

Nicola Hesketh
Project and Information Co Ordinator

Our Ref: FOI4993/NH/02
Please ask for: Nicola Hesketh
Direct dial: 01827 709 587
E-mail: FOImailbox@tamworth.gov.uk

[Name Redacted]

15th March 2018

Dear [Name Redacted]

Freedom of Information – Request for Information

With regards to your recent enquiry for information held by the Authority under the provisions of the Freedom of Information Act. Please find the information you requested below with reference in the box to your original enquiry for clarity where multiple answers are required.

Details of Your Request

PURCHASE AND COSTS OF INSURANCE

1) *Who is your authority's insurance provider(s) ?*

The total premium earned by the insurer/s concerned.

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.*

2a. *2012/13*

2b. *2013/14*

2c. *2014/15*

2d. *2015/16*

2e. *2016/17*

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)?*

4) *Apart from the above, does the council undertake any form of self-insurance?*

If so what is the financial ceiling elected by the council in this regard?

5 *Regarding your Authority's stop-loss policy,*

a) *do you have an authority-wide stop-loss?*

5b) *if 'Yes' to 5a, what financial threshold is it set at?*

5c) *if 'Yes' to 5a, what does the premium for this cost?*

6) (a) *Does the council utilise the services of an insurance broker to place their insurance cover? If so, confirm the identity of the current insurance broker.*

(b) *Does the council participate in any insurance arrangements with other councils?*

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

(b) *When is the next insurance tender(s)?*

The response to your request as follows:

1) Zurich Municipal

The total premium earned by the insurer/s concerned. See below

2).

2a. 2012/13 £337915.22, £57054.98

2b. 2013/14 £337738.22, £58766.63

2c. 2014/15 £372419.89, £64171.84

2d 2015/16 £334436.22, £62336.68

2e 2016/17 £357618.51, £67604.27

3) EL PL £5k Property £10k

4)? No

If so what is the financial ceiling elected by the council in this regard?

5 Regarding your Authority's stop-loss policy,

a) EL PL

5b) £75k

5c) n/a

6) (a) Broker are used when the insurance portfolio is taken to market, we are in the middle of a long term agreement so we do have a broker

(b)? No

7)(a) 15+ years

(b) 2020

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Project and Information Coordinator,
Tamworth Borough Council,
Marmion House,
Lichfield Street,
Tamworth,
B79 7BZ

Details of Tamworth Borough Council's internal review and complaints procedure are attached, in accordance with the provisions of the Act.

Yours Sincerely

Nicola Hesketh
Project and Information Coordinator