

# Message from our Chairman

Andrew Gardiner reviews the year and plans for the year ahead.

The challenges of Covid are by no means over, especially for Members who depend on residential and foreign programmes, but the signs are promising for 2022. Let's hope so. AIM's priorities during this period of crisis have been as always to maximise support to Members, maintain reliable and competitively priced contributions, and to become the market leader for our sector of liability cover. And, of course, we have also fought hard for Members with business interruption claims.

When I first became associated with the AIM project in 2008, persuaded by James Murray Willis that mutuality was right for the outdoor sector, there was great uncertainty about operators being able to secure public liability cover. The market was unreliable, premiums were erratic and we hardly recognized the names standing behind us and so had no idea who would be supporting us if the dreaded claim was made. I was easily convinced that a mutual would be far better because we, the Members, would be in control. We would achieve consistency in contributions, encourage safe practice, control the risk of a successful claim, challenge unfair claims and pull together to support each other in the case of a large liability claim.

I have seen how claims are handled, how Members are supported, especially when a catastrophic accident has occurred. I have seen unfair claims vigorously defended even when the cost of doing so is greater than settling. I have seen Members regularly receiving a return of contribution reflecting our good claims history and I have seen insurance companies dip in and out of our market and offer an unrealistically low premium in the first year only to increase it afterwards.

The Mutual has been an undoubted success. We now have over 940 Members, with a projected contribution income for 2022 of £3.2m. This dramatic success is undoubtedly due to the hard work of our team, led by Sophia Reed at Regis, but it is also an endorsement of the mutual model, the remarkable claims record that you, the Members, can look on with some satisfaction, and the fact that our Members stay with us.

After twelve years as your Chairman, I am standing down at the end of the year. Taking over the chair will be Bob Edwards (of Stubbers Adventure Centre). Bob knows AIM well having served as a director since 2008. He is eminently suited to steer the Mutual into its future.

AIM really does need a strong and experienced board of directors. The responsibilities are significant, and last year demonstrated how serious the challenges could be for the Mutual. So, I must express my huge appreciation to Bob and the three other directors for their commitment and support: Peter Gordon, Paul Reeve, and David Eddins. They understand the challenges we all face and so they ensure that AIM remains focused solely on its membership. We are always looking for new directors - Members with experience and who could serve Aim for a number of years. After all it takes time to understand your IBNR!

I started in the outdoor sector in 1982 as an enthusiastic English teacher at a comprehensive school in Birmingham. I had quite an epiphany when I helped to lead a week away from school, for 40 pupils, camping in Wales. The pupils gained as expected from the outdoor activities, but I couldn't believe how much of this benefit transferred back to school and into their behaviour and attitude to their learning.

I couldn't waste another term inside the classroom and without knowing a thing about storm lashing (Wales!!) I set up a standing camp in TalyBont, for school groups, and that was the start of Acorn. Over the next few decades, I came to see the great community of the outdoor sector with so many fine people in it changing lives for the better by their example, inspiration and skill. Like British weather the outdoors challenges and rewards in equal measure.

As I step back now, I see that young people need to experience the outdoors more than ever. Their lives have become so 'second hand,' their experiences and refracted through so many prisms of distortion. Only in the outdoors with others 'facing the weather' can they assemble and develop their personal resources in such a profoundly relevant way.

I wish you all a Happy Christmas and a prosperous 2022.



*Andrew Gardiner*

Chairman  
Activities Industry Mutual Ltd