

Reference: RFI 1802054

**Request:**

I write to request the following information relating to your authority's insurance claims and management of thereof.

**CLAIMS History of Council**

What was the value of claims against your authority's insurance policies in the financial year ending March 2017?

SELF INSURANCE ( where applicable )

Thinking of every category of insurance claim (property-related, personal injury, motor etc.) made against your authority what was the total value of the payments made by yourselves rather than the insurers in each of the following financial years?

For clarity, these would be payments made within the policy excess.

**EL – Employers Liability PL – Public Liability**

1a. 2012/13 Answer - 1a PL - £446,772.75; EL - £210,381.56; Total £657,154.31

1b. 2013/14 Answer - 1b PL - £449,483.20; EL - £207,782.65; Total £657,265.85

1c. 2014/15 Answer - 1c PL - £877,983.90; EL - £266,117.84; Total £1,144,101.74

1d 2015/16 Answer - 1d PL - £551,702.71; EL - £612,798.35; Total £1,164,501.06

1e 2016/17 Answer - 1e PL - £492,863.10; EL - £135,128.82; Total £627,991.92

**INSURER PAYOUT**

Please provide the claim amounts on the separate insurance policies, by year between 2012 and 2017,

2a 2012/13 Answer – PL - £0 ; EL - £256,775.00 ; Total £256,775.00

2b 2013/14 Answer – PL - £0 ; EL - £16,157.83 ; Total £16,157.83

2c 2014/15 Answer – PL - £185,434.85 ; EL - £0 ; Total £185,434.85

2d 2015/16 Answer – PL - £0 ; EL - £210,375.21 ; Total £210,375.21

2e 2016/17 Answer – PL - £0 ; EL - £0 ; Total £0

**A. Personal Injury:**

Please provide a breakdown in the last 3 years, per year of :

i. Personal Injury Claims settled pre litigation and their value

**Totals include self-insured and insured amounts**

**2014/15 Total of PL & EL £411,620.52**

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**2015/16 Total of PL & EL £505,097.64**  
**2016/17 Total of PL & EL £292,558.12**

ii. Personal Injury claims settled after commencement of litigation and value

**Figures Include unrecovered costs of successfully defended claims**

**2014/15 Total of PL & EL £212,585.78**  
**2015/16 Total of PL & EL £516,027.88**  
**2016/17 Total of PL & EL £278,478.92**

iii. Value of Personal Injury claims lost in court

**2014/15 Total of PL & EL £605,651.48**  
**2015/16 Total of PL & EL £200,851.06**  
**2016/17 Total of PL & EL £20,438.60**

If the data on claims is less differentiated then please provide claim values and figures as recorded.

## **B Property Related**

Please provide a breakdown in the last 3 years, per year

i Property Related Claims settled pre litigation and their value

**2014/15 £42,138.18**  
**2015/16 £20,423.98**  
**2016/17 £35,613.28**

ii. Property Related claims settled after commencement of litigation and value

**Figures include unrecovered costs of successfully defended claims**

**2014/15 £1,186.35**  
**2015/16 £9,600.00**  
**2016/17 £0.00**

iii. Value of property related claims lost in court and number of cases lost.

**2014/15 £3,158.28 – Cases 1**  
**2015/16 £0.00 – Cases 0**  
**2016/17 £0.00 – Cases 0**

If the data on claims is less differentiated then please provide claim values and figures as recorded.

## **C Motor-fleet related Claims:**

Please provide a breakdown in the last 3 years, per year

i. motor/fleet related Claims settled pre litigation and their value

ii. Motor/fleet related claims settled after commencement of litigation and value

iii. Value of motor/fleet related claims lost in court and number of cases lost.

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**The totals include own damage and insured third party claims. We do not record cases where proceedings have been issued or cases lost at trial**

**2014/15 £148,259.60**

**2015/16 £109,302.28**

**2016/17 £79,269.04**

If the data on claims is less differentiated then please provide claim values and figures as recorded.

**D Public, Product and Professional Indemnity Insurance related claims.**

Please provide a breakdown in the last 3 years, per year

- i. Public, Product and Professional Indemnity Insurance related Claims settled pre litigation and their value
- ii. Public, Product and Professional Indemnity Insurance related claims settled after commencement of litigation and value
- iii. Value of Public, Product and Professional Indemnity Insurance related claims lost in court and number of cases lost.

**All figures are zero**

If the data on claims is less differentiated then please provide claim values and figures as recorded. Also, because of litigation time-frames please fill in as seems appropriate to the circumstances.

**MANAGEMENT OF CLAIMS.**

2. Does your authority's insurance provider handle claims on your behalf? **Yes**

3. Does your authority handle any claims in-house? Yes - if yes, please provide a contact name and email address. **Answer - Tracy Robinson email – tracy.robinson@northtyenside.gov.uk**

4. Does your authority contract with a third party to manage claims? **Yes**

§ Does the trust utilise the services of an insurance broker to place their insurance cover? If so, confirm the identity of the current insurance broker. **Marsh**

§ Where applicable, was the current broker appointed by way of a direct award or following a competition/tender exercise. **Competition exercise**

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