same survey shows that 6.1 per cent of respondents always break the motorway speed limit by 20mph. Raising the limit wouldn't be carte blanche for drivers to set their own arbitrary limits.

And the move has been backed by the AA, although the motoring organisation proposes variable limits of up to 80mph rather than a blanket maximum.

Of course there are downsides. Raising motorway speed limits to boost the economy? The only thing it will boost is fuel company profits, because no matter how frugal cars are these days it remains true that the faster you go the more fuel you use.

Road safety is the major sticking point, but it must be repeated that speed per se doesn't kill. It's a matter of appropriate speed. No one in their right mind would argue against driving at much reduced speed in adverse weather, particularly in the fog that afflicts many roads at this time of year. In good conditions, with a clear road, would it really be so outrageous to have a maximum of 100mph?

This system is at its best on French auto routes. The 130kph (81mph) limit for good conditions works well. Crucially, French drivers observe the lower 110kph (68mph) limit in inclement weather.

The best part about Mr Hammond's proposal is that it has re-ignited the debate about personal mobility and responsibility. We're a generally law-abiding lot so there won't be many tears shed if the whole thing gets quietly forgotten, as is likely – until the next time a Transport Secretary dares to raise the question.

AGAINST

David Millward, Transport Editor

I have a confession. To my shame I have been known to break the speed limit. I suspect I am not alone. Indeed, on some motorways, motorists driving at 70mph are the ones pooling in the slow lane. While not exactly Mr Toad, I am not one of life's poolers.

So at first sight, the proposals from Philip Hammond, a pragmatic rather than dogmatic Transport Secretary, do appear attractive. They have the virtue of recognising the reality of what is happening on our motorways. Of course, cars are safer and handle better than they did when the 70mph limit was set. It is probably a vote-winner as well.

In short, raising the limit seems such a no-brainer; one has to ask why it was not done before.

Alas there are rather good reasons for doing nothing and leaving well alone. Similar proposals were kicked around the Department for Transport while Labour was in power. The idea was that the limit would be increased to 80mph and – this is the key part – strictly enforced.

Without strict enforcement, the de facto limit would have risen to 90mph. This is because of guidelines drawn up by the Association of Chief Police Officers, which allow a margin for error of 10 per cent plus 2mph. This margin is needed to take into account faulty car speedometers and, perish the thought, the possibility that speed cameras might not be totally accurate.

The previous government was not altogether comfortable with the idea of cars hurtling along at 90mph. Given the problems of enforcement, it quietly ditched the proposals.

But, unless Mr Hammond is comfortable with raising the de facto – as opposed to de jure – speed limit to 90mph, similar questions still remain.

How will the new limit be enforced? One option is the installation of speed cameras across the entire motorway network. But for a government committed to ending what it describes as the "war on the motorist", this may not be a politically attractive option. In any case, the cameras would cost a vast amount of money which, given the state of public finances, may not be particularly easy to find. There is a limit to how much cash has been squirreled away behind the sofa.

The alternative is to follow the French example. There, the speed limit is higher, but motorists run the gauntlet of the rather terrifying traffic police. Judging by the French television broadcasts I have seen, the police track motorists from the air, with speed guns and the kind of hi-tech equipment which one associates with Robocop.

There are many arguments in favour of pushing the legal maximum up to 80mph. It is a limit that would go with rather than against the grain of current motoring behaviour.

But the practicalities of making the policy work will need to be thought out and the conclusion may be that the messy compromise we have at the moment, with police enforcing 70mph with a sensitive and light touch, has a lot to recommend it.

'GREEN FIGURE' REPLACES 'GREEN MAN' ON PEDESTRIAN SIGNS

(with thanks to the Daily Telegraph)

The green man has been helping Britons cross the road for decades, but one council has now decided to offer a gender-neutral alternative.



Lincolnshire County Council is rolling out new signs at pelican crossings in Boston, and walkers are being asked to wait for the green figure before they cross.

The authority says the signs are helping to keep the streets as safe as possible, but critics have questioned whether the change has been motivated by political correctness. Alan Bell, senior engineer at the Lincolnshire Road Safety Partnership, said: "We need to do all we can to help keep people safe on the county's roads. These signs remind people to cross only when the green figure is lit." He added that the wording of the signs varies across the county.

While some crossings retain the traditional green man, the crossing at John Adams way in Boston has been given a new sign asking residents to "Cross with the green figure".

Boston borough councillor Ossy Snell said: "It seems a little bit like it's seen as sexist. Women might think men are controlling if a green man tells them to cross the road. There's so many of these silly things that people are bringing up, which nobody has ever thought about being offensive to anybody when they were brought in."

Local residents reacted with confusion at the move. Geoff Bradley, 64, said he could not understand the changes. "This must have cost money to do," said the retired metal worker. "They must have better things to do than waste our money on needless changes. It can't have offended anyone, it's a picture of a man, so people called it the green man, and it makes no sense at all not to keep calling it that."

Anne Bristow, who uses the crossing every day, was perplexed by the decision. "I didn't see a problem with it," said the 30-year-old bank worker. "I cross the street with the same people here every day and no one else had a problem with it, I can't imagine why anyone would have a problem with it. "You hear people talking about political correctness going mad and that has always seemed like an overstatement before but this really seems like it has."

MOTORWAY SERVICES – SHOW THEM NO MERCI

Drivers continue to part with more cash for everyday items at motorway service areas, shelling out up to 40 per cent more for everyday items than they would on the high street.

A large snickers bar costs 90 pence from a motorway service area compared to 68 pence from a high street branch – 32 per cent more – while a regular coffee costs 16 per cent more on the motorway. A packet of McCoy's crisps was almost 45 per cent more expensive than a shop on the high street, and a packet of Walkers crisps was marked up by 36 per cent.

With petrol prices averaging about ten pence per litre more than at off-motorway forecourts the IAM is calling for a complete review of motorway prices, together with filling stations being forced to advertise their and their competitors' fuel prices, as is the case in France.

IAM chief executive Simon Best said: "We must end this motorway madness. Everything from sweets to petrol has an outrageous mark up. Our advice for tired motorists is always to take your rest break and have a coffee to help you freshen up. The danger is that rip-off prices will discourage people from getting the rest they need. Parking fines for drivers who sleep for longer than two hours put people off taking rest breaks."

Research undertaken by IAM using motorway service areas and high street shops. (Table below).

Product	High street prices	Motorway services	Difference
Regular cafe Americano	£1.90	£2.20	15.79%
Regular flat white	£2.40	£2.80	16.67%
Regular hot chocolate	£2.40	£2.80	16.67%
Snickers duo	68p	90p	32.35%
Double Decker	77p	80p	3.90%
Walkers cheese and onion	70p	95p	35.71%
McCoys cheddar & onion	66p	95p	43.94%
Coca Cola 500ml	£1.67	£1.72	2.99%

SAFE YOUNG DRIVERS MUST BE REWARDED

The IAM (Institute of Advanced Motorists) is calling on the government to work with insurers to offer discounts on premiums for young drivers who take further driver training, ahead of the Transport Select Committee's report on the cost of motor insurance, published tomorrow. The IAM also wants to see a review of the driving test, to ensure that it is fit for purpose.

The committee of MPs has been investigating the high cost of motor insurance. Premiums have risen significantly over the last few years and this is having a big impact on young drivers.

The average car insurance premium for young males aged 17-22 is £2,977, more than three times the average premium of £907. For young females the average premium is almost twice as much as the average at £1,682. The figure for females will rise further in December when new gender equality laws come into effect.

A survey commissioned for the committee found that 21 per cent of young drivers had considered driving without insurance, and nearly a third (30 per cent) have considered altering the information they provide to insurance firms in order to secure a lower quote.

A recent IAM survey of 2,000 novice young drivers found that only half reported positively on feeling fully prepared for driving on their own. There is a real need to ensure that young drivers are fully prepared for driving on their own, with reasonable insurance premiums to discourage them from breaking the law by driving uninsured.

Seventy four per cent of novice drivers said that they would definitely take further training if it saved them money on their car insurance. The driving test needs to be reviewed, and a system of post test training, linked to cheaper insurance, introduced.

IAM chief executive Simon Best said: "The simplest way to reduce insurance premiums is to prevent accidents. This is especially true for young male drivers who are most at risk of being involved in an accident. We need to start rewarding good drivers by encouraging further driver training through cheaper insurance. Pass Plus no longer provides a respected or effective training offering. The government, insurance and road safety industries need to work closely together to develop a better, universally recognised option – a partnership which the IAM is keen to be a part of."

EUROPEAN MOT RULES A ROAD SAFETY DANGER

The IAM's latest poll shows that 60 per cent of motorists think that a car's first MOT should continue to be carried out after three years. Twenty-nine per cent think we should move to a European system. A new European Union directive sets down a minimum requirement for a vehicle roadworthiness test – the MOT – with the first test when the car is no more than four years old, and subsequent tests no more than two years apart. This is known as the four-two-two cycle. Most of Europe uses the directive's minimum requirements of testing.

The UK has a more stringent cycle of testing – the first test when the car is three years old, followed by annual testing – a three-one-one cycle. Despite this, 27 per cent of three year old cars in the UK fail their first MOT test*. In France, where the test cycle is four-two-two, six per cent of cars fail the first test at four years old.

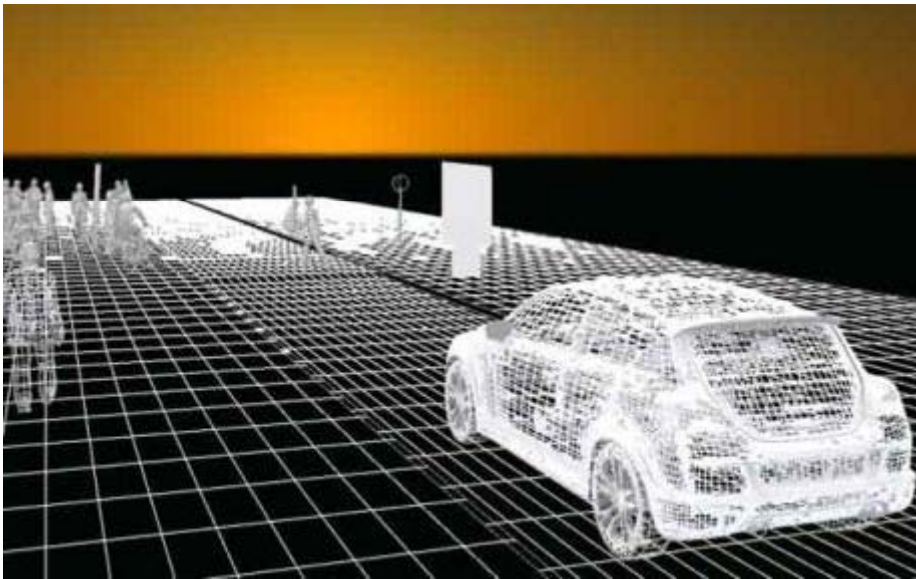
People are generally confident about the MOT test, with 63 per cent believing the test will always pick up potential dangers with the car or bike. Thirty per cent believe garages are not independent enough to conduct MOTs, 26 per cent think that garages deliberately find things wrong in order to get money out of them, and 40 per cent think there is no consistency between garages in the way they do the test. The IAM believes these concerns should be addressed through a review before the government considers any changes to MOT testing.

IAM chief executive Simon Best said: "In a time when people are struggling financially, the MOT seems to be one cost they are happy to pay. The IAM is wary of abandoning our well-established and accepted cycle of MOT testing. The poll suggests that most motorists are happy with it. "But the question needs to be asked, why are so many cars in the UK failing at only three years, and why does France have a much better pass rate at four years? Before any change to the system, the government should commission a review to assure motorists that MOT tests are safe, reliable and consistent. The test should be for the benefit of road safety – not the garages that carry it out."

THE UNCRASHABLE CAR

(with thanks to Andrew English)

Volvo has set itself the difficult task of building a car that can't be crashed, but do we really want technology taking control?



You are driving along a country road, full of love for humanity but unaware that a 40-ton milk tanker is about to lumber out of a hidden side turning, just around the next corner. Your car knows, though. Sensors have identified its size and shape and predicted its course and speed. On-board computers have calculated an avoidance strategy – a quick burst of acceleration and a directional tweak.

Without any human intervention, the car speeds up slightly, the steering twitches slightly and the lorry pulls out with a couple of inches to spare. You can now concentrate on Chris Evans's breakfast show and live happily ever after.

Science fiction? It is at present, but Volvo wants to make it a reality within a decade. It wants to build an uncrashable car and has set ambitious targets. "Our aim is to build cars that do not crash," says Jan Ivarsson, the company's safety strategy chief. "By 2020 no one should be killed or even moderately injured in a Volvo."

Even for a company with such a fine safety record, this is a tall order. The World Health Organisation estimates that 1.2 million people are killed and more than 50 million wounded in road accidents annually.

This was acknowledged by Volvo founders, Assar Gabrielsson and Gustaf Larson, when they said: "Cars are driven by people. Therefore, the guiding principle behind everything we make at Volvo is – and must remain – safety."

Volvo was the first car maker to fit safety cages to its cars, as well as laminated windscreens, three-point safety belts, lateral airbags and head protective air curtains, but even Ivarsson admits the uncrashable car is going to be tough to engineer.

To do it, though, there isn't a better qualified car manufacturer. It is 40 years since Volvo started to collate data on real-life accidents. Using information gathered by its own team of investigators, the insurance industry, the police and hospitals, it has studied more than 40,000 mishaps involving 60,000 cars. It's gruesome stuff, but Ivarsson says "It helps us understand what needs to be done."

He points out that any statistical qualification of "zero injuries and deaths" would need to be linked to average miles travelled and that it would be impossible to eliminate every eventuality of death or injury. A truck carries the weight and inertia of 30 cars and it would be impractical to build a car capable of surviving such a head-on impact. He suggests artificial electronic lanes that prevent cars and trucks crossing the central white line, but this sort of technology could only be introduced with government assistance.

Volvo has 10 years and two car generations to achieve its targets and is working on a number of technologies right now.

Driver behaviour study

This EU-funded initiative is one of the most wide-ranging projects ever undertaken. Launched in 2008, the three-year European Field Operational Test (EuroFOT) has 28 partners, including MAN, Ford, Daimler, Audi, BMW, Volkswagen, Fiat and Volvo, as well as tier-one suppliers (such as Bosch), universities and research centres. Costing €21.6 million (£17.6 million), it is 65 per cent funded by your VAT contributions.

That's the boring bit. The bonkers stuff is the data they're mining from a fleet of 100 Volvo V70 estates and XC70 SUVs that have been in the public's hands for four months. There are sensors on the steering, accelerator, brakes, side loads, following distances, cruise control, speed and what's in the blind spots. There's even video of the road ahead and behind, as well as the driver and passenger.

Some of the cars are wired to measure driver sweat rate, blood alcohol concentration and heart beat. It adds up to almost 100 terabytes of information for Volvo's crash safety researchers at the end of the year's test.

You might think you'd be intimidated by these Big Brother cars, but the sensors and electronics are well hidden and you drive pretty much normally. I managed to break the Volvo factory speed limit, but that's nothing when you see the video of a crazy woman almost clanging into the barriers while chatting on a mobile phone.

Road trains

Grouping cars together in fast-moving, electronically locked platoons has long been a goal of vehicle engineers. Volvo reckons fuel savings of up to 20 per cent are attainable if they can lock cars together at high speed, 3ft apart, but everyone from Mercedes to General Motors has been thwarted by the risks – including the fearsome threat of legal action in the United States.

Volvo is working with Shoreham-based engineering group Ricardo to investigate the possibility of using radar, WiFi and 3G phones to allow vehicles to find, join and leave such convoys in safety, while the front of each train would be controlled by a professional driver in a truck or bus, steering and braking according to road conditions.

The "drivers" behind can catch up on a little light reading, or surf the net, but "best not fall asleep," says research leader Mats Pettersson. Mercedes abandoned a system like this a decade ago, but the Volvo/Ricardo alternative looks promising.

A test vehicle is already able to steer itself behind a radar reflector in a laboratory. Test cars are expected to be running next year – it's a serious project and we'll report on progress...

Collision avoidance

This is where it really gets clever. Most collision systems protect you from one specific accident, such as a pedestrian impact. This uses the same sensors, but a super-smart algorithm also detects where each surrounding car is, draws a vector polygon around it to calculate speed and course, and figures out whether it represents a collision threat. Computers calculate which combination of brakes, steering or even acceleration would avert any potential collision and execute the manoeuvre as required.

Current positioning technology – such as satellite navigation and CD maps – is not accurate enough to allow such a system to work, but potential alternatives are being developed.

Augmented vision

It's difficult to test any of these technologies on a public road, but that's where they will have to work if they are to save lives. Volvo has used a little bit of Hollywood-style computer-generated imagery to replicate circumstances that can be the cause of accidents.

Active safety systems manager Georgios Minos's team augments everyday street scenes with virtual pedestrians, suicidal cyclists and even rag-week students in chicken suits to see whether systems work as they should. The camera "sees" these virtual hazards on a screen in front of the vehicle and the software has to make the correct decisions, otherwise its back to the drawing board...

Do you really want uncrashability?

Could there be drawbacks if Volvo builds such an unbendable beast? Apart from the sheer tedium of driving something that rebuffs any attempt at driver initiative, there's also the problem of drivers taking bigger risks because they perceive they are in a safer vehicle.

Ivarsson and his team have considered this and advocate better driver training, plus improved road design and car support systems. "I think we should have even more involvement in the driving process," he says, citing technology such as the counter-steer support introduced two years ago on the Volkswagen Touran. This encourages drivers to steer correctly into a skid and thus helps to decrease emergency braking distances.

I'd started this research with some scepticism about the type of car that might result from Volvo's project, but Ivarsson and his team are refreshingly pragmatic. They seem to like driving, too, and most of their work places the driver at the centre of the decision-making process.

"We need to encourage better skills, better habits and better attitudes," Ivarsson says. "Attentive, active drivers are absolutely necessary if we are to achieve our goal of zero accidents."

THE WHIPLASH LIE DETECTOR

(with thanks to Nick Gibbs, Daily Telegraph)



'I just cannot believe that a bump at snail's pace could have caused an injury like that,' says Claire Coleman, a motorist who earlier this year accidentally shunted the car in front while in traffic near her south London home. The driver of the Vauxhall Zafira got out, saw there was no damage and drove off. Claire assumed that would be the end of it, but was astonished to find out a couple of months later that the driver had claimed for a whiplash injury, and won more than £2,000. "There was absolutely no visible damage to either car – not even a scratch or a tiny dent," she says.

As Claire discovered, we are in the middle of a whiplash epidemic. We are in the middle of a compensation epidemic, with whiplash accounting for 76 per cent of all car-accident insurance claims. Compensation claims for the neck injury now stand at three quarters of all personal injury claims as a result of a car accident. And the insurance industry is convinced that many are fraudulent. "Seventy-six per cent is twice the average for other European countries," says a spokesman for the Association of British Insurers (ABI). "It's unlikely we've got some of the weakest necks in Europe."

This compensation cash machine is having a disastrous effect on our insurance premiums: according to the AA, in the first four months this year they shot up by a record 40 per cent.

But now the insurance industry is fighting back with what has been privately dubbed the whiplash lie detector test. It doesn't measure heart rate, blood pressure or skin moisture, but instead is a sophisticated piece of software into which you feed details of the accident. So in goes the speed of the crash, the weight of the cars, the visible damage and lastly the type of cars. The so-called WITkit (for Whiplash Injury Toolkit) then gives you a probability that the person claiming whiplash injury is telling porkpies.

"Early indications are very positive," says Peter Shaw, chief executive of Thatcham, the industry's

automotive test centre. "The feedback we've had is that it can accelerate the claims process." Thatcham is well placed to devise such a test because of its globally recognised work in rating car seats for their ability to prevent neck injury in a crash.

So if you accidentally hit a car rated either good or acceptable for whiplash protection (the 2006 Vauxhall Zafira that Coleman hit falls into the latter banding), your car is lighter (Coleman was driving a VW Polo) and the damage was minimal, then the software will flag up the high probability that the person you crashed into is fabricating their pain. It has to remain a probability because doctors still can't be certain whether a patient is suffering or not.

"You're unlikely to see any evidence because, if it's there, it's all in the soft tissue," says Richard Cuerden, technical director for vehicle safety at the Transport Research Laboratory. And that, he believes, is the big drawback of Thatcham's lie detector. "It'll be able to say that, for these five per cent, pay out straight away. And for those five per cent, don't. But for the 90 per cent in the middle, we just don't know."

And that's not going to change, according to Cuerden, until we get radical. "It's time we did some human testing, simulating a rear-end crash on a sled. You could map out a threshold speed below which we could say, you wouldn't have an injury in a modern car with a good seat. That way [WITkit] would cover, say, 40 per cent of the people instead of just five."

Without an effective test for injury, and egged on by lawyers who take a handsome cut, British drivers are putting in more personal injury claims, fuelling a rise of more than 70 per cent from an average between 2000 and 2005 of 395,735 to 674,997 in 2009. The ABI estimates total fraud now costs the industry £2 billion a year, with compensation payouts totalling £9.4 billion a year. Remove the fraud – perpetrated by anyone from organised crash-for-cash gangs to opportunistic students – and the ABI says our premiums will automatically drop by £50 a year.

Until then, costs will keep rising, as Claire Coleman discovered recently when her insurance renewal came through: the whiplash claim had bumped up her premium by 25 per cent, to more than the cost of her car.

END THE FEES

The Government has given a strong indication that it will ban referral fees paid by car insurance companies to claims solicitors, after Jack Straw, the former Justice Secretary, drew attention to the widespread industry practice at the end of June, calling it a "huge racket".

Lord McNally, the Justice Minister, told the House of Lords earlier this month that the Government was "sympathetic to the idea of a ban on referral fees and is looking at how to tackle the issue as part of wider reforms".

Investigating the huge rise in car insurance earlier this year, the Transport Select Committee said in its report that "over 40 per cent of personal injury lawyers pay referral fees to receive work from insurers or claims management firms".

The fees range from £200-£1,000 per case and reflect the staggering amount an accident victim is worth to a claims solicitor. The report said that fees "may be paid and received by insurance firms, vehicle repairers, rescue truck drivers, credit hire firms, claims and accident management firms, law firms and medical experts".

DRIVERS FORCED OFF THE ROADS BY ESCALATING COSTS

(WITH THANKS TO PAUL HUDSON, DAILY TELEGRAPH)



Fuel prices and insurance make driving less enjoyable – and some drivers are prepared to break the law to save money.

One in 13 drivers has been forced to give up driving because of escalating costs.

Millions of others fear they will be priced off the road this year if driving becomes even more expensive, according to AXA insurance's motoring census of 2011, while four in 10 say they would use the car less in 2012 if the costs associated with driving continue to rise.

Almost half of the respondents (44 per cent) admit they enjoy driving less than they used to, largely because of the cost (68 per cent). This is striking in comparison to last year's AXA motoring census figures, when cost clearly had less impact (only 38 per cent said they enjoyed driving less than they used to, with 38 per cent blaming the cost).

Fuel prices soared from 127.7 pence per litre (PPL) of unleaded in January 2011 to a record high of 137.43ppl in May. If petrol prices rise to £1.50-£1.60 per litre, one in eight people interviewed during the survey say they will have to seriously consider driving less or even stop driving, while a further one in eight will be stopped by an increase to between £2.01 and £2.20.

Car insurance premiums rose by an average of 16.4 per cent last year. Of the 2,000 people polled by One Poll during the survey in December 2011, 16 per cent said they will have to consider driving less or even stop driving if insurance premiums go up further.

Some drivers are so concerned about the costs of driving that they would consider breaking the law, with almost one in 10 saying that they would drive a car without insurance, 6% would drive without taxing their car and 3% said they would be happy to drive away from a petrol station without paying for fuel. Many respondents also stated that they are even thinking of charging their friends and family for lifts.

Other findings from the census include:

- * Driving in snow is the most stressful scenario, with one in two putting it first, followed by unfamiliar roads (46%) and fog (45%).
- * Ford drivers are regarded as good drivers, with 15% of the votes (a majority). BMW drivers, on the other hand, are likely to be bad/arrogant drivers (29%).
- * The most frustrating thing for many motorists is the cost of fuel (66%) and the increase in fuel tax (51%).
- * People use their cars mostly for commuting to work (33%), followed by collecting the children (18%).
- * 43% of drivers would like to see a cap on fuel tax in 2012.

Amanda Edwards of AXA said: "This census offers a bleak picture for drivers. What is of great concern is how many feel they will be forced off the roads by rising costs. However, it's heartening to see that few will go without car insurance to save money, which is of course a legal requirement. We'd be delighted to help motorists save on their insurance by keeping costs low, but sadly fraudulent claims mean our premiums are forced up."

IAM CALLS FOR DRINK DRIVING WARNINGS ON ALCOHOL LABELS

The IAM has called for drink driving warnings on labels for alcoholic drinks.

In 2009, one in five motorists killed in crashes were over the legal limit. Drink driving killed 380 people in 2009, and seriously injured 1,490 others*. There were more than 10,000 incidents involving drink drivers and over a thousand of these happened the morning after, between 7am and noon.

The alcohol industry has agreed to provide health information on 80 per cent of alcohol labels on UK shelves by 2013. The IAM believes that drink driving warnings should be included.

IAM chief executive Simon Best said: "Drink driving is an epidemic on our roads. Every one of 2009's drink-driving incidents was preventable. That 380 people died in crashes that year, simply because they didn't heed the warnings and the law, is tragic. We want to see clear drink driving warnings that are just as hard hitting as health warnings on cigarette labels. If the drinks industry softens the road safety and health messages on its labels then the case for a compulsory system of labelling would be compelling. The message to everyone is don't drink and drive."

Best gives the following advice on avoiding the temptation:

- Beware the quick drink after work. One pint with your colleagues might seem harmless but it can quickly turn into two, then three. Shell out for a taxi, get the train, or walk – it'll cost much less than a drink-drive charge or accident.
- Ignore peer pressure. Your friends or family have had a few and don't want to pay for a taxi. You have your car but have been drinking. Just say no – it's your licence at stake.
- Driving with good intentions to a party, to a pub or to a restaurant and then just having a drink or two, puts more pressure on you to risk driving home, even if you're not sure whether you are below the limit.
- You are likely to be breathalysed if you are involved in a collision, even if it is not your fault. Whether or not you think you're fit to drive, don't take the chance or somebody else's mistake might become your problem.
- Even if you resist and don't drive home, a drinking session the night before could put you over the legal limit the morning after. Bear this in mind and make alternative transport plans for the next day – don't just risk it.
- Many accidents involve pedestrians who have been drinking. When walking home after a few drinks, take extra care, and if you're driving be aware that pedestrians may be the worse for wear.

THE FAST AND THE CURIOUS

Sixty-two per cent of young male novice drivers think they are more skilful than the average driver, according to the IAM's latest report, *the fast and the curious: young people's attitudes to driver training*. Only 32 per cent of young women say the same.

Young, novice drivers are the highest risk group on our roads, and male drivers between 17-29 are more than twice as likely to be killed or seriously injured as young female drivers*. Thirty per cent of car occupant fatalities are drivers aged 17-24, or passengers of a driver aged 17-24*¹, yet this age group makes up only eight per cent of all driving licence holders*².

The report also highlights the fact that young drivers are much more likely to take post-test training if there are proper financial incentives – reduced insurance premiums would encourage three-quarters of young novice drivers to consider further training.

IAM chief executive Simon Best, speaking at the IAM's annual lunch today, said: "Young male drivers suffer from a lethal combination of overconfidence and inexperience. They don't need curfews and other restrictions on their driving; they need to practice and gain driving experience safely. "There are many paying thousands of pounds a year in insurance and killing themselves. The solution to this problem is to link driver training and insurance discounts."

But this training needs to be done early. Fewer miles driven since passing the practical driving test and fewer attempts to pass the practical driving test (more likely to be a first time passer) make drivers more likely to be positive about further training.

COUNCILS GIVE WINTER ROADS THE COLD SHOULDER

Road safety charity the IAM (Institute of Advanced Motorists) has warned that many of Britain's roads will become more hazardous for motorists as the frosts and local council cuts bite.

In spite of the last two winters of severe cold, snow and ice, many councils are planning to cut back on winter road services, including salting, exposing motorists to dangerous driving conditions. Last year there was a 37 per cent increase in the number of cars overturning in snow and ice.

Budget estimates from the Department for Communities and Local Government show a 3.6 per cent decrease in estimated spending for salting roads, snowploughing, and standby arrangements across England. This represents a significant cut when inflation is considered.

Sixty-seven councils appear to be reducing the amount they are spending on winter road services, with 33 budgeting more than ten per cent less than last year. Most worryingly 21 councils appear to have budgeted over 30 per cent less than they did last year.

IAM chief executive Simon Best said: "Roads are essential for the economy not only in rural areas where cars are the only way to get around but also on the main routes that keep our economy moving. Ambulances, supermarket food deliveries, meals on wheels, utilities, even the armed forces, all rely on having a usable road network. Last year, parts of Scotland nearly ran out of food and fuel. The 24-hour, just-in-time logistics system simply wasn't able to cope with the weather. Councils must make contingency plans to ensure that essential supplies can always get through, no matter what the weather. This has to include dealing with large numbers of drivers stranded for hours with no access to heat or food."

It is even more important that drivers and riders take care in severe weather conditions, given reduced winter road services.

Driving in snow the method

- Is your journey essential? If at all possible postpone or reschedule your trip and don't ignore police warnings about closed roads.
- Double or even triple your normal stopping distance from the vehicle in front. Drive so that you don't rely on your brakes to be able to stop on an icy surface they simply may not do that for you, but keep moving as much as possible, even if it is only at walking pace.
- On a downhill slope get your speed low before you start the descent, and do not let it build up it is much easier to keep it low than to try and slow down once things get slippery.
- Start gently, avoiding high revs, and use second gear to avoid wheel spin. If you get yourself into a skid the main thing to remember is to take your foot off the pedals and steer. Only use the brake if you cannot steer out of trouble.
- Plan your journey around busier roads as they are more likely to have been gritted. Avoid using short cuts on minor roads they are less likely to be cleared or treated with salt, especially country lanes.
- Always clear your windows, lights and mirrors. Don't forget that snow on the bonnet can blow back onto your windscreen, so clear that off, and clear the roof to avoid snow being blown onto traffic following you before moving off.
- Make sure you have an emergency kit so you are prepared in the event of a breakdown. This should include a charged up mobile phone, torch, food for energy, water and a blanket. For snow you also need a shovel with you. On longer journeys always let someone know you have set off and tell them your planned route.

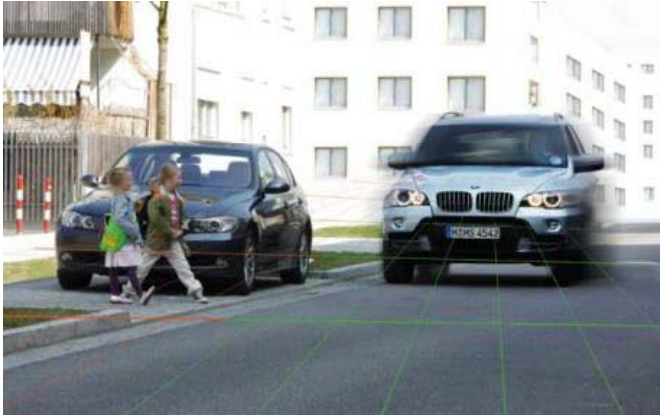
You can also improve car performance in snow by fitting winter tyres. Winter tyres have a different tread pattern to give better grip on snow and ice and have a snowflake on a mountain as a symbol on the sidewall. The symbol indicates that they use winter grade rubber which stays flexible and maintains grip to well below freezing. The rubber used on standard tyres hardens as the temperature drops.

A new website is available, drivingadvice.org.uk, for advice on dealing with all winter weather conditions.

BMW TECHNICAL INNOVATIONS REVIEW

(with thanks to Andrew English, Daily Telegraph)

Two new innovations from BMW could protect road users young and old.



BMW's child-recognition system uses existing technology to 'see' behind buildings and parked cars

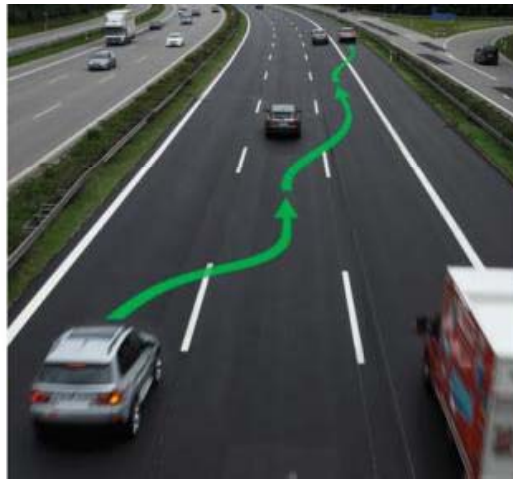
BMW's of the future could protect the young and elderly with two new innovations recently unveiled. Cars that can recognise and predict the movements of children, and prepare for and execute emergency braking manoeuvres were demonstrated, along with a car that can recognise the victim of a heart attack, take over the wheel and drive on to and stop on the motorway hard shoulder before calling the emergency services.

The **child-recognition system** is part of a wider German study designed to protect vulnerable road users. Known initially as AMULETT, a three-year study involving BMW, the Bavarian economic affairs ministry, Continental Safety Engineering, the Fraunhofer Institute, Munich's Technical University, and ZENTEC, the study has been expanded to involve Daimler, tier-one suppliers and universities and is now known as KoTAG.

It is based on a simple radio frequency transponder currently about the size of a couple of packets of cigarettes, but which could be as small as a pebble, cost a few Euros and be carried in a child's backpack or sewn into clothing.

The approaching car uses a Doppler system to recognise how far the child is away and triangulates the signal with twin aerials on either side of the windscreen. As the car approaches the subject, the child's movements are tracked and a movement vector created to predict where the child could be when the car passes.

Up to 100 movements can be vectored in real time. If the software determines a potential collision danger then the driver will be warned and the brakes prepared. If no action is taken the car will slow automatically and eventually brake to a halt. The braking system action is very similar to Volvo's pedestrian safety system, but the Swedish car maker uses camera to recognise pedestrians and cannot predict what they will do.



The heart attack victim technology can steer a car out of danger before bringing it to a stop and calling the emergency services

BMW's system, which can recognise children behind vehicles and buildings, uses simple, well-proven technology and could be on the market in just a few years with every child in Germany issued with a transponder.

The **heart attack victim scheme** is part of another German study into improving the independence and mobility of the elderly known as "Smart Senior" involving German Telecom and Charité, an East Berlin teaching hospital. Other car companies involved are Volkswagen, Daimler and a number of universities.

Potential victims would have to be willing to wear a pulse detecting bracelet, which would tell the car's software if their heart had stopped beating.

"There might be two sorts of people interested in wearing such a wrist band," says BMW research engineer Ralph Rasshofer, "the sporty types and those with health problems, who might have a risk of a coronary or who have had one already."

The car continually monitors the driver's pulse and if it determines that a coronary has occurred, it immediately activates the hazard warning lamps, while simultaneously using a combination of GPS, highly accurate digital maps and a forward facing camera to identify where the car is on a motorway, stabilise its position and find the hard shoulder.

Once the exact lane is identified, the car deploys its ultrasonic blind spot detectors to determine whether the next lane is traffic free and then progressively steers across to the hard shoulder before applying the brakes, coming to a halt and calling the emergency services with the in-built car telephone. The system could not be introduced until a new generation of highly digitised maps is on sale and this is likely to be some years away yet.

BMW has no figures on how many road injuries and deaths are caused by heart attacks suffered at the wheel, but one engineer pointed out that incidents are relatively common. "There was one poor man who died during the World Cup on the same stretch of road where we are testing this system, which was horribly bizarre," he said.

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