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Gwent Group Insurance Scheme

Annual Report for Members

01/04/17 – 31/12/17

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Trustee Update.

It has been an eventful year in respect of our Group Insurance Scheme, as we were notified in January that our existing provider, Police Mutual, were withdrawing from the Group Insurance Market. As a result, we were invited to transfer the management of our scheme to Philip Williams Insurance Management Company from 1st April. This change required a quick due diligence exercise by the Trustees, but after meeting with our scheme managers at Philip Williams, and speaking to their existing customers, we decided to accept the change of scheme management as the best way to ensure continuity of benefit to members. The scheme benefits and insurers remained largely unchanged, although it necessitated a change of motor breakdown provider from RAC to Call Assist. The change was communicated to members and we are pleased to report that the change process did not present problems or negative feedback from members.

The change of provider also presented the opportunity to introduce a new service to provide welfare support to members through Red Arc Independent Care Service. This is a nurse led care service for any serious health condition, including mental health and stress at work. It is available to any member, their partner and dependent children who reside with them. The support is predominantly provided through your allocated nurse, who will be a specialist in your condition. If clinically necessary your Nurse will be able to refer you for third party interventions, such as counselling. The service is provided on a self-referral basis and is totally confidential. The fact that you have contacted Red Arc will not be reported to anybody in the Force or OHU, including the Federation. It will also not form part of your NHS Records. We felt that the confidentiality offered by the service was extremely important, and as Trustees we would endorse the service and encourage members to contact them if they feel they need support.

Since April we have met with our Account Managers from Philip Williams Insurance Management Company on a quarterly basis to review scheme performance and ensure that all elements of the scheme were performing and providing support to members. This has enabled us to prepare this report for members detailing the support provided since April. In forthcoming years, it will be our intention to produce full annual reports for members.

We have noted that a number of areas have not been claimed upon as we would expect and hope that this report provides a reminder of the benefits available to members and increases usage of the scheme. Towards the end of 2018 the scheme will undergo a major renewal of benefits, and Trustees will work with the scheme managers to ensure that the benefits continue to meet the needs of members. If areas remain unused then we may look to remove them and replace them with other benefits which we consider will be of more value.

In January 2018 a number of elements of the scheme renewed, and although premiums rose slightly the Trustees agreed to absorb the increase rather than increase the price for members.

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Membership Numbers

Category	No. of members Apr 17	No. of partners Apr 17	No. of members Sept 17	No. of partners Sept 17	No. of members Dec 2017	No. of partners Dec 2017
Serving	478	147	459	139	464	137
Retired	407	112	413	118	416	122
Total	885	259	872	257	880	259

The above numbers represent paying members only. There are currently 70 Student officers in the first twenty-four months of service who do not pay premiums and are not included in the above numbers.

Life Insurance

Category	Serving	Retired	Other	Total Claims	TPA
Serving	£0	£60,000	£2,500	4	0

The above table shows that there has been a total of £62,500 paid to Gwent members and their dependents in respect of life claims.

A breakdown of the above claims shows claims in the following areas:

- 0 Claims from serving officers
- 3 Claims from retired officers
- 0 Claims from partners of serving members
- 1 Claims from retired partners.

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Personal Accident Claims (PTD/Accidental Loss of Use)

Year	Number of claims	Total Settled	Total Outstanding
Apr 17 – Dec 17	0	0	0

Coma Benefit

Year	Number of claims	Total Settled	Total Outstanding
Apr 17 – Dec 17	0	0	0

On Duty Assault Benefit

Year	Number of claims	Total Settled	Total Outstanding
Apr 17 – Dec 17	0	0	0

Court Compensation

Year	Number of claims	Total Settled	Total Outstanding
Apr 17 – Dec 17	0	0	0

Hospital Benefit

Year	Number of claims	Total Settled	Total Outstanding
Apr 17 – Dec 17	3	£425.00	0

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The above table shows that there has been a total of £425.00 paid to 3 Gwent Officers in respect of hospital benefit claims with the highest payment being £175 which was paid to 1 member.

Dental Benefits

Year	Number of claims	Total Settled	Total Outstanding
Jan 17 – Dec 17	11	£1,010.60	0

Sickness Benefit

Year	Number of settled claims	Total Paid	Number of Claims Outstanding
Jan 17 – Dec 17	6	£20,921.99	4

There have been 10 claims for sickness benefit. The total paid out is currently £20,921.99, with a further £3,238.20 reserved for the 4 outstanding claims.

The conditions which have given rise to claims are as follows:

- 6 mental health issues and stress
- 1 orthopaedic injury
- 3 post-operative care.

Travel Claims

Year	Number of claims	Total Settled	Total Outstanding
2016 -2017	34	£20,338.99	£7,919.55

Legal Expenses

Year	Number of claims
2017	3

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The Trustees wish to remind members that Federation Subscriptions provides legal support for on duty and police related matters. Were Federation funding is not available for any criminal or misconduct allegation, such as off duty incidents or matters not in relation to the duties of a constable, the Group Insurance Legal Expenses Cover will automatically provide funding and representation to members. The costs of providing such support can be significant. In a single case during the last year the costs of providing support for one of the above cases was £16,749.00. This was met by the Group Insurance Scheme but for non-members of the scheme the cost would fall to the individual.

Motor Breakdown

Year	Number of claims
2016 -2017	141

Red Arc

Year	Number of cases
2017	0

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