

Appendix 1

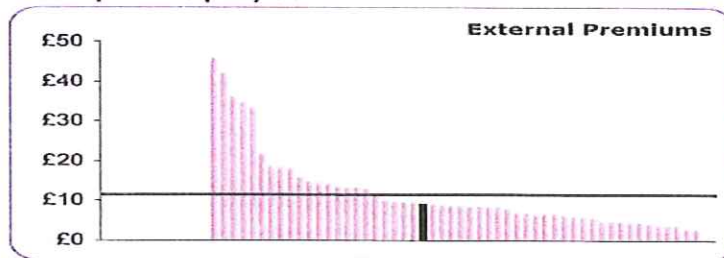
INSURANCE SECTION

Extract from CIPFA Benchmarking Exercise 2010
Group Unitary Membership = 65

Employers Liability

Employers Liability Premiums over a 5 yr Period 2004/5 - 2008/9

Premiums
£ per Employee

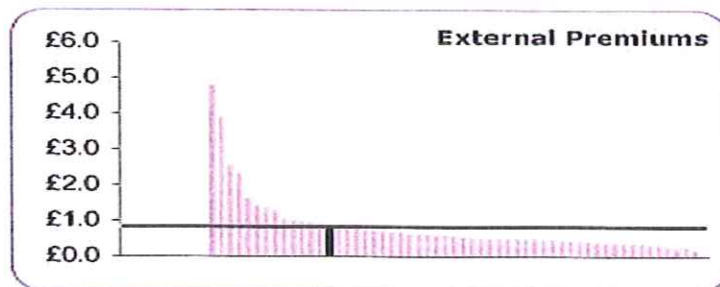


Torbay Council figures in Black

Employers Liability Policy Cost per Torbay Employee = £9.20

Average Cost per Employee for the Group = £11.50

Public Liability

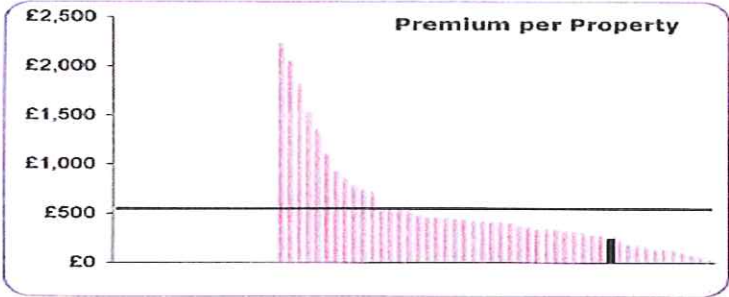


Torbay Council figures in Black

Public Liability Policy Costs per Torbay Population = £0.80

Average Cost per Population within the Group = £0.80

General Property

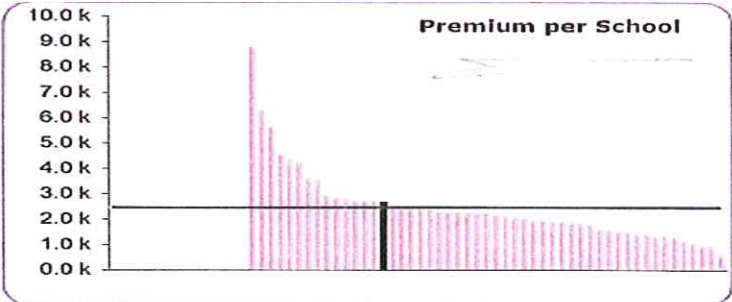


Torbay Council figures in Black

Premium costs per property - Torbay = £244

Average premium cost within the Group = £546

School Property



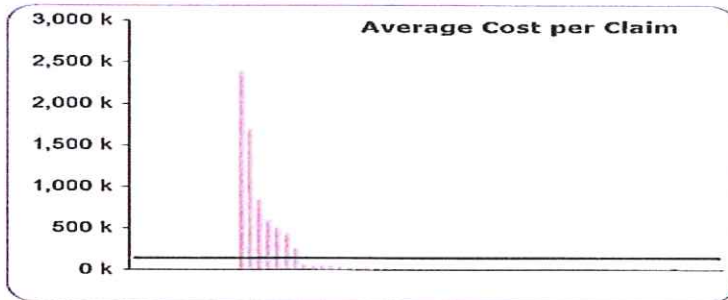
Torbay Council figures in Black

School - Average Cost per Torbay School = £2.7K

Average premium cost within the Group = £2.5k

Claims

Schools - Fire Loss Claims

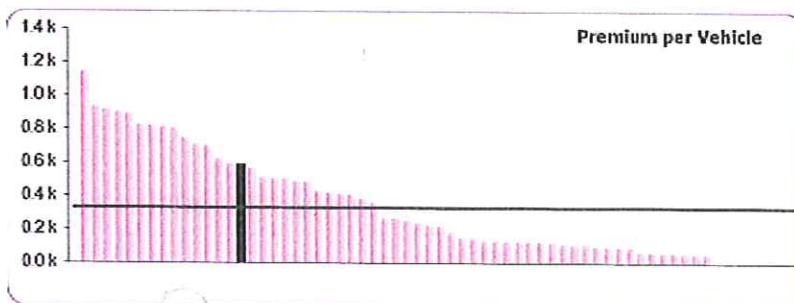


Torbay Council figures in Black

Average Cost per Torbay School Claim - £3k

Group average per school = £139k

Motor Premiums



Torbay Council figures in Black

Premium Costs per Torbay Fleet Vehicle = £590

Average premium cost within the group = £330