**Wiltshire Group Insurance Trust**

**Annual Report**

**Members Update**

**1st September 2021 – 31st August 2022**

**Scheme Update**

The group insurance scheme continues to provide valuable support to Wiltshire members. and in the past year £289,697.40 has been directly paid to assist members and their beneficiaries through the various scheme benefits provided under the trust.

The scheme has also assisted 286 members and their families through the provision of Motor Breakdown, Home Emergency, GP24, Support24, mobile phone 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 July 2022 all benefits were due for renewal.

We were able to renew the main scheme with no increase in premium for serving officers.

However, we were able to also include the following additional benefits/ changes:

1. The Serving scheme was extended to age 70
2. On duty assault with a firearm/knife benefit
3. Burns causing disfigurement
4. Convalescent benefit of £70.00 per stay
5. Unsocial Hours benefit payable when off sick
6. Emergency dental treatment due to accident
7. Hospital benefit was changed to unplanned stays only but extended
to 7 nights paid at £50.00 per night
8. Travel Policy to includes a new cover for car hire waiver

Full details of all these benefits are included in the scheme booklet on our website and we would encourage members to look at these.

**Monthly Subscriptions**

The new monthly subscriptions are shown in the table below:

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|

|  |  |
| --- | --- |
| **CATEGORY** | **PRICE** |
|  |  |
| Serving/Staff Member to age 70 | £26.91 |
| Co Habiting Partner to age 70 | £8.95 |
|  |  |
| Core Member to age 70 | £14.72 |
|  |  |
| Retired Member to age 70 | £31.35 |
| Retired Member 70 – 74 (new category) | £36.35 |
| Retired Partner to age 75 | £9.95 |
|  |  |

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**The next renewal of the scheme will be in December 2023.**

The below report contains the claims information for the Wiltshire Group Insurance Trust for the insurance period from 1st September 2021 – 31st August 2022 and is produced for the information of trust members. The previous year’s figures are shown for comparison purposes only.

**Membership Numbers**

|  |  |  |  |
| --- | --- | --- | --- |
| Category | No. ofMembersSept 2020 | No. ofMembersSept 2021 | No. ofMembersSept 2022 |
| Serving | 743 | 796 | 793 |
| Core | 2 | 3 | 2 |
| Serving Partner | 93 | 85 | 75 |
| Retired | 582 | 567 | 556 |
| Ret. Partner | 277 | 254 | 236 |
| **Total** | **1697** | **1705** | **1662** |

**Claims Experience**

**Life Claims**

**Data correct – 30th April 2022**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Year | Serving | Retired | Other | Total number  |
|  |  |  |  | Life  | TPA |
| 2020 - 2021 | 0 | £10,000 | £25,000 | 3 | 0 |
| 2021 - 2022 | £130,000 | £125,000 | 0 | 4 | 0 |

**Critical Illness Claims**

**Data correct - April 2022**

|  |  |  |  |
| --- | --- | --- | --- |
| Year | Serving | Other | Total number  |
| 2020 - 2021 | £45,000 | 0 | 3 |
| 2021 - 2022 | 0 | £4,000 | 2 |

**Personal Accident Claims - (PTD/ Loss of Use/Partial Total Disablement)**

**Data correct – 30th April 2022**

|  |  |  |  |
| --- | --- | --- | --- |
| Month | No. of settled claims | Total Settled  | Total o/s |
| 2020 - 2021 | 0 | 0 | 0 |
| 2021 - 2022 | 0 | 0 | 0 |

**Hospital Benefit Claims**

**Data correct – 30th April 2022**

|  |  |  |  |
| --- | --- | --- | --- |
| Month | No. of settled claims | Total settled | Total o/s |
| 2020 - 2021 | 10 | £1,920 | 0 |
| 2021 - 2022 | 4 | £950 | 0 |

**Sickness Benefit Claims**

**Data correct – 30th April 2022**

|  |  |  |  |
| --- | --- | --- | --- |
| Month | No. of settled claims | Total Paid to date | Ongoing claims |
| 2020 - 2021 | 2 | £2,572.89 | 0 |
| 2021 - 2022 | 1 | £13,951.94 | 2 |

**Travel Claims**

**Data correct - April 2022**

|  |  |  |  |
| --- | --- | --- | --- |
| Month | No ofclaims | Total settled | Total Outstanding |
| 2020 - 2021 | 7 | £689.88 | 0 |
| 2021 - 2022 | 26 | £15,795.46 | £3,800.00 |

**Legal Expenses Claims**

**Data correct - April 2022**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Year | No. of Accepted Claims | Paid Costs | Reserves | Total incurred |
| 2020 - 2021 | 10 | £16,332.85 | £27,013.15 | £43,346.00 |
| 2021 - 2022 | 9 | £21,509.56 | £522.00 | £22,031.56 |

**Motor Breakdown**

**Data correct – 30th April 2022**

|  |  |  |
| --- | --- | --- |
| Month | No. of callouts | Total cost |
| 2020 - 2021 | 158 | £13,651.00 |
| 2021 - 2022 | 171 | £21,313.42 |

**Home Emergency**

**Data correct – 30th April 2022**

|  |  |  |
| --- | --- | --- |
| Month | No. of callouts | Total cost |
| 2020 - 2021 | 38 | £6,619.57 |
| 2021 - 2022 | 58 | £7,940.94 |

**Mobile Phone**

|  |  |  |
| --- | --- | --- |
| Month | No. of claims | Total cost |
| 2020 – 2021 | 31 | £10,168 |
| 2021 – 2022 | 26 | £13,901 |

**GP24**

|  |  |
| --- | --- |
| Month | No. of Cases |
| 2020 - 2021 | 21 |
| 2021 - 2022 | 9 |

**Support24 (new benefit in 2021)**

|  |  |
| --- | --- |
| Month | No. of Cases |
| 2021 - 2022 | 13 |