

Strategic Board Programme 2021/22

Report to: the Office of the Police, Fire and Crime Commissioner for Essex

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1. Purpose of report

- 1.1 This is a paper providing details of the insurance activities and claims performance of the force as well as the impact on the Insurance Provision and MTFS. In addition, key emerging issues are considered and set out. Chief Officers are requested to note the contents of this report.

2. Background

- 2.1 Insurance claims are categorised under the headings of motor, property, employer's liability (EL) or public liability (PL). Motor and property claims are administered by the Insurance Team located in Corporate Finance. Legal Services administer the employer's liability and public liability claims in excess of £1,500 in value (Corporate Finance staff deal with all claims under this threshold).
- 2.2 All individual claim details are held on the force's insurance claim handling system (LACHS) and are maintained by both Corporate Finance and Legal Services.
- 2.3 Essex Police are one of ten forces who are part of the South East & Eastern Region Police Insurance Consortium (SEERPIC) and insurance cover is procured collectively for the consortium. The consortium recently reached the notable landmark of twenty years as a cross-force consortium. Insurance cover arrangements are administered via insurance brokers Marsh who, in their previous incarnation as Jardine Lloyd Thompson (JLT) prior to their subsequent acquisition by Marsh, have been SEERPIC's broker since 2012.
- 2.4 Further collaborative opportunities and best sharing best practice continues to be the priority of the SEERPIC arrangement. Whilst procurement of insurance cover continues to be the main joint activity of the member forces, there has been a greater emphasis on risk management since the introduction of the new motor insurance contract in 2018, which is elaborated on elsewhere in this paper. In addition, the collaboration continues to look at further opportunities relating to sharing of staffing resources, a single insurance system and more joined up governance. To assist with closer collaboration a new 'SEERPIC Lead' post was created and recruited into during 2019, a post held in Norfolk Police but which each force contributes equally to.

3. Market update

- 3.1 At the start of 2020, the insurance market had clearly moved into transitional or hardening market conditions. This means along with increases in premiums, insurers were looking for more detailed risk information and a greater tendency to require risk improvements within quotations. A number of insurers were aware they might have capacity issues, which would limit their ability to accept risk, and therefore, implemented more stringent selection process for the risks they were prepared to insure.

- 3.2 Historically, motor business has been very price sensitive but the areas causing the most concern at the start of 2020 were financial lines business. This class includes professional indemnity, medical malpractice, fidelity guarantee/crime and most significantly directors' and officers' liability. In these sectors, we started to see doubling of premiums and at the same time, increasing deductibles and reducing limits of indemnity.
- 3.3 All this was prior to COVID-19. Currently the scale of the impact of the pandemic upon insurer results is uncertain, but it will inevitably affect profit margins and solvency levels, potentially placing further pressure on already fragile pricing. The big concern however is how the market will respond to future risk exposures.
- 3.4 For core property, casualty & motor covers, it is both challenging and unpredictable. Underwriting losses have been fuelled by more than a decade of declining and/or persistently low interest rates and increased claims frequency, particularly in relation to large natural catastrophes.
- 3.5 The above developments follow through to the police sector risk arena - changes in the availability and cost of reinsurance directly influence domestic underwriting strategies and stricter reinsurance terms, conditions and pricing inevitably filter down to all policyholders. It is anticipated all the increases in insurance pricing will be passed directly across to clients.
- 3.6 In addition, the number of insurers actively underwriting police sector risks remains very limited in comparison with both the public sector and general corporate sector. On motor and liability placements there is also very limited choice.
- 3.7 The compound effect of funding cuts over the past decade has impacted the management of police risks in a number of areas. On property risks it is essential that general maintenance and risk improvements are still completed in a timely fashion. When looking at liability and motor risks there is concern that ongoing budget restraints will impact on these risks and this triggers some unease for insurers. As a consequence, underwriters are particularly keen to hear about the steps taken to mitigate exposures, both in the motor sector, as demonstrated by the extra requirements from Edison which are set out in section 4 of this report, as well as in the liability sector where there is a greater emphasis on 'lessons learnt' from specific claims, for which Essex have created a new working group.

4. Current arrangements

- 4.1 Motor risk is insured via Edison, who specialise in large and complex fleets that require a strong insurer lead approach to risk. Edison took over the motor contract following the Zurich Municipal decision to exit the blue light sector in 2018. Contract negotiations subsequently commenced with Edison and a three year long-term agreement (LTA) was formally approved across all SEERPIC forces with effect from 1st October 2018. A clause included to extend these arrangements in advance of the third year (2020/21) has been enacted which will extend the contract with Edison up to the 30th September 2023, providing financial security for the force as well as certainty in respect of knowing our premium levels for the next three years. In addition, this gives Edison the knowledge that

SEERPIC are serious about our future progress and position in the market.

- 4.2 The transfer to Edison brought a significant uplift in motor premiums payable for the SEERPIC consortium. How these costs are allocated to forces has been an issue of contention for some time, with Essex suffering from a disproportionate allocation of costs based on historic losses. During 2020/21 negotiations concluded with SEERPIC partners to realign the allocation of these premiums and, whilst the actual confirmed value is yet to be determined, the estimated forecast budgetary saving in 2020/21 is expected to be in excess of £475,000, reflecting both the ongoing revised allocation basis agreed, as well as a one-off element based on the initial expectation that these costing splits should have been reviewed earlier by SEERPIC and taken effect from October 2019.
- 4.3 As well as a significant cost increase in respect of premium levels payable, the Edison contract has brought with it significant levels of risk management-related workstreams where progress needs to be demonstrated. This has impacted across the force, most notably on Transport Services, Driver Learning and the Insurance team, who have all had to tighten up processes and provide greater transparency in relation to its risk management protocols. However, these requirements have had the added benefit of embedding tighter working relationships between the Insurance team and operational colleagues, most notably Driver Training where both the Insurance Officer and the Senior Insurance Technician now deliver an element of the training undertaken by all Roads Policing officers.
- 4.4 A further example of the new work required includes the enhanced and extended Police Vehicle Incident Report (PVIR) to capture increased amounts of data for each and every incident involving a force vehicle. This work has progressed well for Essex but has had limited and inconsistent progress in some of the SEERPIC forces. The PVI Working Group meets monthly in Essex and reviews all notable PVI's and records the lessons learned. This group reports into the Roads Policing Police & Review Group. In addition, the recently set up 'Essex Police Vehicle Incident Accountability Board' will feed into this overall process, with the purpose of the board being to understand the level and nature of police vehicle incidents occurring across the force. The ultimate aim is to reduce the number and severity of PVI's and be able to demonstrate to Edison that our risk profile in this area of operational activity is reducing and being managed effectively.
- 4.5 Liability cover is currently provided by Maven with a one-year extension agreed in 2020, taking this cover up to the 30th September 2021. This policy covers both the employer and public liability modules, which insure the force against the majority of our civil claims received, the majority of which are managed by the Legal department. Maven are generally competitive for police liability risks; it is one of their main areas of expertise and they remain committed to this sector at the current time.
- 4.6 Work is currently underway across SEERPIC for the new liability tender which is being led by the 7F Procurement team, and will take effect from the 1st October 2021. In advance of this contract being tendered work has been commissioned by SEERPIC (via Marsh) to understand operational liability risks in more detail. This review will inform the content of a proposed study report which will draw together the results of the exercise and feed into a new proposed SEERPIC risk framework by which the consortium can continue to

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monitor and manage risks going forward. This exercise will involve data collation and interviews of key force personnel involved in operational risk planning and management and will be concluded during February/March 2021.

4.7 The other main area of insurance cover relates to the property module, which protects the force against claims relating to its property assets. This cover is currently provided by Travelers, a large US-owned insurer focusing on property-led risks and smaller local authorities. They do not currently underwrite police motor or liability risks. The Travelers contract was extended last year, with the first year of the new LTA commencing on the 1st October 2020.

4.8 A list of the main current insurance contracts for the period commencing the 1st October 2020 (1st February 2021 for Directors and Officers Liability) is shown within Table 1 below.

Table 1 – Insurance arrangements

Cover Type	Provider	Deductible	Premium
Motor	Edison/Volante	£ 500,000	£ 1,148,853
Motor Claims Handling	Davies	n/a	£ 19,625
Combined Liability/Casualty	Aon UK via Maven	£ 350,000	£ 342,000
Claims Handling - Liability	Broadspire	n/a	£ 3,928
Fidelity Gurantee (Crime)	Maven/Aon	£ 25,000	£ 27,500
Personal Accident & Travel	RMP	n/a	£ 6,534
Airside Liability	Arthur J Gallagher	£ 1,000	£ 10,125
Marine	RSA	various	£ 9,575
Terrorism	Lloyds via Marsh	£ -	£ 13,950
Property	Travelers	£ 5,000	£ 54,748
Engineering (inspections)	ZM	n/a	£ 20,971
Medical Malpractice	Beazley	£ 1,000	£ 2,700
Drone Liability	Tokio Marine Kiln (via Aerospace Division at JLT)	various	£ 21,526
Motor Covert	Zurich		£ 16,058
Directors & Officers Liability (D & O)	Hiscox	n/a	£ 600
			£ 1,698,693

4.9 Please note that Table 1 excludes smaller contracts such as museum cover, and the police choir/band.

4.10 In addition to the above costs, the force incurs a further charge of 12% Insurance Premium Tax (IPT) on the majority of its premiums which the exception of claims handling or engineering inspections. The additional cost to the force based on the above premiums is £198,500

- 4.11 Essex Police indemnifies itself against losses exceeding an agreed amount (the 'deductible') for any single claim. SEERPIC regularly review the in-house retention limits of member forces, taking into account the state of the insurance market and the appetite for police business along with the current requirement to maximise savings.
- 4.12 Deductible levels have increased significantly from the position in 2013/14 when motor and both liability modules were £100,000. Since then the motor deductible has increased to £250,000 in 2014/15, £350,000 in 2015/16 and is now £500,000 with effect from 2020/21. This figure will increase further over the next two insurance years with the motor deductible reaching £600,000 by 2022/23. Whilst the liability deductibles have remained more static during this period they have also increased up to £350,000 for 2020/21.
- 4.13 The increasing deductibles, together with the costs of premiums and the indirect costs of implementing and keeping on top of risk management processes, means a challenging financial landscape going forward for the force in respect of its insurance and risk-related overheads.
- 4.14 A description of what all of the main insurance policies cover is shown in Table 2 below.

Table 2 – Insurance policies and cover

Policy	Cover
Airside Liability	Legal liability for accidental injury to third parties and accidental loss of, or damage to third party property arising in connection with EP business airside at Stansted/Southend airports.
Business Travel	Employee travelling abroad on business covering overseas medical expenses, repatriation and death.
Directors & Officers Liability	Covers cost of compensation claims made against EP directors for alleged wrongful acts e.g. breach of duty, misleading statement, breach of trust etc.
Employers Liability	Legal liability for injury or disease sustained by an employee arising out of and in the course of their employment with Essex Police.
Fidelity Guarantee (Crime)	Loss of money or other property as a direct result of any act of fraud or dishonesty committed by an employee of EP.
Medical Malpractice	Covering Occ Health staff. Due to changes to the Royal College of Nursing not covering members outside of NHS.
Motor	Damage to or losses arising from incidents involving the force's fleet of motor vehicles.

Table 2 – Insurance policies and cover (continued)

Policy	Cover
Official Indemnity	Financial loss by a third party as a result of EP fault.
Personal Accident Cover	Accidental bodily injury including assault and death sustained by insured person whilst carrying out duties for EP (staff only).
Product Liability	Legal liability for injury, illness, loss or damage arising out of the sale, supply of goods provided in the course of EP business.
Professional Liability	Covering alleged claims by third parties for EP's non-performance, breach of contract/professional negligence.
Property Damage / Material Damage / Computer / Business Interruption	Reinstatement and replacement cover following fire, theft, loss or damage and other accidental loss of or damage to property owned, in custody or controlled by EP. Reimbursement of any additional expenditure incurred when trying to avoid or diminish the interruption caused over a three year period.
Public Liability	Legal liability to third parties for accidental loss of or damage to property and for accidental injury to third party arising in connection with EP business.
Terrorism	Loss or damage through terrorism to property owned by EP.

5. Claims expenditure

- 5.1 Claims expenditure for the force is posted to the Insurance Provision to discharge related liabilities incurred. This provision is also used to hold 'reserves' which are based upon total forecast costs for each and every claim, over and above the deductible relating to that policy. This means the force is recognising an element of future costs for its existing claims, in advance of them actually being incurred.
- 5.2 Forecast costs for claims are recognised in the provision where:-
- i) Essex Police has a present obligation as a result of a past event.
 - ii) It is probable that a transfer of economic benefits will be required to settle the obligation.
 - iii) A reliable estimate has been made of the amount of the obligation as set out in working papers.
- 5.3 Claims are received for varying time periods, sometimes several years in arrears of when the incident actually occurred. In these instances the deductible applied will relate to the insurance policy year when the incident occurred, rather than the current policy in place. This also means the current year of claims expenditure incurred could relate to multiple

policy years and claims which are either closed or ongoing, representing part or full payment against claim liabilities.

- 5.4 Table 3 below sets out the amounts paid out annually on claims in each of the last ten years, as well as the forecast figure for 2020/21.

Table 3 – Claims expenditure

Financial Year	Total Expenditure (£)
2010/11	619,894
2011/12	863,942
2012/13	1,096,136
2013/14	1,224,189
2014/15	1,330,621
2015/16	1,112,729
2016/17	1,181,614
2017/18	1,627,458
2018/19	835,432
2019/20	1,208,556
2020/21 - forecast	1,550,000

- 5.5 It can be seen above that the 2018/19 year was an outlier in what has otherwise been a more general upward trend for claims expenditure over the ten year period. However, to get the true picture of claims increasing, the Insurance Provision needs to be reviewed. At the end of each year the provision holds the estimated value of the outstanding payments expected to be made in future financial years in relation to open claims. Information relating to the provision for the last three financial years is shown in Tables 4a – 4c below.

Table 4a – Insurance Provision (Outstanding liability)

Type of claim	2017/18 (£)	2018/19 (£)	2019/20 (£)	2020/21 (£) - forecast
Motor	366,368	584,516	418,266	515,888
PL	1,664,849	1,831,812	1,844,037	2,158,652
EL	352,856	163,511	321,154	428,456
Total	2,384,072	2,579,839	2,583,457	3,102,995

Table 4b – Insurance Provision (Outstanding/open claims at year-end)

Type of claim	2017/18	2018/19	2019/20	2020/21 (forecast)
Motor	71	101	93	101
PL	116	112	128	110
EL	18	14	19	18
Total	205	227	240	229

Table 4c – Insurance Provision (Average open claim values at year-end)

Type of claim	2017/18 (£)	2018/19 (£)	2019/20 (£)	2020/21 (£) - forecast
Motor	6,880	6,966	5,952	6,810
PL	19,255	21,807	19,209	26,165
EL	26,138	15,573	22,537	31,738
Average	17,424	14,782	15,899	21,571

- 5.6 Due to the unpredictability surrounding insurance claims in terms of volume and expenditure, it is extremely difficult to assess the level of insurance provision required in future years and any assessment of the insurance provision requirement can be materially inaccurate and should be treated with caution. Year-end estimates are typically discounted by 25% to allow for a margin of error which, based on historical context, has been fairly accurate.
- 5.7 Payments in each financial year will vary as claims reach completion and expenditure in one year can be particularly affected when large claims are settled. Over time the trend is for claims costs to increase as a result of increasing numbers of claims received, plus inflation on legal fees and damages awarded for liability and injury claims. The increase in deductibles associated with insurance cover also contributes to a potential increase in claim costs, whilst conversely we would expect to see the large amount of risk management work in relation to the motor sector reduce these costs as time progresses.
- 5.8 A recent ‘fund data audit’ exercise by SEERPIC brokers Marsh has been undertaken for each force for the period up to the end of 2019/20. The results of this exercise have highlighted significant levels of potential further claims expenditure in the short to medium-term which, if accurate, would need to be borne by the force. The key points of this are:-
- A total estimated liability at the 31st March 2020 of £6.559m based on current claims for the period 2010/11 to 2019/20, including the inflationary development of those claims and further ‘incurred but not reported’ (IBNR) claims for the policy years within this period e.g. reflecting the fact that additional claims are received for policy years long after the actual incidents have occurred.
 - This calculation represents a shortfall of £3.976m compared to the Insurance Provision value at the 31st March 2020 of £2.583m, however in accordance with

the criteria set out in paragraph 5.2 any costs recognised within the provision would only relate to existing costs and measurement basis, thus removing the inflationary and IBNR elements of the Marsh report which alone equate to £2.513m of claims costs.

- In respect of the IBNR claims it should also be noted that the force has an annual claims budget of £1.5m (so £7.5m over the five year MTFs period) which would cover a lot of these costs as older claims are received alongside new ones.
- The 25% discount factor used by EP is also not reflected in the Marsh report.
- In summary whilst the shortfall should be noted and understood, the financial impact is heavily mitigated by other existing budgetary provision and the Marsh liability value should also not be seen as a direct comparable to the EP Insurance Provision.

6. Emerging issues

- 6.1 This section sets out a couple of key areas of risk which I would like to draw Chief Officers attention to. An awareness and understanding of these points will help to shape the direction of these activities going forward, including proposed further actions to be taken.

Cyber risk

- 6.2 Zurich Municipal, a leading firm in the insurance market, has recently published its Global Risks Report for 2021. This report sets out the evolving risk landscape, not least the impact of the recent pandemic and how this has changed the world. In addition, it also highlights other significant risks such as those related to the climate and environment, and to new technology and cyber-related threats.
- 6.3 Cyber security involves the protection of internet connected systems (including hardware, software and associated infrastructure), the data on them and the services they provide from unauthorised access, harm or misuse. This includes harm caused intentionally by the operator of the system, or accidentally as a result of failing to follow security procedures or being manipulated into doing so.
- 6.4 General data protection regulations have reinforced the need to protect information while highlighting the remedies available to individuals affected by data breaches. At the same time cyber criminals have become increasingly sophisticated in their attempts to target personal information and system attacks continue to be reported on an almost daily basis. Essentially the impact of COVID-19 has driven criminals online to try and commit fraudulent activity.
- 6.5 There have recently been some high-profile cyber attacks including Redcar and Cleveland Borough Council in February 2020. About 135,000 people were without online public services when the authority's website and computers were targeted, and the estimated cost was in excess of £10m. Hackney Council was also the target of a serious cyber attack that affected its IT systems and services in October 2020; the costs have not yet been

disclosed. The reputational impact of a breach on an organisation can also be extremely damaging.

6.6 The Zurich report highlights that whilst technology has evolved quickly due to the need to change processes in line with new ways of working following COVID-19, the controls around these new processes have not always kept up with the rapid change. In addition, criminals targeting such technology have got smarter and more knowledgeable of how they can manipulate these systems.

6.7 The force does not currently have specific cyber insurance cover in place. This topic was discussed at the SEERPIC board on the 7th December 2020 and highlighted as a key area of risk for forces to follow up (several SEERPIC forces are currently without this cover). Specialist covers have been around for some time now, mainly in respect of third party exposures, which account for the majority of the specialist market. A small but increasing number of underwriters are now offering first party cover. This is an area subject to fairly constant change as risks increase and new risks come onto the market.

Non-crime activity

6.8 The insurance policies in situ force-wide mainly relate to crime-related policing activities and the related processes arising. If an incident occurs where the force incurs damage or liabilities during the course of this activity, the force in most instances can lodge a claim with its insurer. However, it cannot necessarily do this if the incident is, for whatever reason, not related to preventing or tackling crime.

6.9 Non-crime activity essentially relates to public engagement work and may include 'good deeds' or charitable endeavours that occur during the course of policing activity. There are many ways in which these actions manifest themselves, with the underlying purpose of building relationships with the community and enhancing the reputation of the force. Sometimes this means the force undertaking some activities which are wider in scope than normal. Some examples of the activities referred to here are:-

- Carrying a child in a police vehicle as a treat for his/her birthday.
- Taking part in a community sporting event with a team representing the force.
- Volunteers or active citizens driving a police vehicle to transport police officers and staff, or cadets undertaking their voluntary requirements and community-focused activities.
- Setting up a charitable event or having a presence at/putting on a display at an event where the force may engage and interact with third parties.

6.10 Generally, we are seeing more types of this activity across the force and we need to ensure that correct procedures are followed in all cases. There was recently a case of a young boy who was given a ride in a police car by the Southend LPT as he was seriously ill and wanted to be able to fulfil his dream of riding in a police car. In December 2020 we also had the Christmas Tree Charity Project, the initiative which facilitated the provision of small gifts to vulnerable children across the county. For the latter example a thorough

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risk management exercise was required to identify the potential pitfalls to the force should something go wrong. This included ensuring a safe location and environment for where the gifts were being wrapped and prepared for distribution. The gifts themselves had to meet stringent quality standards e.g. a faulty toy may have given rise to a public liability claim against the force should it injure the recipient. In relation to the delivery process, some staff volunteered to do this in their own time using their own private vehicles. Advice was therefore given that in this scenario the volunteers needed to ensure they had their own business cover on their policies, as Essex Police would not cover any losses arising.

- 6.11 All of these activities are worthwhile, representing community-building and reputation enhancing work, and if children are vulnerable or seriously ill and we brighten their day by an act of kindness then clearly this is something we want to continue doing. Nevertheless, we need to be mindful of the additional risks which such activity brings, and the financial consequences should a good deed not go to plan.
- 6.12 In respect of the example of carrying a child in a police vehicle when it is not for essential police business, this could have a major impact on the force's financial situation and reputation should the vehicle be involved in a catastrophic incident. Essex Police are responsible for paying the first £500,000 of every 'at fault' motor claim or £375,000 for liability-related claims. Should life-changing injuries arise from an incident the ongoing care costs across the claimant's life could be so extensive that the annual aggregate total claimable value could be breached. In such cases further liabilities would arise for the force, linked to the 'Ogden discount rate' which increases the cost of major personal injury claims where long-term care and loss of earnings are a significant factor.
- 6.13 In the example of a sporting event, the potential injuries arising to a police officer or staff member taking part could mean a lengthy lay-off and loss of resource for the force, and potentially an employer liability claim. In addition, an officer or staff member could seriously injure a third party during the sporting activity and give rise to a public liability claim. Whilst such events are rare and may be seen as unlikely, any activity where the force is represented is open to risk and therefore a claim. In such scenarios it is worth remembering that costs are not always recoverable under the standard force policies. Our insurers will always try and look at an angle from which the claim could be applicable under our current policies however this is not always feasible and we cannot rely on this.
- 6.14 In summary, the Insurance team would like to propose that a short briefing e-mail for non-crime activity is circulated around SLT colleagues, for wider dissemination to teams. All of the above concerns can be mitigated by strong risk management planning. In the case of the Christmas Tree Charity Project good dialogue and planning was set up in advance of the activities planned. In the case of the LPT car ride in Southend, this was first known to the Insurance team post-event, via a Connexion news article. Therefore, a short proposed e-mail has been drafted for circulation, and this is included at Appendix A for your review.

7. Conclusions/Summary

- 7.1 The insurance market is hardening and a result significant premium increases and restrictions in policy cover are anticipated in the coming months. COVID-19 is a particular challenge for police forces and while insurers have generally been accommodating of new activities and responsibilities, detailed information is always required. Some of the first claims in this space from public sector bodies have come from police forces. It is anticipated that exclusions will continue to be imposed across policies, restricting the insurance cover available in this area.
- 7.2 At this stage it is too early to judge the overall effect of COVID-19 on claims estimates going forward. Whilst some force activities and interaction with the public may have reduced due to lockdown, new forms of working and the additional responsibilities and support required from local authorities could result in other claims. However, from the initial review undertaken by Marsh, there are no obvious factors for Essex Police which indicates that claims will be either higher or lower than normal at this stage. The actual results will be reflected in the next fund data audit report for the financial year 2020/21.
- 7.3 The force needs to proactively look into cyber risk and acquiring cover for this emerging area of activity. A SEERPIC fact-finding exercise for all forces to understand its exposure to this risk is underway, and the results of this for Essex Police will determine whether a proposal is formally submitted to acquire this additional insurance cover.
- 7.4 Chief Officers are reminded of the issues raised around non-operational activity and the proposed briefing note for circulation which is included in Appendix A.

Proposed briefing e-mail to SLT members re Non-Crime Activity

The Corporate Finance team are responsible for managing the insurance function for the force, ensuring appropriate cover is in place for the activities being undertaken, and ensuring that risk is minimised at all times.

The main insurance policies taken out by the force on an annual basis are the casualty module (covering public liability and employer liability claims), the property module (damage to all force assets) and the motor policy (covering all claims which involve the force fleet). The policies in place mitigates the force's exposure in respect of future claims being received, and are essential to ensure the force are protected against material financial liabilities should they arise.

However, these insurance policies relate to operational policing activities and the related tasks and activities arising. If an incident occurs where the force incurs damage or liabilities during the course of tackling crime or trying to prevent it, the force in most instances can lodge a claim with its insurer. However, it cannot necessarily do this if the incident is, for whatever reason, non-crime related.

Non-crime activity primarily relates to the engagement work undertaken within communities and the Essex public. A lot of this will be related to our core work e.g. building strong relationships with communities and partners, However, this will also sometimes include other activities such as so-called 'good deeds' and charitable endeavours, which require further consideration from an insurance perspective.

Some examples of these latter activities are:-

- Carrying a child in a police vehicle as a treat for his/her birthday.
- Taking part in a community sporting event with a team representing the force.
- Volunteers or active citizens driving a police vehicle to transport police officers and staff, or cadets undertaking their voluntary requirements and community-focused activities.
- Setting up a charitable event or having a presence at/putting on a display at an event where the force may engage and interact with third parties.

All of these activities are worthwhile, representing community-building and reputation enhancing work. Nevertheless, we need to be mindful of the additional risks which such activities bring, and the financial consequences should something not go to plan. Therefore, please ask yourself the following questions when you request for your staff or officers to complete a task which is not an everyday occurrence:-

- Is the task you are going to carry out absolutely necessary and essential to policing?
- Have you carried out a risk assessment?
- Could there be a reputational risk if this task does not go to plan?
- Have you considered the financial risk if this task does not go to plan?

Policing has always been more than just preventing and tackling crime. Building relationships with our communities is core work at the very heart of the Force Plan and should never be marginalised. What this advice is trying to highlight are the inherent risks which we need to be mindful of every day when carrying out this type of work.

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In summary whenever you are undertaking something new and/or you have some queries in respect of a task which you are going to carry out based on a request received from a colleague or an outside agency, please always contact the force Insurance Team in advance for advice and a general discussion around the risks arising and how we can mitigate these. Some advance planning may save a lot of problems in the future, and potentially save the force a lot of money. Please email insuranceteam@essex.police.uk in all instances.

Thank you.

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