

CITY OF
WOLVERHAMPTON
COUNCIL

Response to Request for Information

Reference FOI 001960
Date 16 February 2018

Insurance Claims and Provisions

Request:

PURCHASE AND COSTS OF INSURANCE

- 1) Who is your authority's insurance provider(s)?
The total premium earned by the insurer/s concerned.
With response to question 1, we can confirm that the department holds information that you have asked for in relation to the above. However, the information is exempt under section 21 of the FOI Act because it is reasonably accessible to you, and I am pleased to inform you that you can access it on our website via the following link:
<https://wolverhamptoncouncil.accordcontracts.com/freedom-of-information/contracts>

Section 21(1) of the Freedom of Information Act exempts disclosure of information that is reasonably accessible by other means, and the terms of the exemption mean that we do not have to consider whether or not it would be in the public interest for you to have the information.

You can find out more about Section 21 by reading the extract from the Act, available at: <http://www.legislation.gov.uk/ukpga/2000/36/section/21>

- 2) What was the cost of your insurance premium in the following financial years? Where you have more than one policy or insurer, please list these individually.

Policy Year	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017
			£	£	£
Totals			1,439,844	1,469,434	1,556,568

With reference to your above question regarding the years 2012-2013 and 2013-2014, your request for this information has now been considered and the City of Wolverhampton Council is not obliged to supply the information you requested for the reasons set out below.

Section 17 of the Freedom of Information Act 2000 requires City of Wolverhampton Council, when refusing to provide such information (because the information is exempt) to provide you, the applicant with a notice which:

- (a) states the fact,
- (b) specifies the exemption in question and
- (c) states (if that would not otherwise be apparent) why the exemption applies:

In relation to your particular request, the following exemption applies:

Section 12 - Exemption where cost of compliance exceeds appropriate limit

We can confirm that the Council holds information falling within the description specified in your request. However, Section 12 of the Freedom of Information Act 2000 allows a public authority to refuse a request if the cost of providing the information to the applicant would exceed the 'appropriate limit' as defined by the Freedom of Information.

The Regulations provide that the appropriate limit to be applied to requests received by local authorities is £450 (equivalent to 18 hours of work). In estimating the cost of complying with a request for information, an authority can only take into account any reasonable costs incurred in:

- (a) *Determining whether it holds the information,*
- (b) *Locating the information, or a document which may contain the information,*
- (c) *Retrieving the information, or a document which may contain the information,*

And

- (d) *Extracting the information from a document containing it.*

For the purposes of the estimate the costs of performing these activities should be estimated at a rate of £25 per hour.

The information relating to the years 2012-2013 and 2013-2014 is not easily accessible as this information was held on our old mainframe system which can no longer be interrogated. To get the information would require a full scale look into all individual records. This would be a manual exercise and as such we believe that the aggregated time it would take to collate the information would be in excess of 18 hours (equivalent to a notional cost of £450).

- 3) Under your current insurance policy (or policies, as appropriate), what is the value of the excess per claim that you pay (for each category of risk for which there is a specific excess, and/or generally)?

Policy Type	2018-2019 excess per claim
Contractor All Risks	£500 theft, malicious damage £1000 subsidence £250 all other perils
Casualty/Combined Liability	£500,000
Computer	£50,000 computers reinstatement of data and additional cost of working
Engineering	£100
Fidelity Guarantee	£25,000
Fine Art	£2,500
Motor	£0 (Third Party cover only)
Personal Accident and Business Travel	£0
Property & Business Interruption	£0 Industrial and Commercial £100,000 all other properties £0 Business Interruption £2,500 All Risks – Special Property £0 Money
Terrorism	£25,000

- 4) Apart from the above, does the council undertake any form of self-insurance?
Motor vehicle own damage.
Cover for damage sustained by foster parents by foster children.

If so what is the financial ceiling elected by the council in this regard?
None set

- 5) Regarding your Authority's stop-loss policy,
a) do you have an authority-wide stop-loss?
We do not have an individual stop loss policy, insurers have written aggregate stop losses into the following policies;

5b) if 'Yes' to 5a, what financial threshold is it set at?
We do not have an individual stop loss policy, insurers have written aggregate stop losses into the following policies;

5c) if 'Yes' to 5a, what does the premium for this cost?
 There is no individual premium for the aggregate stop-loss component of either policy.

6) (a) Does the council utilise the services of an insurance broker to place their insurance cover? **Yes**

If so, confirm the identity of the current insurance broker.
Gallagher, formerly Arthur J Gallagher

(b) Does the council participate in any insurance arrangements with other councils?
No

7) (a) How long has the council worked with its current insurer(s)?

Insurer	Length of Time
AXA	Various policies since 1981
AON	Since 1 October 2017
Ocaso	Since 1 April 2013
QBE	Various policies since 2004
Travelers	Since 30 June 2017
Zurich	Various policies since 1998

(b) When is the next insurance tender(s)?
2020. Or 2022 if we opt to utilise the 2 year LTA extension.

Claims History of Council

What was the value of claims against your authority's insurance policies in the financial year ending March 2017?
£4,999,897

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.

Question	Year	Mental Injury	Money/ Financial Loss	Personal Injury	Property Damage	Vehicle Damage
		£	£	£	£	£
1a	2012-2013	10,410	1,500	821,874	5,756	36,710
1b	2013-2014	30,368	-	858,480	2,020	70,780
1c	2014-2015	9,660	-	1,170,976	18,986	28,722
1d	2015-2016	25,105	2,000	941,537	2,883	42,943
1e	2016-2017	86,292	1,236	614,199	13,857	58,031

INSURER PAYOUT

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

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
None of the claims listed in the following table were litigated.
- ii. Personal Injury claims settled after commencement of litigation and value
None of the claims listed in the following table were litigated.
- iii. Value of Personal Injury claims lost in court
None of the claims listed in the following table were lost at court.

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

	Personal Injury
	£
2012-2013	53,016
2013-2014	10,820
2014-2015	16,725
2015-2016	7,000
2016-2017	4,388

B. Property Related

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

- i. Property Related Claims settled pre litigation and their value
None of the claims listed in the following table were lost at court.
- ii. Property Related claims settled after commencement of litigation and value
None of the claims listed in the following table were lost at court.
- iii. Value of property related claims lost in court and number of cases lost.
None of the claims listed in the following table were lost at court.

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

	Property Damage
	£
2012-2013	1,276
2013-2014	350
2014-2015	0
2015-2016	0
2016-2017	0

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
None of the claims listed in the following table were lost at court.
- ii. Motor/fleet related claims settled after commencement of litigation and value
None of the claims listed in the following table were lost at court.
- iii. Value of motor/fleet related claims lost in court and number of cases lost.
None of the claims listed in the following table were lost at court.

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

	Motor/Fleet
	£
2012-2013	69,022
2013-2014	31,008
2014-2015	28,304
2015-2016	37,529
2016-2017	27,797

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
None of the claims listed in the following table were lost at court.
- ii. Public, Product and Professional Indemnity Insurance related claims settled after commencement of litigation and value
None of the claims listed in the following table were lost at court.

- iii. Value of Public, Product and Professional Indemnity Insurance related related claims lost in court and number of cases lost.
[None of the claims listed in the following table were lost at court.](#)

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.

	Public/Product and PI
	£
2012-2013	0
2013-2014	0
2014-2015	0
2015-2016	0
2016-2017	0

MANAGEMENT OF CLAIMS.

2. Does your authority's insurance provider handle claims on your behalf? Yes/No
[Yes, for Employers Liability claims.](#)
3. Does your authority handle any claims in-house? Yes/No - if yes, please provide a contact name and email address
[Yes. Lisa Greathead, Insurance and Claims Lead.](#)
Lisa.greathead@wolverhampton.gov.uk
[01902 554523](tel:01902554523)
4. Does your authority contract with a third party to manage claims? Yes/No
[No](#)
- 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.
 - Where applicable, was the current broker appointed by way of a direct award or following a competition/tender exercise.