

North Wales Group Insurance Trust
Annual Report
Members Update

1st March 2024 – 28th February 2025

Scheme Update

In the past year **£111,094.45** has been directly paid to members and the beneficiaries of the North Wales Group Insurance Trust through the various scheme benefits.

The scheme has also assisted **673** members and their families through the provision of Travel, Motor Breakdown, Home Emergency, GP24, Mobile Phone, Health Assured and the Legal Expenses Service.

Scheme Changes

During the past year we have met with our scheme managers from Philip Williams & Co on a quarterly basis to review the scheme performance and claim's history.

At the renewal meeting in January the following benefits were due for renewal:

- Travel
- Vehicle Breakdown
- Home Emergency
- GP24
- Health Assured

Some areas of cover have seen increasing costs and inflationary pressures, for example operating costs associated with Vehicle Breakdown and Home Emergency. As a result of these overall pressures a small increase to overall subscription cost was necessary.

Monthly Subscriptions

The new monthly subscriptions for 2025 - 2026 are as follows.

CATEGORY	PRICE
Serving/Staff Member to age 70	£30.55
Co Habiting Partner to age 70	£10.05
Core Member to age 65	£23.80
Retired Member to age 70	£40.30
Retired Member 70 – 75 (inclusive)	£30.30
Retired Partner to age 70	£8.05

Although a small increase was needed it has also been possible to enhance some benefits as described below:

Legal Expenses

- The legal expenses provider has changed to Temple-Legal Protection and the number to contact them for assistance is 01483 954 089.
- Disciplinary Hearings (Misconduct) Limit has increased to £25,000.

Travel Policy

- The policy now includes full cruise cover.
- For those retired members over 70 years travel cover has been extended to age 80 with limits to European travel for those aged over 75.

Health Assured

- Health Assured now offer a service to include Financial Coaching, provided by Munny.

GP24

- New GP24 App and Digital Booking System allows you to choose an appointment time to suit your needs.

The next renewal of the scheme will be in March 2026.

The below report contains the claims information for the North Wales Group Insurance Trust for the insurance period from 1st March 2024 – 28th February 2025 and is produced for the information of trust members. The previous year is shown for comparison purposes.

Membership Numbers

Category	No. of Members April 2024	No. of Members April 2025
Serving < 70	1495	1581
Serving Partner < 70	285	278
Core	5	9
Retired < 70	565	566
Retired Partner < 70	269	261
Retired 70 - 79	9	34
Widows of Serving Officers	5	4
Total	2,633	2,733

Claims Experience

Life Claims

Data correct – March 2025

Year	Serving	Retired	Other	Total number	
				Life	TPA
2023 - 2024	0	£10,000	£76,000	3	1
2024 - 2025	0	£55,000	£75,000	4	0

Critical Illness Claims

Data correct – March 2025

Year	Serving	Other	Total number
2023 - 2024	£50,000	£20,000	7
2024 - 2025	£20,000	£12,000	4

Personal Accident Claims - (PTD/ Loss of Use/PPD)

Data correct – March 2025

Month	No. of settled claims	Total Settled	Total o/s
2023 - 2024	0	0	0
2024 - 2025	0	0	0

Hospital Benefit Claims

Data correct – March 2025

Month	No. of settled claims	Total settled	Total o/s
2023 - 2024	6	£1,300.00	0
2024 - 2025	4	£400.00	0

Dental Benefit Claims

Data correct – March 2025

Month	No. of settled claims	Total settled	Total o/s
2023 - 2024	2	£740.00	0
2024 - 2025	0	0	0

On Duty Assault Benefit

Data correct – March 2025

Month	No. of settled claims	Total settled	Total o/s
2023 - 2024	0	0	0
2024 - 2025	0	0	0

Treatment Centre Benefit

Data correct – March 2025

Month	No. of settled claims	Total settled	Total o/s
2023 - 2024	41	£2,870.00	0
2024 - 2025	27	£1,890.00	0

Unsocial Hours Benefit

Data correct – March 2025

Month	No. of settled claims	Total settled	Total o/s
2023 - 2024	13	£3,101.00	0
2024 - 2025	6	£977.00	0

Court Compensation

Data correct – March 2025

Month	No. of settled claims	Total settled	Total o/s
2023 - 2024	26	£5,097.32	0
2024 - 2025	24	£4,820.45	0

Sickness Benefit Claims (new benefit)

Data correct – March 2025

Month	No. of settled claims	Total Paid to date	Ongoing claims
2024 - 2025	1	£1,007.00	0

Travel Claims

Data correct – March 2025

Month	No. of settled claims	Total settled	Total Outstanding
2023 - 2024	90	£84,731.00	0
2024 - 2025	95	£35,152.00	£270.00

Legal Expenses Claims

Data correct – March 2025

Year	No. of Accepted Claims	Paid Costs	Reserves	Total incurred
2023 - 2024	21	£22,779.44	£14,318.28	£37,097.72
2024 - 2025	5	£1,236.00	£32,927.12	£34,163.12

Motor Breakdown

Data correct – March 2025

Month	No. of callouts	Total cost
2023 - 2024	297	£41,871.15
2024 - 2025	387	£44,795.49

Home Emergency (new benefit)**Data correct – March 2025**

Month	No. of callouts	Total cost
2024 - 2025	20	£5,246.72

Mobile Phone (new benefit)**Data correct – March 2025**

Month	No. of claims	Total cost
2024 - 2025	31	£21,497.00

GP24**Data correct – March 2025**

Month	No. of cases
2023 - 2024	99
2024 - 2025	119

Health Assured**Data correct – March 2025**

Month	No. of cases
2023 - 2024	10
2024 - 2025	21