

Ontarget

The Activities Industry Mutual Newsletter

Spring 2009



AIM National Seminar

Our audience of members, prospective members and insurance and lawyer partners were treated to a condensed but wide ranging programme on 3 December 2008. The key issues for outdoor activities and education providers surrounding incident investigation were examined, as well as lessons learned from incidents, recent legal developments within the industry and the key characteristics of mutuality.

The programme comprised the following speakers:

- Jeremy Cole, Risk Management, Mitsui Sumitomo Insurance Group — Accident investigation and claims management.
- Marcus Baillie, Head of Inspection, AALS — Lessons Learned Group.
- Sophia Ford and Matthew Davies, Berrymans Lace Mawer – Update on legal developments.
- Paul Koronka, CEO, Regis Mutual Management Ltd — Advantages of a mutual structure.

One of the primary outcomes of the day was the realisation that although post accident investigation and documentation is generally well understood and adhered to, the requirements in the case of a minor incident are often underestimated in their importance.

In the case of an alleged minor incident it is not uncommon for a claim to become difficult and expensive to defend due to an

incomplete set of documents evidencing what actually happened.

In contrast, if there is a complete set of documents which evidence the incident in question, the claim can be addressed, without the need to engage the services of a loss adjuster and/or defence solicitor.

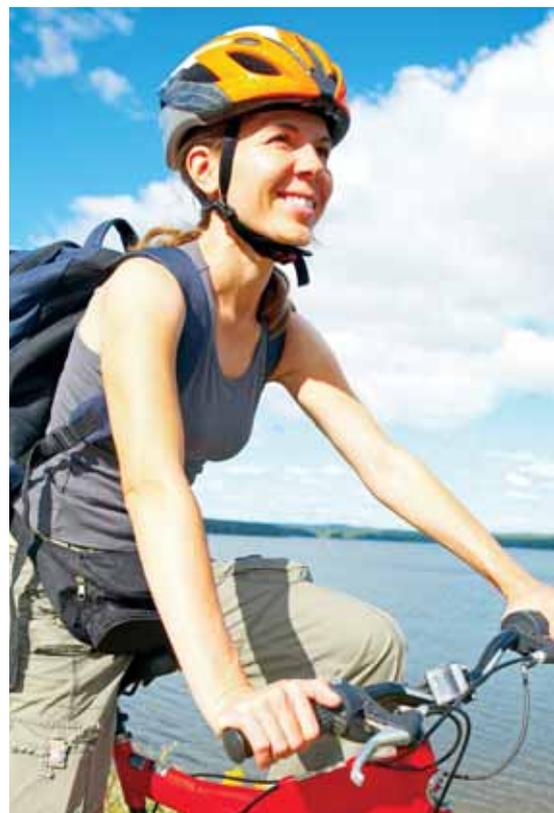
Savings from efficient claims handling can be considerable and will translate directly to the bottom line, which in the case of a mutual is for the benefit of the members.

For a fuller account of the seminar please visit the AIM website at:

www.activitiesindustrymutual.co.uk.

FEATURES

- Chairman's comments
- The BAHA route to accreditation
- Member Profile – Widehorizons Outdoor Educational Trust
- Upcoming AGM on Friday 27 March





Chairman's Message

I am delighted to report that AIM has enjoyed a successful year of trading. Our financial statements show a surplus and AIM has delivered on the objectives that prompted its foundation — fantastic achievements for a new mutual entity.

Our unique mutual structure allows the provision of broad and relevant cover to our members backed by AA rated security. It provides AIM with industry expertise and allows an intelligent, understanding and supportive way of working.

With all the doom and gloom predicted in our economy currently, I reassure you that AIM, and our excess insurer Mitsui Sumitomo, remain untroubled by the recent economic turmoil. Indeed, AIM has recently increased the level of risk we retain, making savings in our costs whilst maintaining a structure that supports our financial stability.

I am indebted to my fellow Directors for their hard work and commitment to AIM throughout the last year. Particular thanks to the Directors who have stepped down from the board — Chris Bayliss, Val Khambatta and Peter Churchus — your contribution is already greatly missed.

We all continue to strive to make AIM the leading provider of cover for the activities industry.

Warm regards,

Andrew Gardiner

Andrew Gardiner, Chairman

The BAHA route to accreditation

With over 200 members welcoming more school groups than holidaymakers, the British Activity Holiday Association (BAHA) is about to go through the Learning Outside the Classroom (LOtC) approval route. Martin Hudson, Chairman of BAHA, discusses the accreditation process involved:

Our case provides a fair representation of what is involved in gaining a LOtC Quality Badge and what this means for providers and school party leaders.

Background

BAHA developed a Code of Practice and an independent inspection regime for its members prior to the introduction of the Adventure Activity Licensing Regulations. These Regulations only applied to specific activities in certain open environment situations when offered commercially to children.

BAHA's non-statutory scheme complements the Adventure Activity Licensing Authority (AALA) Licensing by covering activities that are out of the scope of licensing, as well as other aspects of safety management.

Inspection

BAHA has a team of eight independent inspectors, with a range of backgrounds as teacher, lecturer, safety officer, activity consultant and trainer. Member centres are inspected biennially, with a paper-based self assessment conducted in interim years.

Adventuremark

There is now an industry wide set of core criteria for adventurous activities, known as Adventuremark. In order to gain approval as an inspecting body for Adventuremark, BAHA has to prove compliance with the requirements for 'Scheme Approval' and that its inspectors are capable of assessing whether members comply with the 'Provider Accreditation' standards.

Learning Outside the Classroom Quality Badge

For LOtC assessment of providers, BAHA's inspectors will focus on providers' effective support of the learning experience, working in partnership with the school party leader. Assessment falls under six headings, the last of which is safety management. For the Adventurous Activities sector this is covered by compliance with licensing or Adventuremark.

Accreditation

Once the BAHA scheme has been approved, it can inspect member centres and recommend them for accreditation to the Adventure Activities Industry Advisory Committee (AAIAC), the awarding body for the LOtC Quality Badge in the Adventurous Activities sector.

One-stop shop

If a provider has its LOtC Quality Badge, there is no need for school party leaders to look elsewhere for reassurance. This will relieve schools of much of the time and bureaucracy that was previously necessary, leaving them free to concentrate on maximising the benefits of Adventurous Activities for their pupils.

In summary, it will be cheaper for activity centres outside the scope of AALA Licensing to use the BAHA route to LOtC accreditation, rather than to try to get a badge independently.

For the full version of this article please see www.activitiesindustry mutual.co.uk.

Martin Hudson is Director of External Affairs at PGL Travel Ltd, Chairman of the British Activity Holiday Association and Leader of the AAIAC Project Team on Non-Statutory Accreditation.

Member profile -

Widehorizons Outdoor Education Trust

One of AIM's newer members, Widehorizons Outdoor Education Trust, recently transferred its status to a self administered charity, having formerly been under the umbrella of the Greenwich and Lewisham Councils. Mike Penny, Chief Executive of Widehorizons, shares how AIM helped in this process by providing insurance services for the new charity.

Within the UK, three different kinds of outdoor centres exist - commercially run centres; those run by local authorities; and centres run by charities. Widehorizons first outdoor centre was originally set up by Margaret McMillan, an educational philanthropist in the 1900s, to allow the poor children of London to have somewhere to experience the countryside.

The concept proved popular, educational and of value to society. However, after World War II many earlier charities, such as the Margaret McMillan Centre, were struggling. In order to continue, their assets were transferred to the local council sector. By 1990, the local authorities in Greenwich and Lewisham were running five outdoor centres as a way of breathing new life into outdoor education in south east Britain.

Unfortunately, by the year 2000 the local authorities were finding it increasingly harder to set aside funds for the centres, especially to keep the buildings in good condition and to invest in new equipment.

Discussions within Greenwich and Lewisham Councils resulted in the decision to establish a new charitable Trust — Widehorizons — to maintain the outdoor centres. The charity would work closely with the councils, but would be independent and able to seek donations of generous benefactors. The wheel has turned full circle.

The Margaret McMillan Centre was established with the patronage of Queen Mary; the hard work of Nancy Astor, the first woman MP; and a generous donation from Lettice Floyd, a suffragette.

It took from 2004 to 2007 to formalise all the details — "Parents and schools pay

a small charge for the day to day running costs, but the upkeep of the buildings and investment in resources, such as climbing walls, are contributed to by the philanthropists," Mike explained.

However, with the Trust no longer able to utilise the council's insurers, Mike approached commercial insurance companies and was quoted exorbitantly high premiums.

Although the centres have a very good safety record, some activities — climbing and abseiling for instance — are termed dangerous and the centres were considered high risk. Mike realised he had to look beyond the commercial insurance companies ...

It was at this point Mike approached AIM, who were able to offer a reduced premium with the added benefit of mutuality providing members with control and involvement.

"[AIM] added value to Widehorizons in areas beyond our expectations."

- Mike Penny

Mike discovered that AIM not only provided outstanding service and insurance, but also "added value to Widehorizons in areas beyond our expectations." Providing post accident investigation and claims management workshops for members are an example.

"Furthermore, just imagine how many more children we can fund with the money AIM has saved us!" exclaims Mike.



News and Events

Regional Workshop

On 27 November 2008, AIM held its first regional Accident Investigation and Claims Management Workshop in West Midlands at Acorn Venture's head office.

This one day course was run by H&S consultants, Corporate Risk Systems Ltd, for a small regional group and revolved around presentations, dialogue and a case study.

The group of 19 members participated in presentation sessions, intergroup and

instructor discussions, an examination of a fictional video accident scenario and finished with a lessons learned group discussion.

Following the very positive feedback from participants, a further two of these regional workshops are being held for 2009. If you are interested in attending one of these courses it would be helpful for planning if you could register your interest on the AIM email address below.



Competition

The first person to identify the closest point from which the above photo was taken will win a Kodak Easyshare C713 Digital Camera! Send your responses through to the email address below.

Congratulations to our last competition winner, Bob Downing of Doncaster who won the Prize Draw after the AIM Seminar.



AIM weathers the storm

When London ground to a halt recently during extreme weather conditions, the AIM offices at the Lamberhurst Vineyard (above) continued to provide a full service to members.

Upcoming AGM

AIM's third AGM is being held in Piazza Suite 7 at the NEC, commencing at 12 noon on Friday 27 March 2009, on the first day of the Outdoors Show. All members and others with an interest in the Mutual are invited and most welcome to attend.

You will be able to meet and discuss any aspect of the Mutual with the directors and representatives of the managers after the meeting. Light refreshments will be served.

Further information

For more information or quotations please contact:

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