**South Wales**

**Group Insurance Scheme**

**Annual Report to Members**

**01/03/19 – 28/02/20**

**Trustee Update.**

The group insurance scheme continues to provide significant financial support to South Wales members with **£636,292.08** being directly paid to support South Wales members and their beneficiaries through the various benefits provided in the past year.

The scheme has also assisted over **1133** officers and their families through the provision of Motor Breakdown, Legal Expenses, Home Emergency, Mobile Phone and Red Arc Services.

**Scheme Changes**

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

This was the first renewal since the move to an all Welsh scheme. The new Accident Benefits and covers introduced last year have proved popular:

* 39 members have claimed on the Convalescent Benefit
* 17 members have used Medical Solutions/24 Hour Family GP Service
* Due to the six month qualifying period there is an inevitable time lag on Court Compensation claims and none where paid in the insurance year
* Feedback on unsocial hours’ claims has been positive, but as these are handled directly by the insurer there is no claims data currently available.

March was the first renewal since the move to an all Welsh scheme. The following heads of cover were due for renewal:

1. Motor Breakdown
2. Legal Expenses
3. Home Emergency
4. Red Arc
5. Mobile Phone
6. Medical Solutions GP 24/7

In terms of Red Arc we were informed that mental health cases would now be managed by Health Assured. This provided enhanced 24/7 cover, and more flexible options for counselling support.

Whilst we could have removed the Red Arc service from the scheme the preferred option of the Trustees was to retain the nurse lead support. This maintained the benefit to children, and provide continuous support for those with serious health conditions not related to mental health, or beyond the service offered by Health Assured.

Although there was some slight increase to premiums as a result of these changes, and the above renewals, the Trust was able to absorb the increase and premiums remain unchanged for the second year running.

**Partner Discount**

Last year we were able to introduce a partner discount were two members reside together as partners and both subscribe to the main group insurance scheme.

The discount is an arrangement between us and Philip Williams Insurance Management Company. It is only available upon application, and cannot be paid retrospectively, as premiums will have been paid to the insurer and cannot be recovered.

The discount of £9.00 per month is payable at the end of the insurance year as a lump sum of £108.00, and has been claimed by 39 members.

Members must notify us if there is a change of circumstances which would mean that they are no longer eligible for the discount, and there will be an annual check to confirm continued eligibility before the rebateis applied.

**The below report contains the claims information for the South Wales scheme for the insurance period from 1st March 2019 to 28th February 2020 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**  **Mar 2019** | **No. of partners**  **Mar 2019** | **No. of members**  **Sept 2019** | **No. of partners**  **Sept 2019** | **No. of members**  **Feb 2020** | **No. of partners**  **Feb 2019** |
| Serving | **2460** | **299** | **2472** | **273** | **2456** | **267** |
| Retired | **981** | **456** | **977** | **436** | **996** | **445** |
| Total | 3441 | 755 | 3449 | 709 | 3452 | 712 |

**Life Insurance**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Year | **Serving** | **Retired** | **Other** | **TPA** | **Total Claims** |
| 2018 - 2019 | **£360,000** | **£65,000** | **£4,500** | **0** | **10** |
| 2019 - 2020 | **£240,000** | **£100,000** | **£75,000** | **0** | **9** |

**Critical Illness**

|  |  |  |  |
| --- | --- | --- | --- |
| Year | **Serving** | **Other** | **Total Claims** |
| 2018 – 2019 | **£80,000** | **£20,000** | **10** |
| 2019 - 2020 | **£70,000** | **£32,000** | **11** |

**PTD/Accidental Loss of Use**

|  |  |  |  |
| --- | --- | --- | --- |
| Year | **Number of Claims** | **Total Settled** | **Total Outstanding** |
| 2018 - 2019 | **0** | **0** | **0** |
| 2019 - 2020 | **0** | **0** | **0** |

**Hospital Benefit**

|  |  |  |  |
| --- | --- | --- | --- |
| Year | **Number of Claims** | **Total Settled** | **Total Outstanding** |
| 2018 - 2019 | **29** | **£5,550.00** | **0** |
| 2019 - 2020 | **2** | **£600.00** | **0** |

**On Duty Assault Benefit**

|  |  |  |  |
| --- | --- | --- | --- |
| Year | **Number of Claims** | **Total Settled** | **Total Outstanding** |
| 2018 - 2019 | **0** | **0** | **0** |
| 2019 - 2020 | **0** | **0** | **0** |

**Treatment Centre Claims**

**(new benefit)**

|  |  |  |  |
| --- | --- | --- | --- |
| Year | **Number of Claims** | **Total Settled** | **Total Outstanding** |
| 2019 - 2020 | **39** | **£2,730.00** | **0** |

**Court Compensation**

**(new benefit)**

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

**Dental Benefit**

|  |  |  |  |
| --- | --- | --- | --- |
| Year | **Number of Claims** | **Total Settled** | **Total Outstanding** |
| 2018 - 2019 | **12** | **£2,412.36** | **0** |
| 2019 - 2020 | **8** | **£1,031.60** | **1** |

**Travel Claims**

|  |  |  |  |
| --- | --- | --- | --- |
| Year | **Number of Claims** | **Total Settled** | **Total Outstanding** |
| 2018 - 2019 | **187** | **£626,526.33** | **£211,415.54** |
| 2019 - 2020 | **213** | **£109,980.48** | **£2,471.00** |

**Legal Expenses**

|  |  |
| --- | --- |
| Year | **Number of Claims** |
| 2018 – 2019 | **17** |
| 2019 – 2020 | **13** |

**Motor Breakdown**

|  |  |
| --- | --- |
| Year | **Number of Claims** |
| 2018 – 2019 | **549** |
| 2019 – 2020 | **631** |

**Home Emergency**

|  |  |
| --- | --- |
| Year | **Number of Claims** |
| 2018 – 2019 | **358** |
| 2019 – 2020 | **225** |

**Mobile Phone**

|  |  |
| --- | --- |
| Year | **Number of Claims** |
| 2018 – 2019 | **215** |
| 2019 – 2020 | **151** |

**Data to 30th November 2019**

**Red Arc**

|  |  |
| --- | --- |
| Year | **Number of Cases** |
| 2018 – 2019 | **112** |
| 2019 – 2020 | **96** |

**Medical Solutions/ GP24**

|  |  |
| --- | --- |
| Year | **Number of Cases** |
| 2019 – 2020 | **17** |