**WMPF Group Insurance Scheme Annual Report**

**Trustee Update to Members 01/09/21 – 31/08/22**

**Scheme Update**

The group insurance scheme continues to provide valuable support to West Mercia members. and in the past year £223,015.19 has been directly paid to assist members and their beneficiaries through the various scheme benefits provided under the trust.

The scheme has also assisted 524 members and their families through the provision of Motor Breakdown, Mobile Phone, Mental Health Counselling Service, GP24, Home Emergency and the Legal Expenses Service.

**Scheme Changes**

During the past year we have met with our scheme managers from Philip Williams on a quarterly basis either in person or via Microsoft Teams to review scheme performance and claim’s history.

At the renewal meeting in July 2022 several benefits within the scheme were due for renewal and as a result of the claims information several changes were agreed by the trustees in order to continue to make sure the scheme remained both affordable and fit for purpose. The trustees also chose to subsidise increases which were required by insurer from trust funds.

The following changes are explained in the letters to you sent via email and posted on the West Mercia Federation website at www.polfed.org/westmercia

The trustees changed the following benefits

**PA Benefit changes (new levels)**

Loss of one or more eyes/limbs £50,000

Loss of hearing – one ear £12,500

Loss of hearing both ears £50,000

Court Award Compensation max £500

**PA Benefit (New)**

Loss of speech £50,000

Permanent Disabling Injuries % scale max £50,000

On Duty Assault Firearm & stabbing (3-day eligibility) £1500/£700

Burns causing disfiguration/scarring up to £5,000

Convalescent Benefit £70 per stay

Unsociable Hours x 24 weeks after 14 days £1.00 per USH

Emergency Dental max £500

**Travel Insurance**

Car Hire Extension max £1500

**Monthly Subscriptions**

Making the changes listed above has enabled the trustees to negotiate the renewal for the 2022-2023 insurance year with minimal impact to your monthly subscriptions which are as follows.

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| |  |  | | --- | --- | | **CATEGORY** | **PRICE** | |  |  | | Serving Member to age 65 | £28.50 | | Partner to age 65 | £8.45 | |  |  | | Retired Member to age 70 | £34.50 | | Partner to age 70 | £9.15 | |

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

The below report contains the claims information for the West Mercia 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

**Membership Numbers**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Category** | **No. of**  **Members**  **Sep 20** | **No. of**  **Partners**  **Sep 20** | **No. of**  **Members**  **Sep 21** | **No. of**  **Partners**  **Sep 21** | **No. of**  **Members**  **Sep 22** | **No. of**  **Partners**  **Sep 22** |
| Serving | 1434 | 158 | 1544 | 142 | 1526 | 122 |
| Retired | 904 | 372 | 896 | 341 | 889 | 323 |
| **Total** | **2338** | **530** | **2440** | **483** | **2415** | **440** |

**Claims Experience**

**Life Claims (including Legacy Top-Up)**

**Data correct 31st August 2022**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Year** | **Serving** | **Retired** | **Other** | **Total number** | |
|  |  |  |  | **Life** | **TPA** |
| 2020 - 2021 | 345,000 | 35,000 | 40,500 | 9 | 0 |
| 2021 - 2022 | 0 | 180,000 | 12,500 | 6 | 0 |

**Critical Illness Claims**

**Data correct 31st August 2022**

|  |  |  |  |
| --- | --- | --- | --- |
| **Year** | **Serving** | **Other** | **Total number** |
| 2020 - 2021 | £50,000 | £5,000 | 6 |
| 2021 - 2022 | £20,000 | 0 | 2 |

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

**Data correct August 2022**

|  |  |  |  |
| --- | --- | --- | --- |
| **Year** | **No. of settled claims** | **Total**  **Paid to date** | **Total**  **o/s** |
| 2020 - 2021 | 0 | 0 | 0 |
| 2021 - 2022 | 0 | 0 | 0 |

**Hospital Benefit Claims**

**Data correct 31st August 2022**

|  |  |  |  |
| --- | --- | --- | --- |
| **Year** | **No. of settled claims** | **Total**  **settled** | **Total**  **o/s** |
| 2020 - 2021 | 16 | £2,300.00 | 0 |
| 2021 - 2022 | 5 | £800.00 | 0 |

**Court Compensation Claims**

**Data correct 31st August 2022**

|  |  |  |  |
| --- | --- | --- | --- |
| **Year** | **No. of settled claims** | **Total**  **settled** | **Total**  **o/s** |
| 2020 - 2021 | 18 | £2,242.65 | 0 |
| 2021 - 2022 | 25 | £3,186.77 | 0 |

**Sickness Benefit Claims**

**Data correct 31st August 2022**

|  |  |  |  |
| --- | --- | --- | --- |
| **Year** | **No. of settled claims** | **Total**  **settled** | **Total**  **o/s** |
| 2020 - 2021 | 6 | £11,500.13 | 0 |
| 2021 - 2022 | 6 | £7,028.42 | 0 |

**Travel Claims**

**Data correct 31st August 2022**

|  |  |  |  |
| --- | --- | --- | --- |
| **Year** | **No. of claims** | **Total**  **settled** | **Total**  **o/s** |
| 2020 - 2021 | 23 | £9,056.12 | 0 |
| 2021 - 2022 | 51 | £31,466.98 | £2,856.52 |

**Legal Expenses Claims**

**Data correct 31st August 2022**

|  |  |  |  |
| --- | --- | --- | --- |
| **Year** | **No. of claims** | **Total**  **paid** | **Total**  **reserve** |
| 2020 - 2021 | 29 | £63,665.35 | £96,947.85 |
| 2021 - 2022 | 25 | £59,642.84 | £132,7f86.10 |

**Motor Breakdown**

**Data correct 31st August 2022**

|  |  |  |  |
| --- | --- | --- | --- |
| **Year** | **No. of call outs** | **Total**  **cost** | **Average cost** |
| 2020 - 2021 | 239 | £21,554.00 | £90.18 |
| 2021 - 2022 | 225 | £27,004.00 | £120.02 |

**Home Emergency Claims**

**Data correct 31st August 2022**

|  |  |  |
| --- | --- | --- |
| **Year** | **No. of accepted claims** | **Total**  **cost** |
| 2020 - 2021 | 90 | £16,558.62 |
| 2021 - 2022 | 72 | £9,474.68 |

**Mobile Phone Claims**

**Data correct 31st August 2022**

|  |  |  |
| --- | --- | --- |
| **Year** | **No. of claims** | **Total**  **cost** |
| 2020 - 2021 | 31 | £16,888.00 |
| 2021 - 2022 | 37 | £23,324.00 |

**Health Assured**

**Data correct 31st August 2022**

|  |  |
| --- | --- |
| **Year** | **No. of claims** |
| 2020 - 2021 | 63 |
| 2021 - 2022 | 63 |

**GP24**

**Data correct 31st August 2022**

|  |  |
| --- | --- |
| **Year** | **No. of claims** |
| 2020 - 2021 | 56 |
| 2021 - 2022 | 55 |