

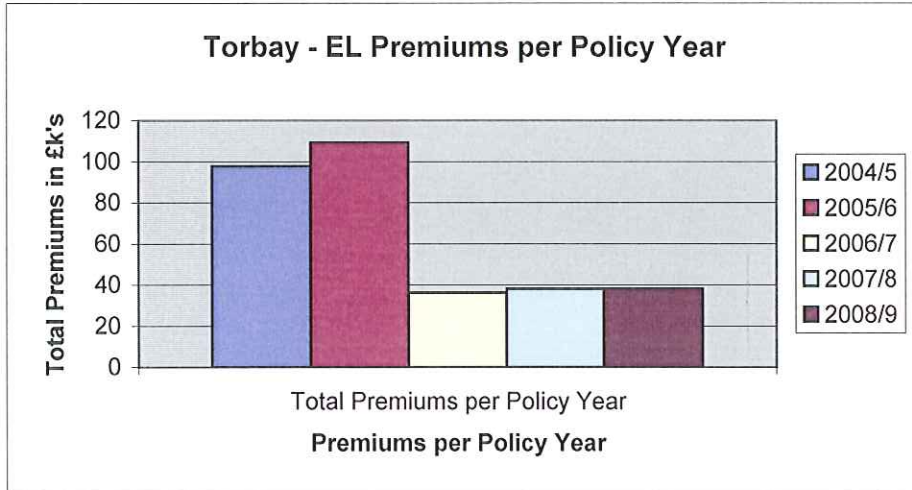
Insurance Section

Appendix 1a

Extract from Benchmarking Exercise
Torbay Council / Torbay Council

Employers Liability

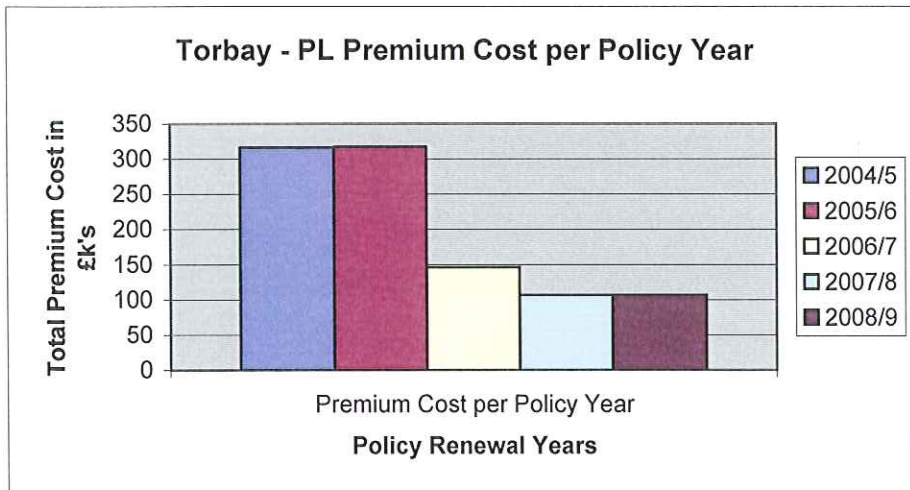
Employers Liability Premiums over 5yr Period 2004/5 - 2008/9



Total Premium Spend per Policy Year

Public Liability

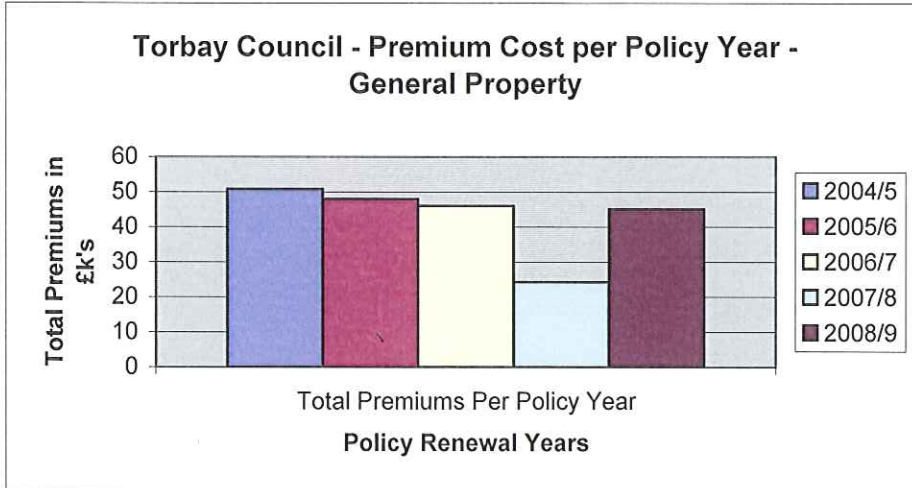
Public Liability Premiums over 5 yr Period 2004/5 - 2008/9



Total Premium Spend per Policy Year

General Property

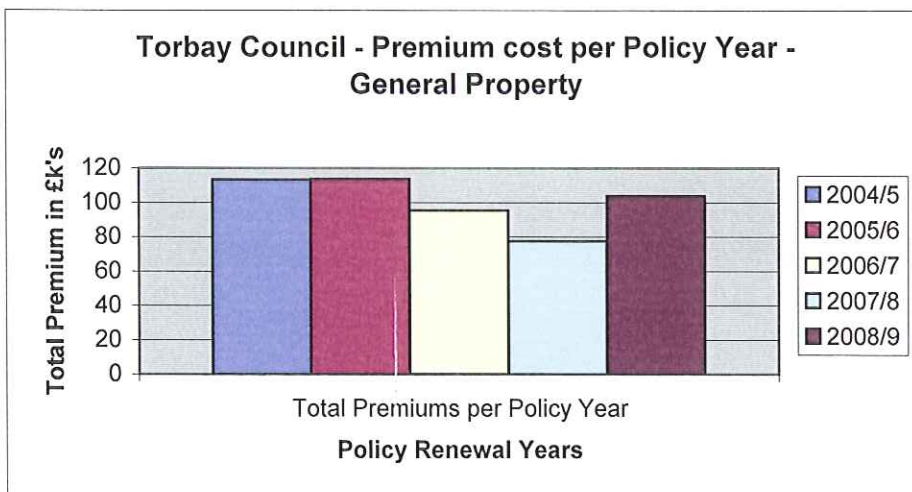
General Property Premiums over a 5 yr Period 2004/5 - 2008/9



Following Sir Michael Pitt's Review in 2007/8 it was recommended to Councils to provide sufficient resources for Storm and Flood damage in line with a local authority duty under Accounts and Audit Regulations 2003 to ensure that they have a sound system of internal control for the management of risk (regulation 4) together with CIPFA guidance to ensure the adequacy of the Authorities insurance arrangements to cover major unforeseen risks. Therefore Flood and Storm perils were added to the cover for the authorities own properties at that time.

School Property

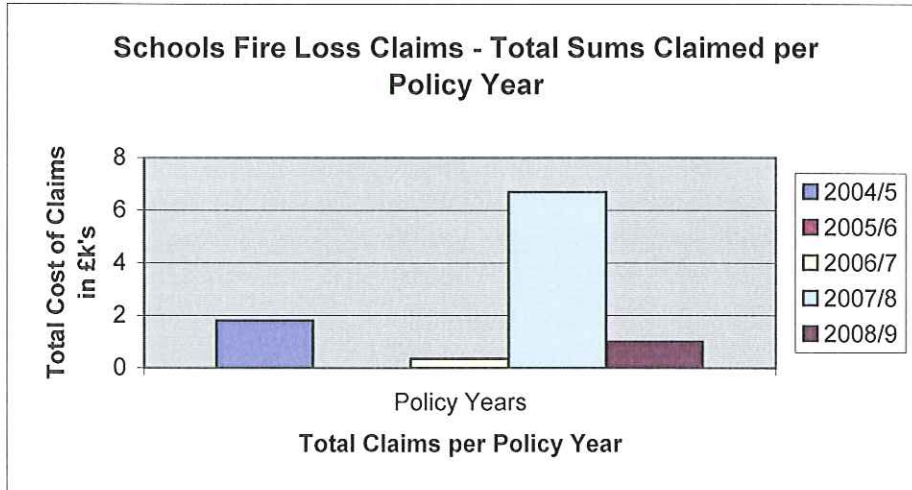
School Property Premiums over a 5 yr Period 2004/5 - 2008/9



The increase in premiums for year 2008/09 was due to all the revaluation of all education properties being revalued and the portfolio increasing by £100k

Schools - Fire Loss Claims

School Fire Loss claims over a 5 yr period 2004/5 - 2008/9



Please note that there were no claims for the policy year 2005/6

Motor Premiums

Motor Premiums per vehicle over a 5 yr Period 2004/5 - 2005/6

