

Wiltshire Group Insurance Trust

Annual Report

Members Update

1st December 2024 – 30th November 2025



**Philip
Williams & Co**
INSURANCE MANAGEMENT

Group Insurance Specialists for the Police Service



Delivering a
Quality Personal Service

 **Tailor-made insurance solutions**

 **Exclusive benefits**

Scheme Update

Proud to be part of the Howden group

HOWDEN

In the past year £105,088.50 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 417 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
- Legal Expenses
- Vehicle Breakdown
- Home Emergency
- Mobile Phone
- GP24
- Support 24

Several areas of cover have experienced rising costs driven by broader inflationary pressures. Travel-related claims, in particular, have increased due to higher travel expenses and escalating medical costs. Total claims for the year reached £42,967, up from £27,406 in the previous year.

We have also seen continued inflation and increased operational costs affecting Vehicle Breakdown and Home Emergency services. To help minimise the impact on members, Philip Williams undertook a comprehensive market review across the affected areas. While this helped reduce the extent of the increases, it was still necessary to apply an adjustment to the overall subscription cost to ensure the continued quality and sustainability of the cover provided.

Monthly Subscriptions

The new monthly subscriptions for 2025 - 2026 are as follows.

CATEGORY	PRICE
Serving/Staff Member to age 70	£31.45
Co Habiting Partner to age 70	£8.95
Core Member to age 65	£19.25
Retired Member to age 70	£35.85
Retired Member 70 – 79 (inclusive)	£29.85
Retired Partner to age 70	£9.95

Although an increase was needed it has also been possible to include a new service as described below:

Virtual Physiotherapy Service

An enhancement to the scheme is the inclusion of a virtual physiotherapy service that can be booked through the GP24 app. This provides an initial 30-minute assessment and provision of a treatment plan and signposting as necessary.

The next renewal of the scheme will be in December 2026.

The below report contains the claims information for the Wiltshire Group Insurance Trust for the insurance period from 1st December 2024 – 30th November 2025 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 Dec 2023	No. of Members Dec 2024	No. of Members Nov 2025
Student Officers	50	31	47
Serving	819	856	844
Core	3	6	7
Serving Partner	71	68	68
Retired	573	602	582
Ret. Partner	236	213	190
Total	1752	1776	1738

Claims Experience

Life Claims

Data correct – December 2025

Year	Serving	Retired	Other	Total number	
				Life	TPA
2023 - 2024	0	£50,000	0	2	0
2024 - 2025	0	£55,000	0	1	0

Critical Illness Claims

Data correct – December 2025

Year	Serving	Other	Total number
2023 - 2024	£105,000	0	7
2024 - 2025	£45,000	0	3

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

Data correct – December 2025

Month	No. of settled claims	Total Settled	Total o/s
2023 - 2024	1	£6,250.00	0
2024 - 2025	0	0	0

Hospital Benefit Claims

Data correct – December 2025

Month	No. of settled claims	Total settled	Total o/s
2023 - 2024	6	£1,150.00	0
2024 - 2025	2	£600.00	0

Dental Benefit Claims

Data correct – December 2025

Month	No. of settled claims	Total settled	Total o/s
2023 - 2024	0	0	0
2024 - 2025	1	£130.00	0

On Duty Assault Benefit

Data correct – December 2025

Month	No. of settled claims	Total settled	Total o/s
2023 - 2024	0	0	0
2024 - 2025	0	0	0

Treatment Centre Benefit

Data correct – December 2025

Month	No. of settled claims	Total settled	Total o/s
2023 - 2024	4	£280.00	0
2024 - 2025	18	£1,260.00	0

Unsocial Hours Benefit

Data correct – December 2025

Month	No. of settled claims	Total settled	Total o/s
2023 - 2024	2	£530.00	0
2024 - 2025	3	£289.50	0

Court Compensation

Data correct – December 2025

Month	No. of settled claims	Total settled	Total o/s
2023 - 2024	0	0	0
2024 - 2025	0	0	0

Sickness Benefit Claims

Data correct – December 2025

Month	No. of settled claims	Total Paid to date	Ongoing claims
2023 - 2024	4	£6,743.87	0
2024 - 2025	1	£2,809.00	0

Travel Claims

Data correct – October 2025

Month	No of claims	Total settled	Total Outstanding
2023 - 2024	51	£27,406.00	0
2024 - 2025	51	£30,653.00	£12,314.00

Legal Expenses Claims

Data correct – September 2025

Year	No. of Accepted Claims	Paid Costs	Reserves	Total incurred
2023 - 2024	14	£13,266.78	£10,500.00	£24,766.78
2024 - 2025	15	£2,593.20	£10,500.00	£13,093.20

Motor Breakdown

Data correct – November 2025

Month	No. of callouts	Total cost
2023 - 2024	237	£27,025.22
2024 - 2025	214	£23,688.66

Home Emergency

Data correct – December 2025

Month	No. of callouts	Total cost
2023 - 2024	44	£9,202.44
2024 - 2025	53	£8,246.47

Mobile Phone

Data correct – August 2025

Month	No. of claims	Total cost
2023 - 2024	27	£15,076
2024 - 2025	25	£13,213

GP24

Data correct – November 2025

Month	No. of cases
2023 - 2024	55
2024 - 2025	57

Support24

Data correct – November 2025

Month	No. of cases
2023 - 2024	6
2024 - 2025	2