

On Target

The Activities Industry Mutual Newsletter – Autumn 2018



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**ACTIVITIES
INDUSTRY
MUTUAL**



AIM Member Event at Plas Y Brenin March 2018

The AIM newsletter is an important way for the Mutual to let its Members know more about, not just the Mutual itself, but what it sees going on in the outdoor sector, both opportunities and threats. Our Members show an unusually high level of interest in this Mutual, and provide AIM with great support and feedback at member events and in questionnaires. This is especially helpful for the AIM board to refer to when it uses its discretion to decide what to prioritise in the future.

And since you have read so far you will want to know what is going on!

Your Mutual is very active in understanding the risks and liabilities of the outdoor operator, not just when there is a claim but also by taking a close interest in what the National Governing Bodies are doing, trends and issues in the outdoors, and changes in the operation of activities. We have a close relationship with IOL, for example and Andy Robinson will be providing some industry insights later in these pages. Our aim is always to support and protect our Members, and encourage them to continue their valuable work.

AIM now has over 800 members and £2.5m in annual contributions. Our reserves are strong and growing, and we have also been able to return premium to active members for each of the last three years by the way of distributions. We also have ten years of claims and accident reporting data which I think is of national importance. The management team at Regis, is led by Sophia Reed, formerly a lawyer who has experience working on a number of AIM claims. This team at Regis is, in my view, unequalled in the sector. You will see mention of the team later, with a note of their responsibilities and areas of expertise.

Our good relationship with our existing Insurer, MS Amlin, a large and successful global insurer, continues to be strengthened. Although AIM itself meets the costs of claims up to the Mutual's retention, AIM and MS Amlin work together to make sure that we understand the risks

out there and control them in so far as we can, by sharing information for example.

So AIM continues to grow and is in the fortunate position, with the discretion given by its members, to take a more proactive interest in supporting Members. We have already introduced motor cover (outside of the Mutual), and now we are looking at other ways to support Members such as making more use of our accident and claims data and the benefits that provides for defensibility and noting trends, reviewing the products and cover to introduce more additions such as Personal Accident and Cancellation Cover, and extending the services we offer from our office in Tunbridge Wells.

We are also taking a close interest in national plans for licensing. Our Members have been clear that they either want the existing regime to remain or they want an industry led scheme! So there is plenty of work to do yet before any replacement to AALS is developed. We intend to do our best to represent the interests of our Members so keep letting us know your views. And if you want to influence AIM's future, step forward and join the Membership Committee. It needs you!



Andrew Gardiner

Andrew Gardiner

Chairman Activities Industry Mutual Ltd

Andrew is also Chairman of Acorn Venture Ltd

VERTEX – WINTERING YOUR COURSE

Image by JM Adventure

For some of you, you will soon be closing your courses for the winter months or cutting back on your opening hours and going off on your holidays and spending some well-deserved time with friends and families.....before it all starts again in 2019!

Before you head off into the proverbial sunset it's worth making a list of what needs to and could be done over the winter months to make sure that you start the new season with all pistons firing...

Your list could include some of the following...

PPE?

It seems to be our go to subject at the moment but these quiet months are a good time to go through your PPE store, giving it a good clean and sort out. You could check through your quarantined items seeing if some of them need to be discarded, fixed or put back into service.

It's a good time to bring all your PPE equipment together in one place give it a good clean (following the manufacturer's instructions) and to carry out your PPE inspection so that you know at the start of the new season all your PPE is ready to go. It's also a good time of year to place your orders for PPE so that when you open up you're not having to wait for stock on back orders. Most PPE re-sellers increase their prices in the New Year so if you can get your orders in before the Christmas break, you may well save yourself a few pounds.

You could also check with the manufacturers if there have been any changes and updates for the PPE equipment you have for your operation and finally this down time is an opportunity to do some research on new and alternative PPE which could be better for your customers and staff.

Analyse Your Data

Over the season you'll have collated stacks of data on your customers and your staff and these quieter months are a good time to sit down and reflect on them. It may be that patterns will emerge that enable you to run your operation more effectively and efficiently. It could be simple things like looking at the times of day when you are at your busiest and quietest – these patterns could then help you plan your staffing better.

Although social media and the internet can feel intrusive at times they are one of the ways for you to get to know how your customers rate you and your staff. Reading through comments on Facebook, Instagram, Twitter, and Trip Advisor etc. may make you realise that there are things that you could do differently or things that you're doing well and that need to be celebrated with your staff.

You may find that customers are mentioning the same thing but saying it in a 100 different ways – when you have time to focus on just this the themes will jump out at you. It might be that you need to put signs up in different places, give staff some additional training in particular areas, make changes to your booking system and website – these winter months are the time to get these jobs done.

You could take the time to look through your staff monitoring sheets – are there specific things that keep emerging where some additional training either in-house or externally would help?



Look at your accident, incident, near miss and rescue data – again you may see certain patterns emerge that highlight areas of your course that are incident “black-spots” and which with some discussions with your builder or inspector could easily be overcome. You may decide to look at your supervision levels at certain places on your course or you may need to tweak your safety brief.

Meet With All Your Staff

Bring your staff team together to ask them how they think the season went and whether they have any ideas on how things could be improved for the next season. They are the ones that are on your course day in and day out, regularly interacting with your customers, taking the phone calls and managing your operation for you. They probably have some of the best insight!

Check and Inspect Your Course

Lots of operators use this time to carry out their periodical inspections and maintenance but because of this inspectors and builders are in hot demand so it's worth getting them booked in early... you don't want your opening delayed next year just because you can't get your course inspected and repaired! If you need to find a list of approved inspectors, then one of the places to find them is on the ERCA website. For those of you who need to get components checked by either your builder or the manufacturer it's worth getting these done now rather than waiting until spring, you can always put the components into safe storage over the winter so they don't get battered by the elements.

You've probably noted down on your daily inspection sheets things that need fixing on your course and it's worth sharing this information with the person that will be coming to carry out the repairs and maintenance. There will always be extra things that get picked up by your inspector and we'd always recommend you go round with them – it's a great way to get up close and personal with your course and to see it through the eyes of an inspector.

Be a Customer for a Day

What we mean is that it's always good to experience your course through the eyes of your customers. When it's quiet or closed take a small number of



your staff (including office based) and ask them to go through the whole process from start to finish – from booking online, to arriving, parking, getting kitted up, going on the activities, trying out the café and facilities etc. Because you're familiar with how things work it's easy to dismiss things that actually need addressing and putting it down to customers being awkward or stupid! We guarantee if you take the time to do this then it will pay dividends and improve your facilities and the customer experience.

Another idea is to contact a cross section of your customers to get more detailed and in depth feedback from them – you could incentivise them by offering a discount to your facility for the next season. Often people's immediate feedback is very much "in the moment" but as I'm sure all of us have done on your way home or a week or so later you'll talk about your experience and be a bit more objective about the good and bad points.

Staffing For Next Season

What already! One of the hardest things as an operator is keeping good staff when you're not open all year round. How can you incentivise the good ones to come back to you year after year? We've come across some innovative ways including one operator who paid for some of his staff to become tree surgeons/ arboriculturists. Over the winter not only do they carry out work on their own tree based courses but they also sell their services locally....this means this operator

is able to keep his good staff on the books all year round and gain some valuable income over the winter months when they are closed – this not only helps the operator but also shows the staff they are valued.

You could consider linking up with another employer who has a winter operation where staff work in both locations providing them with year round employment.

Finally, walk around your facility as though it's the first time - is it looking fresh or tired? are signs faded by the sun? rope with green algae, platforms that could be cleaned and a million other things!

Then once you've done all that crack up the beer and champagne and enjoy your holiday!



Emma Bell



Steve Woods





AIM MEMBER PROFILE

MENDIP

Bringing the outdoors and snowsports together to achieve growth

Mendip started life as a mobile outdoor activity company serving school groups when it was founded by Jim Hayward in 1987. Fast forward 30 years and it has grown into a profitable year-round business that incorporates a snowsports operation alongside an expanded range of outdoor provision for school, youth, corporate and individual clients throughout south west England.

The company operates from a permanent 250 acre activity centre in the heart of the Mendip Hills as well as 8 activity bases throughout the South West. These include off-site facilities for rock climbing, canoeing, abseiling and caving. Accommodation is available within a 120 bed on-site tented village and local residential centres.

In 2012 the business acquired a well established snowsports centre that offers skiing and snowboarding on a 165 metre winding dry slope. The merger of this predominantly winter operation was carefully integrated to transform the previously seasonal outdoor activity business into a 12 month operation.

Prioritising Staff Development and Training

Mendip Managing Director, David Eddins explains the unique approach that helped them achieve this transformation.

"Our outdoor business was predominantly running from April to October. The snowsports business was profitable during the winter months but loss-making for most of the rest of the year. By bringing the snowsports business into our established outdoor business we were able to move from a full time team of 8 instructors supplemented with freelancers, to a year-round team of 40 instructors on permanent full time and part time contracts. Our

outdoor team were re-trained to teach introductory snowsports and we helped some of the established snowsports instructors gain outdoor experience and qualifications so that we could offer both groups of staff more year-round employment.

We also brought our holistic approach to safety management and customer service from the outdoors to the snowsports business. This transformed both the safety record and levels of repeat business within the snowsports business."

David, a graduate in Outdoor & Environmental Education actually joined Mendip as an Apprentice Instructor 20 years ago and is a firm believer in the core importance of staff training and development.

"Our greatest strength always has been and always will be our team. The Mendip uniform is worn with genuine pride and we consider ourselves privileged to work in this industry."

Mendip have developed a pioneering Trainee Instructor Programme which introduces 8-10 young people to the industry every year. This is a 12 month programme which provides trainees with paid employment and the opportunity to gain NGB qualifications while they work alongside experienced Instructors. Trainees are incentivised to gain qualifications as quickly as possible and can move into higher paid roles within each area of activity once they gain qualifications.

David also sees the development of risk management skills as fundamental to their company philosophy.

"We have always operated at remote outdoor locations so we have to be sure that all of our Instructors share an "attitude" to risk management that we can trust. We see risk management more as a state of mind than anything else. We have to be confident that they have the training and common sense to assess all environmental factors so that they can reduce the inherent risk of outdoor activities to an acceptable and safe level."

Being part of the AIM network

Activities Industry Mutual have insured Mendip since 2008 and David has always valued their partnership approach alongside with the traditional insurance services that they provide.

"AIM were actually really helpful when we were looking to get involved in the snowsports business. They introduced us to other dry ski slope operators through their client network and meeting these people gave us valuable insights which made a big difference in those important early years. I am inspired by the concept of a mutual and really appreciate being part of a friendly network of operators."



Mendip have Public Liability cover of £5m and Employers Liability cover of £10m. AIM also extend the Public Liability cover up to £10m for selected clients who require a higher level of cover. David appreciates the flexibility that allows him to upgrade cover levels for specific client groups and also the fact that AIM premiums take into account the good safety record that Mendip have worked so hard to develop:

"When we took on the snowsports business AIM knew that we would be applying the same principles of safety management that we had applied for years in our outdoor operations. This allowed us to benefit from our established track record as we moved into this new area of activity."

More info: <http://mendip.me>



LESSONS LEARNED

CLAIMS REVIEW



In the current year, some 25% (20% last year) of all personal injury claims involving AIM members' customers and staff arose during "non activity" time, things like trips and slips on paths and footways being the main culprits, often due to hurrying and lack of attention or inappropriate footwear in an outdoor footpath context on the part of the claimant. Less common was a rare instance of an exploding camping stove and a minor nursery injury making up the numbers.

The bulk of activities related claims occurred in climbing, canyoning and coasteering and ropes course activities. Such activities involving height accounted for 41% (37.5% last year) of claims. We had notifications of three claims involving bike accidents this year and none last year. We were Segway accident free this year, compared with three Segways claims last year. In playground contexts, including adventure playgrounds, we had one claim notification this year against three last year.

Among the miscellaneous category, one claim in each year arose from a management team development activity and similarly a single claim in each year involved archery. Also a quad bike claim last year and this year a man who slipped on a slide on an adventure challenge fun run event is pursuing a claim.

It is our policy to defend claims where we can. We contest more claims than we settle, 58% this year and 54% last year. To successfully defend and bat off a claim, we have to evidence what actually happened, as opposed to the claimant's personal injury solicitor's version of events and their negligence and duty of care breach allegations, and support the denial with concrete evidence by documentation (risk assessments, training records, inspection & maintenance reports).

To do this we need prompt notification of any accident that you, as a Member, may judge or have an inkling that it might escalate into a claim. Claims can develop from injured personal feelings as well as an injury itself and perhaps a prompt and sensitive intervention in a situation of hurt could head off a subsequent claim.

The wheels of the judiciary move painfully slowly and Personal Liability and Employers Liability claims can take years to settle. Our aim is to respond before the claimant's solicitor becomes emotionally and commercially attached to a claim with evidence that persuades the claimant that they haven't got a case. No compensation and unpaid legal costs. This means establishing to the solicitor unarguably what actually happened with evidence being the accident form and witness statements, registration and risk acknowledgement forms where appropriate, together with the staff member's training documents, the employer's operating procedures and risk assessments or the newer risk benefit assessments.

AIM's claims record defensibility arises primarily from the operating procedures of you, our Members. However, in the event of an accident, it comes down to the necessity of providing the claimant with documents evidencing that all of the safe operating procedures were actively in place at the time of the accident.

MANAGING RISK

Mandy Maris, Risk Engineer at MS Amlin looks at how you manage risk in an ever-changing leisure landscape with new and more daring activities continually being dreamed up

Protecting against the background of the claims culture in the UK is always at the back of one's mind when introducing a new activity. Claimants' solicitor firms are relentlessly on the lookout for what will be the next "Sick Holiday.com"; seeking new ways of generating revenue; be it whiplash, illness when on all-inclusive package holidays or noise induced deafness.

In the Leisure/Outdoor Activities sector the most recent development MS Amlin has seen is that of Trampoline Parks, with the number of Parks opening at an exponential rate (around 3 in 2014 to over 200 in 2017). Good risk management practice is often an afterthought with serious consequences when new concepts prove popular. In 2017, ambulances were called out to 1,181 incidents at trampoline parks across England (ref: BBC News). As a response to increasing concerns there is now a voluntary code in place for the design and operation of Trampoline Parks, however, this does not; so far seem to be curbing the number of incidents.

When undertaking leisure pursuits, part of the attraction is the perceived risk involved, particularly for young adults and teenagers. There is scientific evidence that suggests adolescent brains are more sensitive to their peer relationships and the rewards gained from these relationships, leading them to undertake in more risky behaviour when with their friends (Ref: Nina S. Mounts, Ph.D., Psychology Today, 9 June 2015). When undertaking incident or near miss investigations, the focus on the human factors involved therefore is important and may drive human led improvements e.g. review of supervision of activities or enhanced training of supervisory staff, to have a greater appreciation of why teenagers behave like they do.

As an insurer we see lots of claims where minor changes may have either prevented the incident in the first place or provided a more robust claims defence when making a decision on where liability rests. Our newly launched Claims Defence Toolkit has some simple tips for improvement including:

- Considering the quality of accident reporting and investigation documentation – does it capture all the facts/necessary information as quickly as possible following an accident?

- Quality of accident investigators – what investment do you make in the training and competency of those with responsibility for accident reporting and investigation?
- Use of accident investigations as a learning opportunity – apply the learnings more widely for general risk management improvements. Does this happen in your organisation?
- The importance placed on good quality risk assessments is also key. Consider the reason you are undertaking risk assessments – is it to "tick a box" or comply with the law or is it to truly minimise risk and help support a good risk management culture?
- Document collation and retention – could you find this up to 3 years after the accident?
- Researching the risks involved in activities offered and review risk assessments on a regular basis.

Have there been any significant incidents at other providers that lessons could be learned from, changes in knowledge or equipment? Have there been any prosecutions of providers lately? Check the HSE register of Prosecutions and Notices. AALA (Adventure Activities Licensing Authority) also publish information on incidents within the Outdoor Activities sector and this may be a useful source of vital data when considering investing in new activities.

In conclusion, the risk landscape is forever evolving and health and safety management should evolve with it. At the end of the day, "The only thing that is constant is change", (Heraclitus of Ephesus, Ancient Greek Philosopher).



Mandy Maris, Risk Engineer
MS Amlin Property and Casualty
Risk Engineering

MS Amlin



OUTDOOR LEARNING ROUND-UP

The Institute for Outdoor Learning works closely with AIM, sharing understanding of the developing adventurous activity sector. Both organisations are seeking to promote participation and maintain and develop standards across the sector. Here's a round-up of some of the bigger developments of the past 6 months.

Campaign 2022

The Institute has long campaigned for greater value to be placed on the role of outdoor learning in the education and development of children and young people across the UK. Working closely with the members of the Outdoor Council, IOL is facilitating a long term campaign promoting access to a progression of outdoor learning experiences through school age years. Known as Campaign 2022, the year in which children born in 2017 start school, the campaign is designed to ensure more families, schools and commissioners of outdoor learning, understand the breadth of opportunities and what a progression in opportunities may look like.

The campaign is also a visible demonstration of how joined-up the various stakeholders bodies in outdoor learning have become in recent years. I was very encouraged at a recent meeting with a senior civil servant to be told that the increasing cohesion across the outdoor learning sector is being noticed and appreciated at Westminster. Look out for more details of the campaign and opportunities to align your business with its key messages later this year.

Outdoor Learning sector wide conference

November 2018 will see the first UK Outdoor Learning Sector conference, an event that will be supported by AIM. Working with the Association of Heads of

Outdoor Education Centres, British Activity Providers Association, Outdoor Council & Outdoor Education Advisors Panel, the Institute is designing a landmark event for the sector. Along with representatives of UK and home nation government, the event will bring together strategic thinkers from key National Governing Bodies of Sport, business leaders, teaching leaders and senior outdoor learning practitioners.

In addition to high quality networking, strategic debate and engaging presentations the conference will include The 2018 Celebrating Outdoor Learning Awards, designed to recognise outstanding work and encourage excellence. I recommend a look at how well this might fit your business, especially if you have grown, developed or introduced innovative practice in the past year or two. We will also be continuing the debate about the creation of a Chartered Body for the sector so I hope to see you there.

www.outdoor-learning-conference.org

ALAA Review

The HSE's review of Adventure Activity Licensing continues, very much in line with commentary in the last On Target and at the AIM AGM. A wide range of stakeholders fed into the formal consultation earlier this year (including AIM), which led to a HSE board meeting. The meeting considered three options for the future of ALAA; no change except to price, a change to activities in scope & price and a sector led inspection

regime alternative. The latter was outlined by a sector wide stakeholder group known as UK Adventure Industry Group (UKAIG).

In June of this year the HSE announced that following the consultation and board meeting they intended to drop the first option of no change to ALAA from their considerations. They also stated that they needed more detail of a sector led alternative if they were to make any further decisions. As this newsletter goes to print further consideration is being given to the design of a sector led option to inform the HSE Board's decision making. AIM will be inputting into this process.

Outdoor Learning Research

Though it may be argued that the case for valuing adventurous activity and outdoor learning has been made, the same may not be said for related questions such as what works best, why that is and in what order? To help develop the sector's evidence base and continue to develop understanding of good practice, the Institute continues to invest in the Regional Research Hubs established last year and sponsor a co-ordinator role, supported by AIM.

Teaming up with Natural England, CLOtC and the University of Cumbria, we now have 5 research hubs with more in the pipeline. The discussions to date have been eye opening, strengthening the need for the better joined-up research and development in outdoor learning. As well as uncovering unpublished evidence, these meetings of academics and practitioners are building a picture of regional priorities and needs for support in the development of local action research.

This project will lead to an Outdoor Learning Toolkit and Research Repository. For information on the Research Hubs see the Institute's research pages, www.outdoor-learning-research.org.

New Apprenticeship

Developing standards in and access to the outdoor learning workforce remains a priority for the Institute. Recent work to establish a new Level 3 Outdoor Activity Instructor with the Institute for Apprenticeships is almost complete. A group of employers, including some AIM members, have developed new standards, assessment plans and funding model, project managed by the Institute.

Details of the standards, a typical apprentice journey and end point assessment plan can be found at www.outdoor-learning.org/Jobs/Careers/Apprenticeships

National Citizen's Service

Despite some strong challenges from the National Audit Office in the last year, the vision and commitment of the leadership at The NCS Trust, remains strong. The Institute continues to provide guidance to the Trust as they seek to reshape their procurement model. It is difficult to predict what shape 2020 onwards will be for providers of outdoor adventurous activity into the NCS programme. I'm sure there will be an increase in volumes of young participants and therefore a need to innovate and stretch in provision. The Institute is seeking to ensure good practice informs the emergence of any new or expanded delivery models.

Nature Friendly Schools Programme

Finally, we should all be encouraged by the join-up between two Westminster Departments (Education & DEFRA) to produce the Nature Friendly Schools Programme. Though there is a way to go in the development of the programme, essentially it is an investment in ensuring more disadvantaged schools gain access to the benefits of outdoor learning. Look out for more details of a programme that is due to start delivering in 2019 and aimed at increasing health & well-being and engagement with education outcomes. If you're interested in participating in this programme contact me at andy.robinson@outdoor-learning.org.





GDPR UPDATE

The 25th May has been and gone, much like the build up to Y2K nothing has happened save for the absence of emails asking if you want to keep in touch.

No new guidance has been provided whilst everyone gets to grips with matters.

The principals still remain the same with the underlying ethos of only retaining personal data for as long as we need to do so.

FAQs are usually along the lines of how long should we keep consent and medical health questionnaires.

As a general rule it depends on the organisation and their requirements. Any claims for personal injury must be put within 3 years of the date of the injury or knowledge of that injury. Therefore 3 years would be an appropriate period of time to retain such records. To ensure that a claim has not been issued at the 3 year limitation date, a period of 3 years and 4 months would be a safe period of time (there is 4 months allowed before a Claim Form needs to be served once it has been issued).

For children the limitation period is 3 years post the age of majority (which is 18 years old). Therefore any claim for injury can be brought up until the age of 21 years. It is usually the case that one will be made aware of a claim before then and it wouldn't be reasonable to retain a child's records up until the age of 21 years on the assumption a claim may be brought.

If a child has had an accident and details of this are recorded, then it would be appropriate to retain their records until the child reaches the age of 21.

If an individual or an organisation such as a school requests that the records be removed then provided the organisation is acting on behalf of the individual, those records should be removed. There is a right

to be forgotten. We have no justification for keeping those records (save for an individual that is involved in an accident).

When an individual has exercised a right to be forgotten, we do need to keep a register of those individuals who have been removed from our system. This would include their name and the type of records removed for example consent form, medical questionnaire, medical records or medication lists.

This only applies to those exercising the right to be forgotten and not those individuals being removed as part of your internal procedures.

Some practical tips

- Make sure staff are adequately trained when dealing with personal data of individuals.
- Disable your email memory option to ensure emails are not sent to the wrong email address in error.
- Make sure you only share data with those who also have a robust GDPR policy (save for when it's a matter of medical emergency).
- Consider password protecting personal data.



Ron Ruston,
Partner

Kennedys

STAFF PROFILES



Sophia Reed

How long have you been at AIM, and what do you do?

I joined AIM in January 2018 as Mutual Manager and am responsible for looking after Members' interests and running the Mutual on a day to day basis. This involves getting out and about as much as possible to visit you all, to see what you do, where you are and to discuss any concerns or queries you have. I also have regular meetings with the Chairman of the AIM Board, liaise with the other Board Directors and prepare and attend Board Meetings. I also speak at various industry events, such as the ABC conference held in July, and attend sector and industry conferences such as the IOL's, ERCA and BAPA. Currently I am planning strategy for AIM's next 10 years and beyond.



Ralph Doe

I joined AIM in November 2017 as the Account Executive. I'm out on the road most days visiting Members due for renewal, to see what they do and how AIM can help them. Since January I've driven the equivalent distance of London to Auckland! Members have taken me down into caves, up abseil towers and down giant slides. I think the best way to understand our Members is to try out the activities they are passionate about.

I also visit prospective members and work with AIM's underwriters to grow the membership.

You'll often see me with our Mutual Manager, Sophia, at industry events on the AIM stand or giving a presentation on covering your business needs.

How do you fill your spare time?

Mostly spent on or nearby a rugby pitch! I manage our local club's Academy Section (under 16's-under 18's). I organise all their fixtures, liaise with the opposition managers and coaches, support the squad coaches, organise events for the boys and parents including an annual rugby tour, and frequently act as lost property monitor! They play excellent quality rugby and I am super proud of them all.

I have two little girls aged 3 years & 3 months who take up all of my spare time at the moment but it includes taking the eldest climbing and getting her outdoors as much as possible. On rare days away from work and family I also enjoy cycling and days spent sailing around the Solent. I'm looking forward to having a crew to help me one day!

What's your greatest sporting achievement?

Having never run before, I trained for and ran the Henley on Thames Half Marathon with a time of 1 hour 53 minutes which I was very pleased with. I have also met the Fijian National 7s rugby squad! That was pretty good too!

In 2013 I walked nonstop from Regents Park to Brighton Race Course, a distance of 100km cross country. I finished in 23hrs 48mins while raising money for a local hospice who had provided palliative care for several members of my family. I was pretty chuffed with my time and the blisters I got on both feet.

What activities do you plan to try next?

Axe throwing. Definitely.

I am currently designing a rather large bouldering wall (much to my wife's horror) to go in our lounge.

I am always looking for a new challenge so if any Members think there is something I should try I will happily come and see them.

Insurance background

Prior to joining Regis, I worked for 24 years as a lawyer, defending personal injury claims for a variety of insurers and large corporations, with the last 10 years at law firm BLM where I was a Partner in the personal injury department. In that role I worked on the AIM account and advised the Mutual and their Members on risk management and strategy as well as defending claims brought against Members.

I joined AIM in 2017 after 8 years insuring and supporting two of the UK's largest charities providing adventurous activities to young people; The Scout Association and Girlguiding. This included site visits to advise on risk management and claim mitigation as well as supporting volunteers through civil claims and court appearances. I have over 15 years' experience in the insurance sector and am an accredited Insurance and Risk Management professional.

STAFF PROFILES



James Willis
Industry Specialist

James has specialised in the adventure activities insurance sector for the past decade. He focuses on all adventure activity related news and events, providing industry knowledge to support AIM's strategy and our service to our Members. His industry knowledge supports our handling of liability claims and helps us to continue to ensure that AIM's services reflect the needs of our members.



Cath Watson
Marketing & Events

Cath is responsible for all marketing related activities, including email circulars, the annual newsletter, organising AIM's events/workshops and attendance at other industry events, social media and digital activity and updating the website.



Brad Mott
Underwriter

Brad is usually the first point of contact for most organisations looking for a quote from the Mutual. He assists with quotes for new business, looks after renewals and assists activity providers with day-to-day queries.

Brad is also assisted in the Underwriting Team by Liz Easton, Priscilla Erosie and Francesca Dulley.



Richard Izzard
Claims

Richard has many years' experience working in claims and has responsibility for handling all AIM claims from notification to settlement. He also liaises with loss adjusters and legal teams to ensure the best result for our Members.



A really great event once again

Very interesting and good points to take away

Always really informative and useful



PLAS Y BRENIN MEMBER EVENT – March 2018

Our Member event this year took place in a snowy Plas Y Brenin in March. After a week of heavy snow we were pleased to see many of our Members still made it to the one day event in stunning Snowdon.

Following a networking catch up in the bar the night before, the day followed a similar format to previous years in that we heard from a number of different speakers throughout the day offering insight into a number of areas relevant to our industry.

A very popular speaker was Dr Loel Collins, an expert coach and leader in adventure sports and complex judgment and decision making in dynamic environments. He delivered a presentation on The Agile Instructor which was well received.

AIM Member and CEO of British Exploring Society Honor Wilson-Fletcher looked at disability and the provision of adventurous activities, specifically with reference to the partnership between Jubilee Sailing Trust and BES on The Infinity Programme, a multi-year expedition programme for disabled and non-disabled explorers.

With GDPR looming Ron Ruston from Kennedy's Law provided a light hearted overview on the impact of GDPR and what members need to do prompting many questions from the audience.

The centre laid on a hearty lunch which was a chance for more networking and catching up with colleagues.

Our new Mutual Manager Sophia Reed provided a legal update on recent developments and cases where members may be exposed and to be aware of liability claims within the sector.

We also had an update from Ralph Doe & James Willis on AIM's growth and development plus industry insights and claims trends including the new motor scheme for Members.



Our thanks to all our speakers and collaborators from earlier this year. We welcome any suggestions for venues, speakers or topics for consideration at forthcoming AIM events. Look out for the invitations for next year's exciting event and we look forward to seeing you there. For further information or to book your place on our 2019 Member Day please contact Cath Watson on cathy.watson@rmml.com.

We are also hosting a series of networking events which will hopefully provide an opportunity for Members and industry colleagues to meet, discuss latest news and developments in the outdoors.

MEMBERSHIP COMMITTEE

WE NEED YOU

The AIM Membership Committee was created to provide oversight and recommendations to the Board of the Mutual on a number of matters including:

- AIM's relationship with Members;
- AIM services;
- Industry matters affecting Members;
- Training and benefits to Members;
- Helping Members to reduce liability;
- Learning lessons from accidents, incidents and near misses;
- Supporting initiatives in the industry;
- Increasing AIM's influence in the sector;
- Providing data and stats to the sector;
- Offering AIM's views and policy preference to authorities (govt, NGBs et al);
- Supporting and sharing best practice.

Meetings are conducted quarterly and if you are interested in hearing more about being on the Committee please get in touch. We'd love to hear from you.

Please contact cathy.watson@rmml.com or telephone 01892 888 472.

DATES FOR YOUR DIARY

Why Sports Conference	London	2nd October 2018
AIM Membership Committee	London	10th October 2018
IOL Outdoor Learning Sector Conference	Yarnfield Park, Staffordshire	7th November 2018
Pharos Media Training Event	BLM Offices London	12th November 2018
Vertex Industry Day	Zipworld, Wales	21st November 2018
CLOtC Annual Conference	Dudley	22nd November 2018

AIM EVENT DATE 2019

AIM Member Day	London	March 2019 – Further details to follow
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FOR MORE INFORMATION OR QUOTATIONS PLEASE CONTACT US

James Willis, Sophia Reed, Ralph Doe, Cath Watson, Bradley Mott, Liz Easton at The Activities Industry Mutual Ltd
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