**Wiltshire Group Insurance Trust**

**Annual Report**

**Members Update**

**1st December 2022 – 30th November 2023**

**Scheme Update**

In the past year £236,489.58 has been directly paid to members and the beneficiaries of the Wiltshire Group Insurance Trust through the various scheme benefits.

The scheme has also assisted 428 members and their families through the provision of Travel, Motor Breakdown, Home Emergency, GP24, Mobile Phone, Support24 and 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 October the following benefits were due for renewal:

* Personal Accident
* Travel
* Vehicle Breakdown
* Legal Expenses
* Home Emergency
* GP24
* Support24
* Mobile Phone

Due to increases in costs and claims for Legal Expenses, and general inflationary pressures for Vehicle Breakdown and Home Emergency the scheme required an increase to the current price.

**Monthly Subscriptions**

The new monthly subscriptions for the 2023 - 2024 are as follows.

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|

|  |  |
| --- | --- |
| **CATEGORY** | **PRICE** |
|  |  |
| Serving/Staff Member to age 70  | £29.15 |
| Co Habiting Partner to age 70 | £8.95 |
|  |  |
| Core Member to age 65 | £16.96 |
|  |  |
| Retired Member to age 70 | £33.59 |
| Retired Member 70 – 74 (inclusive) | £38.59 |
| Retired Partner to age 70 | £9.95 |
|  |  |

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There were the following changes to existing benefits:

**Legal Expenses Insurance**

* Cover switched from ARAG to Temple-Legal. The new number to contact the legal expenses service is 01483 954 089

**Enhanced Travel Benefits**

* Baggage limit increased to £2,500.
* SmartDelay Plus entitling you to airport lounge access if your registered flight is delayed. (£25 cash alternative if no lounge available)

**The next renewal of the scheme will be in December 2024.**

The below report contains the claims information for the Wiltshire Group Insurance Trust for the insurance period from 1st December 2022 – 30th November 2023 and is produced for the information of trust members. The previous year’s figures are shown for comparison purposes only.

**Membership Numbers**

|  |  |  |  |
| --- | --- | --- | --- |
| Category | No. ofMembersSept 2021 | No. ofMembersSept 2022 | No. ofMembersSept 2023 |
| Serving | 796 | 791 | 819 |
| Core | 3 | 3 | 3 |
| Serving Partner | 85 | 76 | 71 |
| Retired | 567 | 561 | 573 |
| Ret. Partner | 254 | 238 | 236 |
| **Total** | **1705** | **1669** | **1702** |

**Claims Experience**

**Life Claims**

**Data correct – December 2023**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Year | Serving | Retired | Other | Total number  |
|  |  |  |  | Life  | TPA |
| 2021 - 2022 | £130,000 | £125,000 | 0 | 4 | 0 |
| 2022 - 2023 | £130,000 | £80,000 | 0 | 4 | 0 |

**Critical Illness Claims**

**Data correct – December 2023**

|  |  |  |  |
| --- | --- | --- | --- |
| Year | Serving | Other | Total number  |
| 2021 - 2022 | 0 | £4,000 | 2 |
| 2022 - 2023 | £15,000 | £3,000 | 2 |

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

**Data correct – November 2023**

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

**Hospital Benefit Claims**

**Data correct – November 2023**

|  |  |  |  |
| --- | --- | --- | --- |
| Month | No. of settled claims | Total settled | Total o/s |
| 2021 - 2022 | 4 | £950.00 | 0 |
| 2022 - 2023 | 5 | £900.00 | 0 |

**Dental Benefit Claims**

**Data correct – December 2023 (introduced 01.09.22)**

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

**On Duty Assault Benefit**

**Data correct – December 2023 (introduced 01.09.22)**

|  |  |  |  |
| --- | --- | --- | --- |
| Month | No. of settled claims | Total settled | Total o/s |
| 2022 - 2023 | 0 | 0 | 0 |

**Treatment Centre Benefit**

**Data correct – December 2023 (introduced 01.09.22)**

|  |  |  |  |
| --- | --- | --- | --- |
| Month | No. of settled claims | Total settled | Total o/s |
| 2022 - 2023 | 1 | £70.00 | 0 |

**Unsocial Hours Benefit**

**Data correct – December 2023 (introduced 01.09.2022)**

|  |  |  |  |
| --- | --- | --- | --- |
| Month | No. of settled claims | Total settled | Total o/s |
| 2022 - 2023 | 2 | £510.00 | 0 |

**Court Compensation**

**Data correct – December 2023 (introduced 01.09.2022)**

|  |  |  |  |
| --- | --- | --- | --- |
| Month | No. of settled claims | Total settled | Total o/s |
| 2022 - 2023 | 1 | £300.00 | 0 |

**Sickness Benefit Claims**

**Data correct – December 2023**

|  |  |  |  |
| --- | --- | --- | --- |
| Month | No. of settled claims | Total Paid to date | Ongoing claims |
| 2021 - 2022 | 3 | £16,486.03 | 0 |
| 2022 - 2023 | 4 | £6,709.58 | 0 |

**Travel Claims**

**Data correct – November 2023**

|  |  |  |  |
| --- | --- | --- | --- |
| Month | No ofclaims | Totalsettled | TotalOutstanding |
| 2021 - 2022 | 23 | £10,664.00 | £1,000.00 |
| 2022 - 2023 | 52 | £31,731.00 | £14,794.00 |

**Legal Expenses Claims**

**Data correct – September 23**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Year | No. of Accepted Claims | Paid Costs | Reserves | Total incurred |
| 2021 - 2022 | 10 | £21,509.56 | £16,248.75 | £37,758.31 |
| 2022 - 2023 | 12 | £10,060.40 | £57,152.20 | £67,212.26 |

**Motor Breakdown**

**Data correct – September 2023**

|  |  |  |
| --- | --- | --- |
| Month | No. of callouts | Total cost |
| 2021 - 2022 | 174 | £21,512.02 |
| 2022 - 2023 | 229 | £33,444.61 |

**Home Emergency**

**Data correct – September 2023**

|  |  |  |
| --- | --- | --- |
| Month | No. of callouts | Total cost |
| 2021 - 2022 | 42 | £7,940.94 |
| 2022 - 2023 | 62 | £12,400.44 |

**Mobile Phone**

**Data correct – November 2023**

|  |  |  |
| --- | --- | --- |
| Month | No. of callouts | Total cost |
| 2021 - 2022 | 26 | £13,901 |
| 2022 - 2023 | 33 | £23,154 |

**GP24**

**Data correct – December 2023**

|  |  |
| --- | --- |
| Month | No. ofcases |
| 2020 - 2021 | 14 |
| 2021 - 2022 | 33 |

**Support24**

**Data correct – November 2023**

|  |  |
| --- | --- |
| Month | No. ofcases |
| 2020 - 2021 | 13 |
| 2021 - 2022 | 7 |