



# The Mutual reaches a milestone - 1,000 Members

In May 2022 the Mutual will reach 1,000 active live Members. Given its beginnings and the past 18 months when all Members were affected so drastically by the pandemic, this is a huge achievement for the Mutual. This demonstrates the hard work and commitment of the team that manage it but is also an endorsement of the Mutual model.

## The History behind the Mutual

The Mutual began at a time when there was great uncertainty about whether activity providers could secure public liability cover and premiums were erratic in the marketplace. The Mutual ethos provided comfort that Members could take control, achieve consistency in premiums, encourage best practice and challenge unfair liability claims collectively.



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## Working to make the Mutual a success

There are many factors that have contributed to the Mutual's success.

- Providing a personal service which stretches beyond the renewal date or initial quotation stage.
- Understanding the Members' business and ensuring that the cover provided is tailored for them.
- Supporting Members during the claims handling process and where possible, looking to defend claims.
- Helping Members with best practice and guides for risk assessments and training.
- Offering them the chance to network and take part in Member events which brings together organisations from all sectors of the outdoor world. *Images from our 10 year anniversary party on the Thames.*
- Remaining competitively priced.





All these factors mean that Members choose to stay with us even in times of hardship which also provides stability to the Mutual. The insurance market is still a challenging environment and even after the pandemic our growth has been steady, and as mentioned above our cover remains competitively priced. During the pandemic we were able to support many Members and from the feedback we have received this was very welcome and something that others in the market were not offering.

In the early days, the Membership we saw came predominately from traditional style residential and non-residential centres, water sports providers and climbers looking for cover. Since then, we have seen a variety of different providers emerging, from high adrenaline BMX riding, mountain bike trails, and skateboarding to more low-key activities such as bushcraft and forest bathing to name but a few. The key in managing these risks is to encourage best practice, share information and look at each business independently.

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## The Directors

The Directors of the Mutual have changed over the years but all continue to be supportive, and they are available to help with queries about claims and impart their knowledge about activities we may not be familiar with.

*"It's a clear indication of how established and important AIM is to the outdoor industry. We are more than just a protection provider to our Members. AIM is a partner that really understands what we do and how we do it. It is not a surprise that AIM has grown year on year, as word spreads about the benefits AIM provides, it will continue to grow."*

–David Eddins of Mendip Outdoor Pursuits

## The Future

As we celebrate our 1,000th Member we welcome your comments and feedback on how we are doing.

- When did you first hear about the Mutual?
- Could you be one of our first Members?
- Is there anything that we can do better?

Please email [cathy.watson@rmml.com](mailto:cathy.watson@rmml.com) or [info@activitiesindustrymutual.com](mailto:info@activitiesindustrymutual.com)

Thank you to the Members and to the many outdoor sector organisations for your continuing support.

Please click on the link below to Request A Quote or see why so many choose mutuality.