**Wiltshire Group Insurance Scheme**

**Annual Report to Members**

**2021**

The past year as seen some significant challenges for the Group Insurance Scheme and its members, particularly in respect of Travel restrictions and the continually changing advice from Government, which has made making travel plans difficult to say the least.

The above has resulted in the number and costs for travel claims falling significantly compared to previous years. Whilst travel restrictions have been relaxed, and there is a sense of a return to some form of normality, Covid remains an issue and insurers remain understandably cautious about what this will mean in terms of future claims experience.

**Things are changing quite quickly so members should make sure of the most up to date position/advice prior to booking a holiday or travelling. It is also worth noting that booking a package deal remains the safer option at the current period.**

Despite the impact of Covid the scheme continues to demonstrate its value to members. During the past year **£85,035.39** has been paid directly to Wiltshire members and their beneficiaries through the various benefits provided in the past year.

The scheme has also assisted over **250** officers and their families through the provision of Motor Breakdown, Legal Expenses, Home Emergency, GP24, and Mobile Phone.

**Scheme Renewal**

At the annual renewal the following Heads of Cover were due for renewal:

1. Travel
2. Legal Expenses
3. Motor Breakdown
4. Home Emergency
5. Medical Solutions/GP 24
6. Mobile Phone

We were able to renew the scheme at existing rate with no increase for members, although there has been a change of provider for the Legal Expenses Cover, Motor Breakdown and Home Emergency with new numbers to contact each of these providers.

We have also been able to include a Mental Health Support Service provided by Validium/ Support 24. This provides a 24/7 telephone counselling service for the member and partners, with an option for face to face counselling when there is a clinical need.

The overall price of the scheme for serving members from 1st September 2021 remains at £26.91 per month for serving members and £29.36 per month for retired members.

**The below report contains the claims information for the Wiltshire scheme for the insurance period from 1st September 2020 to 31st August 2021 and is produced for the information of Trust Members. The previous year’s figures are included for comparison purposes**

**Membership Numbers**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Category | **No. of members****Sept 2019** | **No. of partners****Sept 2019** | **No. of members****Sept 2020** | **No. of partners****Sept 2020** | **No. of members****Sept 2021** | **No. of partners****Sept 2021** |
| Serving | **707** | **107** | **743** | **95** | **796** | **85** |
| Core | **2** | **n/a** | **2** | **n/a** | **3** | **n/a** |
| Retired | **578** | **288** | **582** | **277** | **567** | **254** |
| Total | 1247 | 341 | 1299 | 321 | 1326 | 297 |

**Life Insurance**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Year | **Serving** | **Retired** | **Other** | **TPA** | **Total Claims** |
| 2019 - 2020 | **0** | **£50,000** | **0** | **0** | **1** |
| 2020 - 2021 | **0** | **£10,000** | **£25,000** | **0** | **3** |

**Critical Illness**

|  |  |  |  |
| --- | --- | --- | --- |
| Year | **Serving** | **Other** | **Total Number** |
| 2019 – 2020 | **£15,000** | **£5,000** | **2** |
| 2020 - 2021 | **£45,000** | **0** | **3** |

**PTD/Accidental Loss of Use**

|  |  |  |  |
| --- | --- | --- | --- |
| Year | **Number of Claims** | **Total Settled** | **Total Outstanding** |
| 2019 - 2020 | **0** | **0** | **0** |
| 2020 - 2021 | **0** | **0** | **0** |

**Hospital Benefit**

|  |  |  |  |
| --- | --- | --- | --- |
| Year | **Number of Claims** | **Total Settled** | **Total Outstanding** |
| 2019 - 2020 | **5** | **£640.00** | **0** |
| 2020 - 2021 | **10** | **£1,920.00** | **0** |

**Sickness Benefit**

|  |  |  |  |
| --- | --- | --- | --- |
| Year | **Number of Claims** | **Total Settled** | **Ongoing claims** |
| 2019 - 2020 | **7** | **£12,556.930** | **0** |
| 2020 - 2021 | **2** | **£2,572.89** | **0** |

**Travel Claims**

|  |  |  |  |
| --- | --- | --- | --- |
| Year | **Number of Claims** | **Total Settled** | **Total Outstanding** |
| 2019 - 2020 | **95** | **£59,407.90** | **0** |
| 2020 - 2021 | **5** | **£542.50** | **0** |

**Legal Expenses**

|  |  |  |  |
| --- | --- | --- | --- |
| Year | **Number of Claims** | **Paid Costs** | **Reserves** |
| 2019 - 2020 | **9** | **£17,290.69** | **£36,082.80** |
| 2020 - 2021 | **3** | **£4,729.25** | **£5,500.00** |

**Motor Breakdown**

|  |  |
| --- | --- |
| Year | **Number of Claims** |
| 2019 – 2020 | **193** |
| 2020 – 2021 | **158** |

**Home Emergency**

|  |  |
| --- | --- |
| Year | **Number of Claims** |
| 2019 – 2020 | **37** |
| 2020 – 2021 | **38** |

**Medical Solutions/ GP24**

**(new benefit)**

|  |  |
| --- | --- |
| Year | **Number of Cases** |
| 2020 - 2021 | **21** |

**Mobile Phone**

|  |  |  |
| --- | --- | --- |
| Year | **Number of Claims** | **Claim Costs** |
| 2019 - 2020 | **42** | **£11,998.00** |
| 2020 - 2021 | **30** | **£9,801.00** |