

Meet our Members - Otter Valley Dairy



Gill and Rebecca Bond with their local Insurance Inspector, Gary Burgess.

It's easy to see why Cornish Mutual Member, Otter Valley Dairy, has become so successful since it started producing homemade ice cream, sorbet and frozen yoghurt last May. With a wide range of interesting and new flavours, as well as a traditional, family orientated approach to work, the business has won several awards already, including Gold and Silver at the Taste of the West Awards 2010.

Run by the Bond family, the dairy uses only milk and cream from its own herd of pedigree cows. The idea to start making ice cream and frozen yoghurt was borne out of a need to stabilise the dairy's milk rate.

Rebecca Bond - Marketing and PR Manager at the dairy and daughter of its owners, Anthony and Gill Bond - says, "As a family we had always made farmhouse ice cream, but not in great amounts - we carried out some research into what machinery we would need to produce larger amounts of ice cream, and attended the Italian World Ice Cream Show to watch how the world's best do it. We then converted one of our barns into a small production area and started producing trial runs until we were all happy with the final product. We started selling to the public in May last year, when we took our products to various agricultural shows and festivals in the region, as well as selling scoops of ice cream from our summerhouse.

Now we work closely with an Italian chef who helps us to create flavours, and we have fun trying them out and deciding which ones to carry forward. We supply several local restaurants, cater for special occasions such as weddings and fairs, and during the summer months (April-October) Visitors can come and enjoy an ice cream whilst admiring the views of the beautiful Otter Valley.

Today the dairy sells over 30 different flavours of ice cream and frozen yoghurt - including Seabuckthorn, a wild berry which tastes a little like mango - but the Bond family are always open to new ideas. Rebecca adds, "We're really proud of what we have achieved in our first nine months. I don't think any of us expected it to take off so quickly - it's been fantastic, but we still always welcome ideas and new flavours from our visitors."

The Bonds have insured their home and farm with Cornish Mutual for some time. Diversification of the dairy created a change to

their insurance needs including new requirements for product liability insurance for the ice cream, business insurance (including employers' liability) and farm insurance to cover their stock and machinery. Cornish Mutual were happy to arrange all these covers.

"We've been Cornish Mutual Members for generations" says Gill, "So there was no doubt who we would insure the new business with. Gary [Burgess - Insurance Inspector for Honiton, Axminster and Exmouth, pictured with Gill and Rebecca] sorted everything out for us. Having someone to come round and discuss your needs with you is so much easier than trying to explain your situation over the phone. We can rest assured now, knowing that we have exactly the right cover for our business."

More information about Otter Valley Dairy and its ice cream, sorbet and frozen yoghurt, can be found at www.ottervalleydairy.co.uk or by calling them on 01404 861518.

Your questions answered

I seem to have a lot of errors on my Statement of Fact. Why is this?

Last December, we had a new Member database introduced to our offices. All information on the existing database had to be transferred across to the new database, and inevitably, some information was either incorrectly translated or, in some cases, lost. We are working very hard to update and correct the new database wherever errors are found; if you have noticed errors in your details, please let us know so that we can correct them. You can call us on 01872 277151 or email enq@cornishmutual.co.uk.

I have been having problems getting through to a member of staff when I call your office. Will anything be done to resolve this issue?

We recognise that our Members have recently been having problems getting through to a member of staff when they call our office. To help resolve this issue we have increased our staffing levels and provided a call-back option so that callers can leave a message for us to ring them if they wish.

Charity Cookbook launched



It's been a really busy couple of months since the launch of our campaign 'Come Together, Eat Together', and the appeal for people to upload their favourite family recipes to our website www.eattogether.co.uk has been a great success.

We were inundated with many different types of dishes and it has been quite a task deciding which to include in the campaign's charity cookbook. All proceeds raised from the sale of the cookbook, which features recipes from cooking enthusiasts, families and local chefs, will go the Air Ambulances of the South West. A number of well-known Westcountry chefs including Rick Stein, Lesley Waters, Sam Moody, Arty Williams and James Knight-Pacheco have also contributed their recipes for the book.

Research carried out before the campaign launch showed that almost half of all families in the South West no longer eat together at least once a day. Therefore the campaign is aimed at re-capturing enthusiasm for home cooking and enjoying eating together as a family.

The cookbook is on sale now at the price of £5.00, and all proceeds will be divided between the Air Ambulances of the South West. You can purchase a copy of the book online at www.eattogether.co.uk or from Cornish Mutual's stand at Agricultural Shows throughout the summer.

Alan Goddard, Managing Director of Cornish Mutual, said: "We're very proud to be supporting this charity cookbook and campaign, helping to raise much-needed funds for the Air Ambulances' life-saving services. You can be sure that every penny from the sale of this book will go to the charity and we want to give as much money as possible. The Air Ambulance is a really fantastic cause and we hope that people will want to get involved and help us to do this."

For more information about the 'Come Together, Eat Together' campaign and to purchase your copy of the charity cookbook, visit www.eattogether.co.uk/order.





Pictured left to right: Gerald Blewett, Ian Pawley and Graham Shearn

Welcome to our New Chairman and Non Executive Director

A new Chairman and Non-Executive Director have been elected to the Cornish Mutual board.

Ian Pawley has been appointed Chairman, and Graham Shearn has taken on the role of Non-Executive Director.

Graham was elected to the Board by Cornish Mutual Members at our AGM at the end of March, and Ian Pawley was elected to chair the Board at its first meeting following the AGM.

Our outgoing Chairman, Gerald Blewett, has decided to step down from the role whilst remaining on the Board to provide continuity. He will strengthen governance at Cornish Mutual by serving as Senior Independent Director – a new role created by the Board to replace that of Deputy Chairman.

Gerald will continue as Chairman of the Trustees of the Cornish Mutual Assurance Company Limited Staff Pension Scheme and will also chair the Board Remuneration and Nominations Committee.

Commenting on the changes, Alan Goddard, our Managing Director, said: “We have clear plans to develop the business for the benefit of both existing and new Members and I’m confident that Ian, Graham, Gerald and the whole Board at Cornish Mutual will make a huge difference in the company’s future success.

“I would also like to personally thank Gerald Blewett for all that he has done in the role of Chairman and we’re delighted that he will continue to play a significant role going forward.”

Ian Pawley has been a Non-Executive Director with Cornish Mutual since November 2008 and was appointed Deputy Chairman of the company in April last year. Formerly Managing Partner of Stephens Scown solicitors, Ian also holds a non-executive director position with Cornwall Care, as well as being a trustee of the Duchy Health Charity.

Ian added: “I am proud and privileged to be elected Chairman of a strong Board of Directors at Cornish Mutual. We shall continue to focus on our membership, as behoves a mutual organisation, and serve the agricultural and rural communities of the South West. Our Board will work together responding to the regulatory challenges that face us.”

Having spent his whole career in the insurance industry, Graham Shearn recently retired from Ecclesiastical where he held the post of Group Development Director. During his working life, he has served on a number of UK and overseas company boards.

Graham commented: “Cornish Mutual is truly committed to serving the insurance advice and protection needs of its Members. The advantages of mutuality are being recognised more and more and I am delighted to have an opportunity to assist with the development, strategy and governance of such a fine company.”

Insurance sector faces shortage of skills

There is a shortage of skilled professionals looking to work in the insurance industry, fears our Managing Director, Alan Goddard.

Alan believes more can be done to make the sector a more attractive career choice, “I think we need to educate people so that they understand that it can be very satisfying with salary and skills development delivering long-term rewards.

“I think, as an industry, we need to communicate that insurance is not stuffy and boring but that we do offer attractive career opportunities at all levels,” he adds.

In the past, we have had difficulties finding people with the broad analytical skills for development work.

Alan says, “Although it’s a problem that affects the whole sector, we want to grow the business by bringing new skilled professionals in, as well as developing the talent that we already have within the company.

“It’s hard to attract good-quality people to work in the insurance industry in the Westcountry unless they’re already looking for a change of lifestyle, rather than for career reasons.”

We are looking to start graduate placements within the company in the near future and are also working with learning providers to develop our own in-house staff development scheme. We currently employ around 70 people and Alan believes one of the factors that will help with future growth is the insurance industry securing talented individuals.

“There is a desire for Cornish Mutual to grow over the next few years and we want to recruit locally wherever possible. We don’t want to start losing people who might have been born, raised and educated in the South West who then choose, for whatever reason, to leave the region and work elsewhere.”

He explains that Cornish Mutual is in a unique position because we are the only general insurance firm to be based in the South West and still have Inspectors meeting and dealing with Members face-to-face.

“We need good people who like dealing with real people – our business is very much customer facing and although we’re using new technology and automated processes, there is no substitute for that one-to-one level of service.”



Reducing the risk of Cornish farm fires



Cornish Mutual Insurance Inspector Mitch Portman with Kevin Thomas from Cornwall Fire & Rescue Service and Andrew Thomas, local farmer and Cornish Mutual Member.

Cornish Mutual has teamed up with Cornwall Fire and Rescue Service in a bid to cut the number of farm fires in the county.

A new campaign and partnership has been launched with the Fire and Rescue Service to raise awareness of the potential dangers of farm fires and highlight the steps that farmers can take to reduce the risk of fires starting.

New protection legislation for farm buildings has recently been introduced and Cornwall’s arable and dairy farmers, in particular, are being targeted in this latest safety drive.

Fire safety officers will also be visiting 10 arable and dairy farms throughout Cornwall with our Inspectors so they can get a better understanding of the farming sector and develop practical advice aimed at reducing fire risk.

Fire safety legislation applies to all farm buildings where people work. Farmers are required by law, under the Regulatory Reform (Fire Safety) Order 2005, to carry out a fire risk assessment of their farm buildings. They must record the findings if they employ five or more people.

Every year Cornwall Fire and Rescue Service crews attend on average 36 farm or agricultural building fires. Most are destroyed by fire, often with the loss of large amounts of stock, straw, hay, farm machinery, chemicals and even livestock.

Latest Cornish Mutual statistics show that over the last year* we handled over £390,000 worth of claims involving farm fires. Barn fire claims alone came to almost £280,000, whilst tractor fires caused over £43,000 worth of claims to be made.

Mitch Portman, our Area Manager for Cornwall, said: “Farm fires are surprisingly common and there are practical steps that all landowners can take to minimise the risk of fires occurring. It is a good idea for farmers to consider carrying fire extinguishers on all their vehicles – it really makes a difference and this is just one simple measure that people can take.”

He added: “As well as the physical damage, fires can also lead to significant financial losses and huge disruption to businesses. Fires cause more damage to industrial and commercial property than any other hazard and good prevention and insurance cover can provide peace-of-mind.”

Kevin Thomas, Area Manager with Cornwall Fire & Rescue Service, added: “Fires in permanent agricultural buildings currently top our league table.

Until now this type of premises has never been proactively regulated and possibly has the greatest impact on Cornwall Fire and Rescue Service in terms of cost, resources and the safety risk to our fire-fighters.”

He added: “In the past, some barn fires tackled by the Service have taken well over 24 hours to deal with. Agricultural fires are often complicated by fertilizers and chemicals which cause toxic or poisonous fumes – this regrettably led to the death of a fire-fighter in 1994.”

As part of the partnership approach, Cornwall Fire and Rescue Service and Cornish Mutual have now published an eight-page fire safety advisory booklet for farmers in the Duchy to help them comply with the new fire laws.

The leaflet includes five detailed steps to completing a fire safety risk assessment, information on what to do should a fire break out, dangerous substances, reducing the risk of arson, steps to minimise the risk of fires and a fire safety checklist.

To get hold of a copy of the guide, people are asked to visit Cornwall Fire & Rescue Service’s website www.cornwall.gov.uk. Alternatively, email enquiries@cornwall.gov.uk or call 0300 1234 100.

*November 2009 – November 2010