

Appendix A - Insurance Programme

Class of Business	Detail	Insurer	Limit / Sum Insured	Deductible	Aggregate Deductible
Casualty	Employers' Liability	Travelers	£50m	£100k	£820k
	Public Liability		£50m	£100k	
	Professional Indemnity		£2m	£50k	
	Officials' Indemnity		£5m	£50k	
Motor	Third Party Liability	AIG	PI Unlimited, TPPD £20m	£25k	£400k
Property	Material Damage (Buildings / Contents)	AIG	Per schedule	£5k	n/a
	Loss of Rent		£5.5m	£5k	
	BI - Increased Cost of Working		£5m / 36 months	£5k	
	Computer - Material Damage		Per schedule	£1k	
	Computer - Reinstatement of Data	£500k	£1k		
	Contract Works	HSB Haughton	£2.5m	£1k	
	Terrorism	Lloyds and others	Per schedule	Nil	
Fidelity	Theft / Fraud by employees	Royal and Sun Alliance	£5m	£50k	n/a
	Third party computer fraud				
Personal Accident / Travel	Business Travel (internal and external business travel)	AIG	Various	n/a	n/a
	PA - Officers		5x annual salary		
	PA - Staff		5x annual salary		
	PA - Specials		£150k		
	PA - Members		£150k		
	PA - Volunteers		£150k		
Motor Legal Expenses	Legal costs relating to personal injury	MAPS Legal Assistance	£100k	Nil	n/a

Appendix B					
INSURANCE PREMIUMS					
	2005/06	2010/11	2011/12	2012/13	2013/14
MD BI / Computers / Contract Works	£ 34,400	£ 50,947	£ 112,930	£ 34,991	£ 28,275
Terrorism	£ 12,563	£ 18,066	£ 16,217	£ 28,150	£ 14,283
Fidelity / Crime	£ 50,000	£ 17,722	£ 13,889	£ 14,305	£ 14,305
Liability	£ 482,000	£ 233,210	£ 204,897	£ 204,623	£ 213,028
PA/Travel	£ 1,152	£ 35,149	£ 7,145	£ 14,799	£ 12,825
Motor	£ 229,950	£ 231,878	£ 152,000	£ 145,336	£ 177,775
Motor Legal Expenses	n/a	n/a	n/a	£ 662	£ 892
	£ 810,065	£ 586,973	£ 507,078	£ 442,866	£ 461,383
Tax	£ 40,503	£ 29,349	£ 30,425	£ 26,532	£ 27,629
TOTAL (PREMIUMS)	£ 850,568	£ 616,322	£ 537,503	£ 469,398	£ 489,012
FEES					
Motor - Claims handling	n/a	n/a	£ 9,690	£ 7,950	£ 9,420
Plus Tax	n/a	n/a	£ 1,938	£ 1,590	£ 1,884
Broker Fees	£ 38,500	£ 6,000	£ 6,226	£ 7,838	£ 7,711
Other fees - Actuarial/benchmarking	n/a	£ 4,583	£ 5,000	£ 5,000	£ 5,000
Plus Tax	£ 6,738	£ 1,852	£ 2,245	£ 2,568	£ 2,542
TOTAL (PREMIUMS + FEES)	£ 895,806	£ 628,757	£ 562,602	£ 494,344	£ 515,570
CLAIMS					
EL claims budget		£ 30,000	£ 30,000	£ 30,000	£ 40,000
PL claims budget		£ 101,499	£ 110,000	£ 80,000	£ 110,000
MV claims budget	£ 400,000	£ 111,996	£ 100,000	£ 59,000	£ 100,000
Property claims budget		£ 19,500	£ 10,000	£ 10,000	£ 10,000
Claims Handling budget		£ 91,368	£ 95,000	£ 86,000	£ 75,000
TOTAL PREMIUMS + FEES + CLAIMS	£ 1,295,806	£ 983,120	£ 907,602	£ 759,344	£ 850,570

Appendix C

	2004/05	2005/06	2006/07 31/3 - 30/9	2007/08 Annual	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	
INSURANCE PREMIUMS											
Property	£ 35,873	£ 34,400	£ 27,930	£ 18,620	£ 23,300	£ 24,404	£ 31,215	£ 35,470	£ 80,908	£ 33,852	£ 27,136
BI	£ 7,139		£ 7,164	£ 4,776	£ 4,740	£ 4,739	£ 4,749	£ 4,850	£ 27,072		
Contract Works	£ -	£ -	£ 208	£ -	£ 2,926	£ 8,360	£ 10,150	£ 10,450	£ 4,950	£ 1,140	£ 1,140
Terrorism	£ 13,262	£ 12,563	£ 23,741	£ 15,827	£ 18,080	£ 19,636	£ 19,533	£ 18,066	£ 16,217	£ 28,150	£ 14,283
FG	£ 50,000	£ 50,000	£ 3,562	£ 2,375	£ 2,375	£ 2,375	£ 2,375	£ 17,722	£ 13,889	£ 14,305	£ 14,305
EL	£ 274,250	£ 305,000	£ 175,844	£ 117,229	£ 131,590	£ 138,433	£ 138,522	£ 150,531	£ 74,575	£ 74,575	£ 83,943
PL	£ 95,000	£ 75,000	£ 73,946	£ 49,297	£ 56,742	£ 60,656	£ 59,423	£ 63,698	£ 112,813	£ 112,813	£ 112,813
PI	£ -	£ 6,000	£ 13,829	£ 9,220	£ 9,220	£ 9,220	£ 4,750	£ 4,750	£ 1,164	£ 1,164	£ 1,164
OI (D&O to 2006)	£ -	£ 6,000	£ 14,029	£ 9,354	£ 10,497	£ 11,049	£ 13,263	£ 14,231	£ 16,345	£ 16,071	£ 15,108
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	£ 14,799	£ 12,825
Motor	£ 157,925	£ 229,950	£ 246,003	£ 164,002	£ 197,836	£ 200,750	£ 224,672	£ 231,878	£ 152,000	£ 145,336	£ 177,775
Motor Legal Expenses	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ 663	£ 892
Plus Tax	£ 809,601	£ 810,065	£ 616,638	£ 410,955	£ 490,307	£ 552,942	£ 577,814	£ 586,795	£ 507,078	£ 442,868	£ 461,384
TOTAL (PREMIUMS)	£ 850,081	£ 850,568	£ 647,470	£ 431,503	£ 514,822	£ 580,589	£ 606,705	£ 616,135	£ 537,502	£ 469,440	£ 489,067
FEES											
Motor Claims Handling	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	£ 9,690	£ 7,950	£ 9,420
Plus Tax	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	£ 1,938	£ 1,590	£ 1,884
Broker Fee	£ 36,500	£ 38,500	£ -	£ 7,250	£ 7,250	£ 7,250	£ 7,250	£ 6,000	£ 6,226	£ 7,838	£ 7,711
Other Fees (Actuarial / Project etc)	£ -	£ -	£ -	£ 3,000	£ -	£ 4,000	£ 1,180	£ 4,583	£ 5,000	£ 5,000	£ 5,000
Plus Tax	£ 6,388	£ 6,738	£ -	£ 1,794	£ 1,269	£ 1,969	£ 1,264	£ 1,852	£ 2,245	£ 2,568	£ 2,542
TOTAL (PREMIUMS + FEES)	£ 892,969	£ 895,806	£ 647,470	£ 443,547	£ 523,341	£ 593,808	£ 616,399	£ 628,571	£ 562,602	£ 494,385	£ 515,624
CLAIMS TOTALS PER INSURANCE YEAR											
EL					£ 67,495	£ 54	£ 8,477	£ 50,596	£ 25,324	£ 80,205	£ 82,095
PL					£ 73,242	£ 203,668	£ 120,476	£ 137,969	£ 107,071	£ 199,386	£ 384,260
MV					£ 69,815	£ 114,909	£ 105,878	£ 117,298	£ 25,347	£ 57,370	£ 18,531
Property					£ 17,941	£ 29,919	£ 5,083	£ 975	£ 10,784	£ 2,636	£ -
Other					£ -	£ 2,269	£ -	£ 454	£ -	£ -	£ -
Claims Handling					£ 65,938	£ 62,241	£ 105,855	£ 81,610	£ 63,129	£ 81,758	£ 76,557
TOTAL					£ 294,431	£ 413,060	£ 345,769	£ 388,448	£ 232,109	£ 421,355	£ 561,443
TOTAL COST OF RISK (PREMIUMS AND CLAIMS)											
EL					£ 199,085	£ 138,487	£ 146,999	£ 201,127	£ 99,899	£ 154,780	£ 166,038
PL					£ 162,201	£ 295,093	£ 208,412	£ 220,648	£ 237,393	£ 329,434	£ 513,345
MV					£ 267,651	£ 315,659	£ 330,550	£ 349,176	£ 177,347	£ 202,706	£ 196,306
Property					£ 66,987	£ 87,058	£ 70,730	£ 69,811	£ 139,931	£ 65,778	£ 42,559
Other					£ 22,876	£ 67,464	£ 61,037	£ 52,871	£ 21,488	£ 29,767	£ 28,022
Claims Handling					£ 65,938	£ 62,241	£ 105,855	£ 81,610	£ 63,129	£ 81,758	£ 76,557
Insurance Tax					£ 24,515	£ 27,647	£ 28,891	£ 29,340	£ 30,425	£ 26,572	£ 27,683
TOTAL					£ 809,253	£ 993,649	£ 952,474	£ 1,004,583	£ 769,611	£ 890,795	£ 1,050,510