

Reference Number: CPSC/18/24

<b>Report title: Insurance and Claims Update</b>	
<b>Report to:</b> Corporate Policy and Scrutiny Committee	
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<b>Date:</b> 27 June 2024	<b>For:</b> Discussion
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<b>County Divisions affected:</b> All Essex	

## 1. Introduction

- 1.1 This report provides an update to Corporate Policy and Scrutiny Committee on the councils Insurance provision including associated costs. Information is also provided regarding the councils claim handling process, data related to the types and number of claims received and the costs related to this.

## 2. Action Required

- 2.1 To note the information provided in the attached slide deck (appendix1).
- 2.2 Provide comment and feedback on the council's insurance and claims handling provision.

## 3. Background

- 3.1 Essex County Council mitigates a range of risks by way of insurance cover. These include Property, Public Liability and Employers Liability. Due to the level of deductible on these policies the council also holds a significant amount of funds in its insurance reserve. The level of reserve each year is determined by an actuarial review. The council's insurance portfolio is managed by an in-house Insurance Team with support from a broker.
- 3.2 The council manages the large majority of claims in house, and has a team of 4.5 FTE claims handlers to process and investigate. Court cases resulting from claims are handled by Essex Legal Services. Highways claims make up the highest proportion of claims, although a very significant number of these are rejected ('repudiated').
- 3.3 Full details of the council's insurance provision and claims data can be found on the attached slides (appendix 1)

#### **4. List of Appendices**

**Appendix 1** – Details of ECC insurance and claims provision.