



## A look into a typical working day of our Director Debbie Airey, as told by James Barnett from [www.rradar.com](http://www.rradar.com)

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After months of visiting brokers to explain the radar services and years of providing upfront advice and guidance under the policy, I had the pleasure of spending a day in the shoes (or wellies) of one of the amazing rural brokers selling the Rural Protect insurance policy.

We had planned to visit a client who had the policy so that I could gain an understanding of what they do on a daily basis and the issues that they face, then move on to a local auction mart to experience the sights (and smells). Following that, a visit to an award-winning café before heading out to a potential client meeting to see the way that a broker engages a new client and hopefully closes a sale.

As always, plans are fluid and changes can happen. Late in the evening before the visit, I had a text to say that an early morning event about the economy with a focus on rural issues was being put on by the HSBC at a local rugby union club, Preston Grasshoppers, and that, if it were possible for me to attend, would be a great event to start the day.

So the new start to the day was a passionate, informed and detailed session by an amazing economist including such brilliant lines as 'think of the markets like a petulant child who, if the cheap money is stopped, will throw a tantrum'.

After a great and highly informative talk, a bacon butty and a lovely coffee, it was time to hit the road again and start the visits to the rural community the broker serves.

After a short journey along winding and bendy rural roads, passing a string of little farming villages and the wide expanse of Alston Reservoir, we came to a halt outside the offices of CCiB in Longridge. Because of the nature of the next stage of our journey, we got out of the car and into the 4 x 4.

As the engine begin to purr and the hedgerows moved passed us, the first farm visit began to loom and the words of my guide and rural broker extraordinaire cut through my daze.

"So the first farm produces sheep milk for cheese and also has a classroom on the farm..."

A classroom? That sounded intriguing. We turned onto the private lane up to the farm. Before us was open green land with tall old trees that were getting a battering from the driving rain (yes, it was the end of April but the British weather had other ideas).

Meeting a farmer who was in the throes of passing the torch to his son was an eye-opening and mind-expanding event. Being shown around the purpose-built classroom where education was the focus of the legacy the farmer's family wanted to leave to the area showed me that everyone cares about education, no matter what hours or conditions they're faced with.

We then had a guided tour around the farm which included seeing the recently born lambs, the sheep still to give birth and a bespoke-built sheep milking designed, made and set up for the farm by a local man. We learnt that the system was never patented and, as such, a large retailer in the sector had copied the idea and was now selling it to others. It struck me that we as a firm could help the community by giving advice and guidance on how to navigate such tricky issues such as trade mark registration.

I saw how each stage of the process was divided into sections in the barns which included the process for feeding the lambs (using more bespoke equipment but this time from Germany).

As we were leaving, the farmer's son had just finished a job and came over to tell us about how the milk tanker they owned now travelled to multiple farms to collect and onto varying dairies to deliver. He discussed how they were always looking to plan for any market fluctuations. It felt like I was taking to the economist from the beginning of the day again!

From the farm, we then headed to Gisburn, a village that lies along the A59, one of the main routes across the Pennines. One of the largest buildings in the village is the Auction Mart, where sales of pigs, sheep and cattle take place three times a week. As I walked in, I was amazed at just how busy it was. The sights, smells, hustle and bustle hit me like a wall. The mart is a real tradition, a meeting place for farmers who would otherwise be geographically isolated on their hill farms.

There's a real sense of community at places like this and I really picked up on it as I watched the way in which everyone had a smile or a hello for the broker, even though she was not (as yet) *their* broker. There was a real feeling of engagement, which I doubt non-rural brokers get to have with their clients and potential clients.

After watching and listening to a number of different auctions and not really being able to keep up with what was being said or the price it was sold for until it came up on the screen, we headed for lunch at the Gisburn Auction Mart Café, winner of the Britain's Best Market Café award in 2003. The hub of the farming community, it's regularly packed out with local farmers who start with breakfast, continue with lunch and then finish with tea and cake before they go home.

The scent of home-cooked food hit me, filling me with an anticipatory hunger. When the food arrived, I quickly realised that the café's reputation was well earned. After what I can

only describe as the biggest meal I have ever attempted to eat, followed up by a delicious jam roly-poly to fill up the gaps, it was time for us to move on to meet the broker's potential client, and for me, an opportunity to see how "selling to farmers" actually works.

The meeting was held in the farm house with the farmer, his wife and son present across an old wooden table that stood firm below the map of the land that had been owned by the family over many generations.

After double-checking all of the farm assets and vehicles for the purposes of fleet insurance, we got to the Rural Protect policy itself.

This was the point at which my interest peaked, as I really wanted to know what rural clients heard about us and the way in which they reacted.

My guide and mentor for the day gave a five-minute overview of cover and an example of fees for intervention that is covered by the policy but not by the NFU (the farmer's existing provider). Then, from the family team came multiple questions about data protection, regulatory bodies, levels of support and if they needed to keep the relationship they had with the local firm to whom they went for guidance (and got charged for it).

With questions answered and fears allayed, it was then time to talk costs. Just like the auction mart where farmers were trying to get the best deal, I saw the same skills of negotiation come into play.

After a short but costly (for the broker) back and forth, the deal was done and the new client signed up with a much better deal for insurance. In addition, they were now fully protected by radar and the Rural Protect policy.

Traveling back to the office, my guide and I got to talking about why she would earn less on a deal but spend the same amount of time on it. Her reply chimes perfectly with her as a person and the brokerage's ethos.

"We have a duty to farmers and the rural community to get them the best deal but that includes the best coverage. I don't want any farmer being in the position that they lose everything because they didn't have the support of a broker who understood their business and cared for it like their own".

With that, my day finished. However, on the drive home and in writing this, I reflected on how much passion, community spirit and willingness to help resonates with our firm. Radar, the underwriters at HBU and the brokerage work so well together because we are looking after the client to make sure they can feed us all.

Oh – the name of my guide, mentor, broker extraordinaire is Debbie Airey and if, after reading this, you want to speak to her then their website is <http://www.ccibltd.net/>.