

## Response to Request for Information

Reference      FOI 000100  
Date            29 April 2016

### ***Insurance Costs and Providers***

#### **Request:**

Please can you treat this communication as Freedom of Information (FOI) request? I am researching local authority insurance costs and providers and I would appreciate answers to the following questions back to this email address:

1. Who provides your authority's insurance?  
<http://www.wolverhampton.gov.uk/article/6780/Contracts-Register>
2. When did this contract start?  
<http://www.wolverhampton.gov.uk/article/6780/Contracts-Register>
3. When is the contract up for renewal?  
<http://www.wolverhampton.gov.uk/article/6780/Contracts-Register>
4. How much premium do you pay per annum per class of business?  
<http://www.wolverhampton.gov.uk/article/6780/Contracts-Register>
5. What is the excess per class of business on this insurance contract?  
<http://www.wolverhampton.gov.uk/article/6780/Contracts-Register>
6. Does your authority handle any insurance claims in house? **Yes**
7. If your authority does handle some insurance claims in house, please explain how you select the claims you handle (typically, the approach is to handle claims up to a certain value, or claims within your excess for that class of business)? **City of Wolverhampton Council has a delegated authority to handle liability claims up to a value of £50,000. Some other types of claim are handled directly by insurers.**
8. If you do not handle some insurance claims in house, who provides this service? **Gallagher Bassett, Zurich Municipal**
9. Looking over the last three years that ended at the end of March 2016, how many claims
  - a. Did you pay out? **267**
  - b. Did your insurer pay out? **18**

[NOT PROTECTIVELY MARKED]

10. Looking over the last three years that ended at the end of March 2016, how much in total
  - a. Did you pay out? £3,067,871.03
  - b. Did your insurer pay out? £52,738.72