Class of Business	Detail	Insurer	Limit of Indmenity	Deductible	Aggregate Deductible
Casualty	Employer's Liability	Travelers Insurance Company	£50m	£100k	£768k
	Public Liability including Libel & Slander		£50m	£100k	
	Professional Indemnity		£2m	£50k	
	Official's Indemnity (Financial Loss)		£5m	£50k	
Motor	Third Party liability	Chartis	PI Unlimited, TPPD £20m	£25k	£350k
Property	Material Damage (Buildings / Contents / IT)	Travelers Insurance Company	per schedule	£5k	n/a
	Loss of Rent		£5.5m	n/a	
	Increased Cost of Working		£5m / 36 months	n/a	
	Contact Works		£1.5m	£5k	
	Reinstatement of Data		£500k	£5k	
	Terrorism		per schedule	£5k	
Fidelity	Theft / Fraud by employees	Chartis		£50k	n/a
	Third party computer fraud			£50k	
Personal Accident / Travel	Business Travel (UK flights / overnight stay plus all abroad)	Chartis		Nil	n/a
	PA for Officers and Staff (death by assault 24 hrs)		3 x annual salary (to be increased to 5 x from 1/10/12)		
	PA Specials		£100k		
	PA Members		£50k		
	PA Volunteers		£50k		

Appendix A
INSURANCE PREMIUMS

	2005/06	2010/11	2011/12 as existing deductibles / Insurers	2011/12 Proposed	Premium difference 2010 to 2011	Premium diff by changing deductible / insurer
Material Damage / Contract Works	34,400	50,947	112,930	112,930	61,983	0
Terrorism	12,563	18,066	16,217	16,217	-1,849	0
						0
Fidelity / Crime	50,000	17,722	18,037	13,889	-3,833	4,148
						0
Liability	482,000	233,210	204,897	204,897	-28,313	0
						0
PA/Travel	1,152	35,149	43,000	7,145	-28,004	35,855
						0
Motor	229,950	231,878	284,200	156,200	-75,678	128,000
Broker Fees / SEERPIC Projects	38,500	10,583		10,000	-583	
TOTAL	**848,565**	**597,556**	**679,281**	**521,278**	**-76,278**	**-158,003**
Plus Tax	**40,503**	**29,349**	**40,757**	**30,677**	**1,328**	**-10,080**
TOTAL	**889,068**	**626,905**	**720,038**	**551,955**	**-74,950**	**-168,083**
Claims	£ 400,000					
EL claims budget		30000	30000	30000		
PL claims budget		101499	110000	110000		
MV claims budget		111996	100000	200000		
Property claims budget		19500	10000	10000		
Claims Handling budget		91368	95000	95000		
TOTAL PREMIUMS + CLAIMS	**1,289,068**	**981,268**	**1,065,038**	**996,955**		

INSURANCE PREMIUMS
All shown Net of IPT

	2004/05	2005/06	2006/07 31/3 - 30/9	2006/07 Annual	2007/08	2008/09	2009/10	2010/11	2011/12	Premium difference 2010 to 2011	Next best score	Difference
Property	£ 35,873		£ 27,930	£ 18,620	£ 23,300	£ 24,404	£ 31,215	£ 35,470	80,908	-£ 45,438	187,081	57,934
BI	£ 7,139	£ 34,400	£ 7,164	£ 4,776	£ 4,740	£ 4,739	£ 4,749	£ 4,850	27,072	-£ 22,222		
Contract Works	£ -	-	£ 208	£ -	£ 2,926	£ 8,360	£ 10,150	£ 10,450	4,950	£ 5,500		
Terrorism	£ 13,262	£ 12,563	£ 23,741	£ 15,827	£ 18,080	£ 19,636	£ 19,533	£ 18,066	16,217	£ 1,849		
FG	£ 50,000	£ 50,000	£ 3,562	£ 2,375	£ 2,375	£ 2,375	£ 2,375	£ 17,722	13,889	£ 3,833	15,885	1,996
EL	£ 274,250	£ 305,000	£ 175,844	£ 117,229	£ 131,590	£ 138,433	£ 138,522	£ 150,531	74,575	£ 75,956	300,500	95,603
PL	£ 95,000	£ 75,000	£ 73,946	£ 49,297	£ 56,742	£ 60,656	£ 59,423	£ 63,698	112,813	-£ 49,115		
PI	£ -	£ 6,000	£ 13,829	£ 9,220	£ 9,220	£ 9,220	£ 4,750	£ 4,750	1,164	£ 3,586		
OI (D&O to 2006)		£ 6,000	£ 14,029	£ 9,354	£ 10,497	£ 11,049	£ 13,263	£ 14,231	16,345	-£ 2,114		
Excess Liability	£ 175,000	£ 90,000	£ 18,750	£ 12,500	£ 12,500	£ 10,500	£ 10,500	£ -	-			
PA/Travel	£ 1,152	£ 1,152	£ 11,632	£ 7,755	£ 20,501	£ 62,820	£ 58,662	£ 35,149	7,145	£ 28,004	19,895	12,750
Motor	£ 157,925	£ 229,950	£ 246,003	£ 164,002	£ 197,836	£ 200,750	£ 224,672	£ 231,878	156,200	£ 75,678	119,080	-37,120
Broker Fee	36500	38500		7250	7250	7250	7250	6000	3,310	2690		
Other Fees (Actuarial / Project etc)				£ 3,000		£ 4,000	1179.66	£ 4,583	6,690			
TOTAL	**£ 846,101**	**£ 848,565**	**£ 616,638**	**£ 421,205**	**£ 497,557**	**£ 564,192**	**£ 586,244**	**£ 597,379**	**521,278**	**£ 78,208**	**£ 642,441**	**£ 131,163**
IPT		**£ 40,503**	**£ 30,832**	**£ 20,548**	**£ 24,515**	**£ 27,647**	**£ 28,891**	**£ 29,340**	**£ 30,677**			
TOTAL		**£ 889,068**	**£ 647,470**	**£ 441,753**	**£ 522,072**	**£ 591,839**	**£ 615,135**	**£ 626,719**	**£ 551,954**			

Claims paid financial year						Average
EL	75,945	67,495	54	8,477	50,596	40,513
PL	53,910	73,242	203,668	120,476	137,969	117,853
MV	26,434	42,024	58,673	74,381	127,951	65,893
Property	2,447	17,941	29,919	5,083	975	11,273
Other	18	0	2,269	0	0	457
Claims Handling	61,163	65,938	62,241	105,855	81,610	75,361
Total	**219,917**	**266,640**	**356,824**	**314,272**	**399,101**	**311,351**