

Nicola Hesketh
Project and Information Co Ordinator

Our Ref: FOI4994/NH/02
Please ask for: Nicola Hesketh
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E-mail: FOImailbox@tamworth.gov.uk

[Name Redacted]

19th 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

CLAIMS History of Council

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

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.

- 1a. 2012/13*
- 1b. 2013/14*
- 1c. 2014/15*
- 1d 2015/16*
- 1e 2016/17*

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*
- ii. Personal Injury claims settled after commencement of litigation and value*
- iii. Value of Personal Injury claims lost in court*

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

B Property Related

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

- i Property Related Claims settled pre litigation and their value*
- ii. Property Related claims settled after commencement of litigation and value*
- iii. Value of property related claims lost in court and number of cases lost.*

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

The response to your request as follows:

CLAIMS History of Council

- 1a. 2012/13 £18522
- 1b. 2013/14 £37128
- 1c. 2014/15 £46643
- 1d 2015/16 £39847
- 1e 2016/17 £4507

INSURER PAYOUT

A. Personal Injury:

Please note, our insurance year is Sept to Sept and the payments shown are payments made against claims with incident dates in the year specified, these are all payments made so some will be part payments against open claims.

TP Policy

Year	Number of claims	Amount Paid by insurer
2012/13	13	£8,589
2013/14	18	£7,906
2014/15	19	£9,463
2015/16	13	£0
2016/17	1	£0

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

i. Personal Injury Claims settled pre litigation and their value

2014/15=None
2015/16=1=£0.00
2016/17= None

ii. Personal Injury claims settled after commencement of litigation and value

2014/15 18 £0.00
2015/16 9 £0.00
2016/17 None

iii. None

B Property Related

Please note, our insurance year is Sept to Sept and the payments shown are payments made against claims with incident dates in the year specified, these are all payments made against closed claims.

i Property Related Claims settled pre litigation and their value

2014/15 2 closed claims £146,051
2015/16 2 closed claims £23,085
2016/17 0 closed claims £0.00

ii. None

iii. None

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
2015/15 6 Closed Claims £5,051
2015/16 7 Closed Claims £12,793
2016/17 7 Closed claims £1,643

ii. None

iii. None

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

D Public, Product and Professional Indemnity Insurance related claims.

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

i. None

- ii. Public, Product and Professional Indemnity Insurance related claims settled after commencement of litigation and value
2014/15 2 Closed claims £4,890.55
2015/16 6 Closed claims £585.00
2016/17 1 Closed claim £0.00

iii. None

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.

MANAGEMENT OF CLAIMS.

2. Does your authority's insurance provider handle claims on your behalf? Yes/No

3. Does your authority handle any claims in-house? Yes/No - if yes, please provide a contact name and email address:

Roger Bennett email: roger-bennett@tamworth.gov.uk

4. Does your authority contract with a third party to manage claims? Yes/No

We are not a trust we use a broker to assist in placing insurance cover but we do not have a broker at the current time

Any appointment would be by way of a tender process

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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