

## This morning's 'I don't believe it' moment

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There are occasions when the sheer crass stupidity of ministers driven by 'free market' dogma brings out the Victor Meldrew in me. [This was one, this morning:](#)

How can anyone think that removing the one essential check that a motorist is insured could be a step forward for all other motorists?

Motor insurance works on what might be called a 'herd basis'. If we're all insured the cost for each of us is reasonable. Once some are not insured the cost for those insured rises as they bear the burden of the free rider.

Now we know that Tory ministers approve of tax haven free-riding, which has the same effect for all honest tax payers, but it's now clear that they want to introduce the advantages of crime for the free rider at cost to the rest of us to other sectors.

I sometimes just don't believe it.