**Lincolnshire Group Insurance Trust**

**Annual Report**

**Members Update**

**1st April 2021 – 31st March 2022**

**Scheme Update**

The group insurance scheme continues to provide valuable support to Lincolnshire members. and in the past year £238,637 has been directly paid to assist members and their beneficiaries through the various scheme benefits provided under the trust.

The scheme has also assisted 266 members and their families through the provision of the Motor Breakdown, Home Emergency, Health Assured, GP24and 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 February 2022 all the benefits under the scheme were due for renewal. Several changes were required by insurers to policies within the scheme and the trustees agreed to some modernisation of benefits and minimal increases, which we agreed were justified considering the levels of claims paid.

The following changes are explained in the letters sent to you via email and posted on the Lincolnshire Police Federation Website

**The trustees changed the following benefits**

* Serving Member scheme age extended to 70yrs of age
* New Retired age extended to 74 years with £3,000 life cover
* New Retired age for partners extended to 74 years with £1,500 life cover
* Terminal Prognosis Advance age increased to 68 years (Serving member & partner)
* Removal of HIV/Hep B cover
* Dental cover changed to member only (Accident) up to £500

**Monthly Subscriptions**

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

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| |  |  | | --- | --- | | **CATEGORY** | **PRICE** | |  |  | | Serving/Staff Member to age 70 | £26.50 | | Partner | £8.00 | | Core Member to age 65 | £16.75 | |  |  | | Retired Member to age 65 | £29.00 | | Partner to age 65 | £8.00 | | Retired Member aged 65 - 69 | £29.50 | | Partner to age 65 - 69 | £8.00 | | Retired Member aged 70 - 74 | £34.50 | | Partner to age 70 – 74 | £8.00 | |

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

The below report contains the claims information for the Lincolnshire Group Insurance Trust for the insurance period from 1stApril 2021- 31stMarch 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. of**  **Members**  **Apr 20** | **No. of**  **Partners**  **Apr 20** | **No. of**  **Members**  **Apr 21** | **No. of**  **Partners**  **Apr 21** | **No. of**  **Members**  **Apr 22** | **No. of**  **Partners**  **Apr 22** |
| Serving | 853 | 261 | 855 | 246 | 909 | 224 |
| Core | 7 | N/A | 7 | N/A | 9 | N/A |
| Retired | 455 | 278 | 472 | 290 | 471 | 283 |
| **Total** | **1315** | **539** | **1334** | **536** | **1389** | **507** |

**Claims Experience**

**Life Claims**

**Data correct - April 2022**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Year** | **Serving** | **Retired** | **Other** | **Total number** | |
|  |  |  |  | **Life** | **TPA** |
| 2020/21 | 240,000 | 25,000 | 0 | 3 | 0 |
| 2021/22 | 120,000 | 5,000 | 27,500 | 4 | 1 |

**Critical Illness Claims**

**Data correct - April 2022**

|  |  |  |  |
| --- | --- | --- | --- |
| **Year** | **Serving** | **Other** | **Total number** |
| 2020/21 | 20,000 | 0 | 2 |
| 2021/22 | 20,000 | 10,000 | 3 |

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

**Data correct - April 2022**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Year | No. of settled claims | Total  Settled£ | | Total  o/s | |
| April 2020 – March 2021 | 2,100.00 | | 8 | | 0 |
| April 2021 – March 2022 | 850.00 | | 10 | | 2  (100.00) |

**Dental Injury and Emergency**

**Data correct - April 2022**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Year | No. of settled claims | Total  settled | | Total  o/s |
| 2020 - 2021 | 11 | | 872.15 | 0 |
| 2021 - 2022 | 11 | | 704.40 | 0 |

**Court Compensation Claims**

**Data correct - April 2022**

|  |  |  |  |
| --- | --- | --- | --- |
| Year | No. of settled claims | Total  settled | Total  o/s |
| 2020 - 2021 | 0 | 0 | 0 |
| 2021 - 2022 | 15 | 1,530.77 | 0 |

**On Duty Assault Claims**

**Data correct- April 2022**

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

**Unsocial Hours Claims**

**Data correct - April 2022**

|  |  |  |  |
| --- | --- | --- | --- |
| Year | No. of settled claims | Total  settled | Total  o/s |
| 2020 - 2021 | 2 | £390.00 | 0 |
| 2021 - 2022 | 4 | £758.00 | 0 |

**Convalescent Benefit**

**Data correct - April 2022**

|  |  |  |  |
| --- | --- | --- | --- |
| Year | No. of settled claims | Total  settled | Total  o/s |
| 2020 - 2021 | 5 | £350.00 | 0 |
| 2021 - 2022 | 32 | £2,240.00 | 0 |

**Sickness Benefit Claims**

**Data correct - April 2022**

|  |  |  |  |
| --- | --- | --- | --- |
| Year | No. of settled claims | Total  Paid  to date | Total  o/s |
| 2020 - 2021 | 10 | £11,205.83 | 0 |
| 2021 - 2022 | 2 | £4,122.95 | 2 |

**Travel Claims**

**Data correct - April 2022**

|  |  |  |  |
| --- | --- | --- | --- |
| Year | No of  claims | Total  settled | Total  Outstanding |
| 2020 - 2021 | 31 | £8,241.00 | £188.00 |
| 2021 - 2022 | 19 | £8,830.00 | £2,079.00 |

**Legal Expenses Claims**

**Data correct - April 2022**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Year | No. of Accepted Claims | Paid Costs | Reserves | Total incurred |
| 2020 - 2021 | 9 | £12,094.40 | £20,578.00 | £32,672.40 |
| 2021 - 2022 | 6 | £7,876.80 | £65,251.12 | £73,127.92 |

**Motor Breakdown**

**Data correct - March 2022**

|  |  |  |  |
| --- | --- | --- | --- |
| Year | No. of callouts | Total cost | Average cost |
| 2020 - 2021 | 173 | £16,127 | £93.32 |
| 2021 - 2022 | 139 | £15,044 | £108.43 |

**Home Emergency**

**Data correct - April 2022**

|  |  |  |
| --- | --- | --- |
| Year | No of Claims | Total cost |
| 2020 - 2021 | 68 | £11,783.80 |
| 2021 - 2022 | 64 | £12,075.91 |

**Health Assured**

**Data correct - March 2022**

|  |  |
| --- | --- |
| Year | No. of  claims |
| 2020 - 2021 | 13 |
| 2021 2022 | 10 |

**GP24**

**Data correct - April 2022**

|  |  |
| --- | --- |
| Year | No. of  cases |
| 2020 - 2021 | 55 |
| 2021 - 2022 | 47 |