



<u>Committee and Date</u>	<u>Item</u>	<u>Paper</u>
Audit Committee – 7 <sup>th</sup> September 2017		

## RISK & INSURANCE ANNUAL REPORT 2016/2017

**Responsible Officer** Angela Beechey

e-mail: Angela.beechey@shropshire.gov.uk

Tel: (01743)  
252073

Fax (01743)  
252858

### 1. Summary

- 1.1 This report sets out the challenges and achievements accomplished by the Risk Management Team during 2016/2017, which has again seen an intense and varied workload.
- 1.2 The team continues to strive to ensure that Shropshire Council embeds Opportunity Risk Management practices throughout all service areas and this is recognised by the reputation held by Shropshire Council within the risk and insurance market.

### 2. Recommendations

- 2.1 Members are asked to accept the position as set out in the report.

## REPORT

### 3. Risk Management and Opportunities Appraisal

- 3.1 The management of risk is a key process which underpins the successful achievement of our priorities and outcomes. It forms part of the Annual Governance Statement and the Risk Management Team ensures that processes and protocols are established and embedded which support effective decision making.
- 3.2 Insurance is an effective method of risk transfer and a balance of self insurance and third party insurance is used based on our risk appetite.

### 4. Financial Implications

- 4.1 Failure to effectively and strategically manage the risks associated with developing a sustainable budget will potentially leave the Council exposed to external challenge and financial ramifications.
- 4.2 Through the purchase of an insurance policy the large financial risks are transferred.

### 5. Background

- 5.1 This year saw the Audit Team undertake an audit of both risk management and insurance and we are pleased to confirm that both final reports identified the assurance level as “**Good**”.

5.2 The Opportunity Risk Management Strategy, which supports our rapidly changing environment, is reviewed on an annual basis and has now been fully embedded by the Risk Management Team throughout the council. The council needs to ensure that it is taking advantage of every opportunity possible and the strategy is therefore outcome based and focuses on the achievement of our key priorities, objectives and benefits realisation.

## 6. Additional Information – Risk Management

### 6.1 Strategic Risk Management

6.1.1 Throughout 2016/2017 our strategic risks were reviewed on a bi-monthly basis ensuring that the level of risk exposure was monitored closely in our rapidly changing environment.

6.1.2 This was achieved through scheduled meetings with key officers, Directors, Chief Executive and Portfolio Holder. The outcome of each review is then reported to Directors and Informal Cabinet.

6.1.3 The new Risk Profile & Action Plan templates for managing our strategic risks are now completed and fully embedded. This details the direction of travel for each strategic risk over the year and clearly articulates the current controls in place and the additional controls required to mitigate and manage our strategic risk exposure effectively.

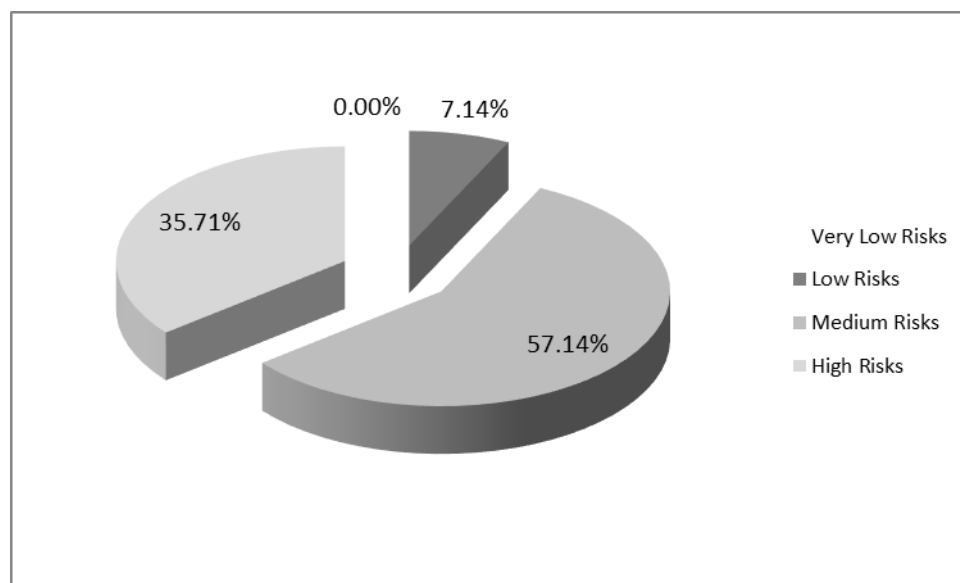
6.1.4 The Risk Profile & Action Plan now also includes target scores for each strategic risk to be achieved by the end of the current financial year.

6.1.5 During this year we have continued to develop an assurance mapping process linked to our strategic risks which incorporates the three lines of defence:-

Defence	Type of Assurance	Provided by/ Obtained through
First Line	Management	Provided by Heads of Service/ key managers
Second Line	Internal Governance	Provided by:- <ul style="list-style-type: none"> <li>• Performance (scrutiny, customer experience)</li> <li>• Legal (monitoring officer reports, committee reports, legal advice)</li> <li>• Risk (operational, programmes, projects)</li> <li>• Finance (MTFP, Revenue &amp; Capital, Treasury Management)</li> </ul>
Third Line	External Assurance	Obtained through:- <ul style="list-style-type: none"> <li>• Quality Assurance &amp; 3<sup>rd</sup> Parties (e.g. Ofsted, CQC)</li> <li>• External Audit</li> <li>• Peer Reviews</li> </ul>
Third Line	Internal Audit	Provided by Internal Audit

6.1.6 All relevant strategic risks have been linked to the Annual Governance Statement Targeted Outcomes. This demonstrates that we are managing these Outcomes at a strategic level and this is shown clearly on each of the strategic risks where there is a link.

6.1.7 The following diagrams demonstrate our overall strategic risk exposure at the end of 2016/2017:-



## 6.2 Operational Risks

6.2.1 Operational risks are reviewed and reported upon on a quarterly basis. All risks are held within one overarching risk register for each Head of Service area and circulated to risk owners for review and update.

6.2.2 At the end of the review period a detailed report is provided firstly to Heads of Service and then a collated version for Directors. These reports detail all current medium and high risks, the area they relate to and who is responsible for their mitigation. The report also details all changes that have occurred during this reporting period. These have enabled pro-active operational risk dialogue and challenge between Directors, Heads of Service and Service Managers ensuring a more accurate and robust operational risk review.

6.2.3 Following the provision of these reports a final summary report is presented by the Section 151 Officer to Directors.

6.2.4 To support the implementation of any changes to operational risk management, all operational risk owners are invited to facilitated risk workshops which briefs them on the background to the Opportunity Risk Management Strategy and the methodology to enable them to robustly manage their operational risks. The workshops also allow time for the risks to be updated there and then which enables all risk owners to complete the update and have members of the Risk Management team on hand to support them.

## 6.3 Business Continuity Management

6.3.1 With the many changes occurring within the council, Business Continuity Management arrangements are constantly reviewed to ensure that we have relevant skilled personnel on the emergency response teams and that these people are trained appropriately.

- 6.3.2 To support our business continuity management arrangements, regular testing to ensure they are robust is necessary. Following the live exercise 'Back to the 70's' which took place during the early part of 2016 to test how we would manage a cyber-attack and the impact this would have on our organisation, a follow up desktop exercise was completed successfully in June 2016.
- 6.3.3 Following all exercises a Post Exercise Report & Action Plan is produced and we continue to develop processes and undertakings to meet the requirements identified within these.
- 6.3.4 One of the key actions which has been completed, was to ensure that loggists were available to log key decisions during any incident and we continue to provide training to new volunteers for this role. The trained loggists take part in all exercising to practice their skills.
- 6.3.5 Under the Civil Contingencies Act we have a responsibility to raise awareness within the local business community of the need to have robust business continuity management arrangements in place to preserve their organisations/ businesses. We have facilitated two sessions called 'Your Business Matters' with local businesses sharing best business continuity management practice.
- 6.3.6 During national Business Continuity Week in May we facilitated a live exercise over the week with local businesses to test the robustness of their arrangements in conjunction with the Local Resilience Direct live exercise taking place nationally at the same time. Following this we collated a response and action plan document which was provided to all participants. Feedback has been excellent and we will continue to support local businesses to develop robust business continuity management arrangements.
- 6.4 Emergency Response & Business Recovery Plan for Schools
- 6.4.1 Following the provision of the Emergency Response & Business Recovery Plan for schools we have continued to support schools in the completion of this and the testing of the robustness of their plans.
- 6.4.2 We have undertaken desktop exercises with schools and their School's Emergency Management Teams together with a cyber-attack exercise as requested by the Central Policy Group (CPG).
- 6.4.3 We continue to receive excellent feedback from schools who have confirmed that they have found the plan and training extremely beneficial enabling them to become more robust and confident in their planned response to any incident.
- 6.5 Opportunity Risk Management Strategy
- 6.5.1 During 2016/2017 we have continued to share our strategy nationally. Shropshire Council's Opportunity Risk Management Strategy is considered nationally, through Alarm (Association of Local Authority Risk Managers), to be best practice and is now contained as a link on their website.
- 6.5.2 Angela Beechey and Jane Cooper continue to be involved in the activities of Alarm, both nationally and regionally, which puts the authority at the forefront of risk and insurance for developing best practice.

## 6.6 Project Risk Management

6.6.1 We continue to support key projects that are currently underway or due to be commenced.

6.6.2 The majority of projects commence with an opportunity risk workshop to develop a robust risk register. These are reviewed and updated at project team meetings with key officers taking responsibility to manage specific areas of risk. The direction of travel for projects is monitored to ensure that risks are well managed preventing delays to project plans or timescales.

6.6.3 As a result of the focus on the Digital Transformation Programme (DTP), members of the Risk Management Team provide overall assurance through the DTP Assurance Board together with colleagues from IT Governance, Information Governance and Audit.

## 6.7 Audit Team Collaborative Working

6.7.1 We continue to work closely and collaboratively with Audit Team colleagues, supporting the undertaking of the risk based audit plan meetings on an annual basis with the Head of Internal Audit. This ensures that the process is cross referenced with our strategic and business plan objectives and risk exposure.

## 6.8 Risk Management & Business Continuity Training

6.8.1 We have continued to provide risk management and business continuity training opportunities for all colleagues including schools as detailed below.

6.8.2 Schools Emergency Response & Business Recovery Plan Development and Exercising

- We have offered a further development training opportunity for schools who had not previously attended, together with a desktop exercise to test the robustness of their arrangements. In total 42 delegates attended these sessions.

6.8.3 Operational Risk Management Training

- During 2016/2017 we facilitated four operational risk management training sessions to provide refresher training to existing risk owners and introduce new risk owners to the process. This also enabled us to introduce any changes to the risk management process. In total 79 delegates attended these training sessions which is 85% of risk leads. The sessions allowed delegates to undertake their quarterly review with support from the risk management team on hand to answer queries or provide advice.

6.8.4 Risk & Insurance Training for Schools

- This training continued to be offered to all maintained schools on a termly basis. However, due to 92% of schools having already been represented at the training sessions, only one more session was required this year to capture the remaining schools. These sessions will continue to be offered annually as they provide updated and relevant information in relation to changes in legislation and best practice.

#### 6.8.5 Business Continuity Awareness Training

- During 2016/2017 the Risk Management Team offered Business Continuity awareness sessions to all Shropshire Council members of staff. This was to share with all staff the policy, plans and processes in place to manage a business interruption incident. As many staff are not directly involved in business continuity management arrangements, it was hugely beneficial to provide assurance that there are robust plans and procedures in place to manage an incident. In total seven sessions took place with a total of 137 members of staff attending.

#### 6.8.5 Loggist training

- Loggist training was developed as a result of an action in the post exercise report and action plan produced following 'Back to the 70's'. We developed and delivered three training sessions resulting in the provision of 16 trained loggists to support future responses to real incidents or exercises.

#### 6.8.6 Service Recovery Plan (SRP) training

- A new and more effective service recovery plan template was developed by the team and introduced for the annual review which takes place in January/February. In order to introduce the new process all SRP leads were invited to attend an awareness session, again with sufficient time to undertake their review with support on hand. In total five sessions took place with 86 delegates attending which represents almost 90% required attendance.

6.8.6 We will continue to provide scheduled training opportunities and work with colleagues to develop bespoke training packages where required.

### 6.9 External Work

6.9.1 During the year we have worked to develop commercial relationships with external colleagues and organisations. This has enabled income generating opportunities with the following organisations:-

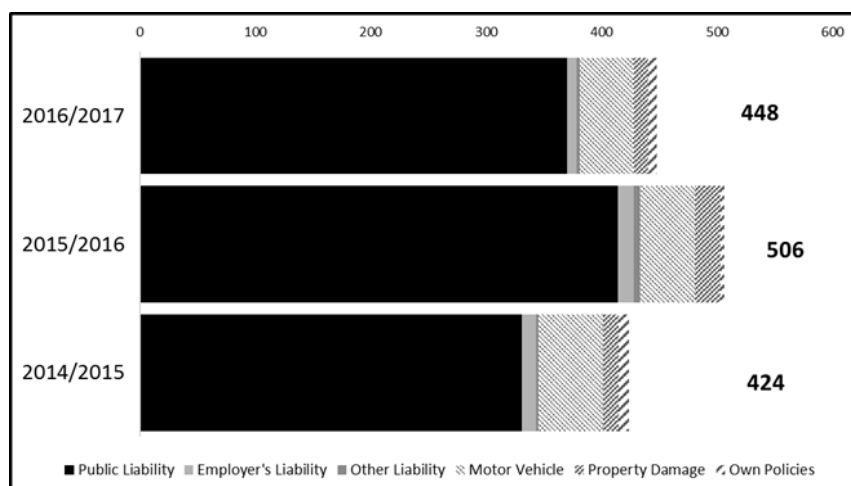
- Academy Schools - Emergency Response & Business Recovery planning and exercising;
- STaR Housing - loggist training;
- Severnside UniTe – delivery of a business continuity management desktop exercise with post exercise report and action plan.

6.9.2 We are currently continuing discussions with organisations in scoping further income generating opportunities.

## 7. **Additional Information – Insurance**

7.0.1 During the 2016/2017 policy year we received 448 claims against the Authority, a reduction of 11.5% compared to the previous year. The reduction is mainly due to fewer pothole claims being received following a milder winter.

### Illustration 1 - Comparison of claims received year on year



7.0.2 Compared to 2014/2015 claims numbers increased by 5.7% which is largely as a result of a higher number of Surface Defect claims being received. Whilst claims numbers in this area are higher, it is pleasing to note that liability has only been admitted on two of the 53 claims received.

7.0.3 Of the 448 claims received in 2016/2017 it should be noted that not all relate to incidents occurring within the 2016/2017 policy year. Illustration 2 below summaries the years in which incidents occurred compared to when the claim was received. During 2016/2017 13.6% of claims received related to earlier policy years representing 42.5% of the total value of all claims in the year.

### Illustration 2 – Claims received by incident date

Incident Year	2016/2017		2015/2016		2014/2015	
	No.	Value (£)	No.	Value (£)	No.	Value (£)
1960's	2	10,980	3	264,602	0	0
1970's	4	213,406	7	241,161	2	15,029
1980's	4	284,367	1	9,789	3	10,000
1990's	0	0	0	0	1	10,000
2005/2006	0	0	1	6,000	0	0
2007/2008	0	0	0	0	1	300,000
2010/2011	0	0	1	2,220	0	0
2011/2012	0	0	0	0	2	17,705
2012/2013	0	0	2	7,500	6	215,107
2013/2014	3	22,831	5	45,293	47	920,026
2014/2015	2	11,111	37	189,130	362	626,238
2015/2016	46	282,147	449	1,486,887		
2016/2017	387	1,117,454				
<b>Total</b>	<b>448</b>	<b>1,942,295</b>	<b>506</b>	<b>2,252,582</b>	<b>424</b>	<b>2,114,105</b>

7.0.4 When a letter of claim is received, a Claim Form will be issued to gather additional facts to allow the thorough consideration of allegations. Of the 448 claims against the 2016/17 policy year, 160 have a current status of 'Pending', meaning the Claimant is yet to return their completed Claim Form to allow the claim to be registered. Had these claims been registered with the Council's external claims handlers the cost to the Authority would have been approximately £24.7k. Over the last three years, the Authority has saved over £48k through the issuing of Claim Forms which have not been returned.

7.0.5 Illustration 3 below summarises the claims received by their Class of Business and also by the current status of the claim. The claims are split into Liability and non-liability claims and will be looked at in more detail in the next section of this report.

### Illustration 3 – Claims received in 2016/2017 by current status

2016/2017	Total No.	Pending claims		Under Investigation		Accepted claims		Repudiated		
		No.	Reserve(£)	No.	Reserve(£)	No.	Value (£)	No.	Savings (£)	Defence (£)
Public Liability	370	151	124,126.00	63	953,329.50	16	39,446	140	600,296	0
Employer's Liability	8	0	-	6	73,107.00	0	0	2	27,678	0
Other Liability	3	1	16,500.00	2	35,329.00	0	0	0	0	0
<i>Liability Sub-total:</i>	<i>381</i>	<i>152</i>	<i>140,626.00</i>	<i>71</i>	<i>1,061,765.50</i>	<i>16</i>	<i>39,446</i>	<i>142</i>	<i>627,974</i>	<i>0</i>
Motor Vehicle	47	5	1,800.00	15	17,289.00	24	13,104	3	1,600	0
Property Damage	12	3	4,000.00	5	20,680.00	2	11,380	2	1,000	0
Own Policies	8	0	-	0	-	8	1,632	0	0	0
<b>Overall Total:</b>	<b>448</b>	<b>160</b>	<b>146,426.00</b>	<b>91</b>	<b>1,099,734.50</b>	<b>50</b>	<b>65,561</b>	<b>147</b>	<b>630,574</b>	<b>0</b>
									<b>Total Paid (£):</b>	<b>65,561</b>
									<b>Reserves (£)</b>	<b>1,246,161</b>
									<b>'Savings' (£):</b>	<b>630,574</b>
									<b>Potential Cost (£):</b>	<b>1,942,295</b>

## 7.1 Liability Claims

7.1.1 Liability claims represent 381 of all claims received in 2016/2017. A liability claim means an allegation of negligence is being made against the Council.

7.1.2 Following investigations a liability decision has been reached on 158 of these claims, with 142 (89.9%) of them being repudiated (i.e. turned down).

7.1.3 The good work carried out by Shropshire Council staff is again proven by the cost we could have incurred if repudiated claims had been paid. Based on the present position, in 2015/2016 savings of £628k have been achieved against defended Liability claims. Over the last three years savings amount to over £2.8m.

7.1.4 16 of the liability claims received have been accepted, with a combined expected cost once fully settled of £39.4k.

7.1.5 There are currently 71 claims that are under investigation, meaning a liability decision has not yet been reached. Reserves of over £1.06m are attached to these claims, however it should be noted that it is highly likely that the majority of these claims will also be repudiated and further savings will be achieved. Included within these figures are two high value claims which have a combined value of £281k.



7.1.6 Illustration 4 below highlights the split of claims that are repudiated against those settled – whilst the Authority has little control over the number of claims that are made, this shows that we are able to defend (ie repudiate) the majority of claims successfully.

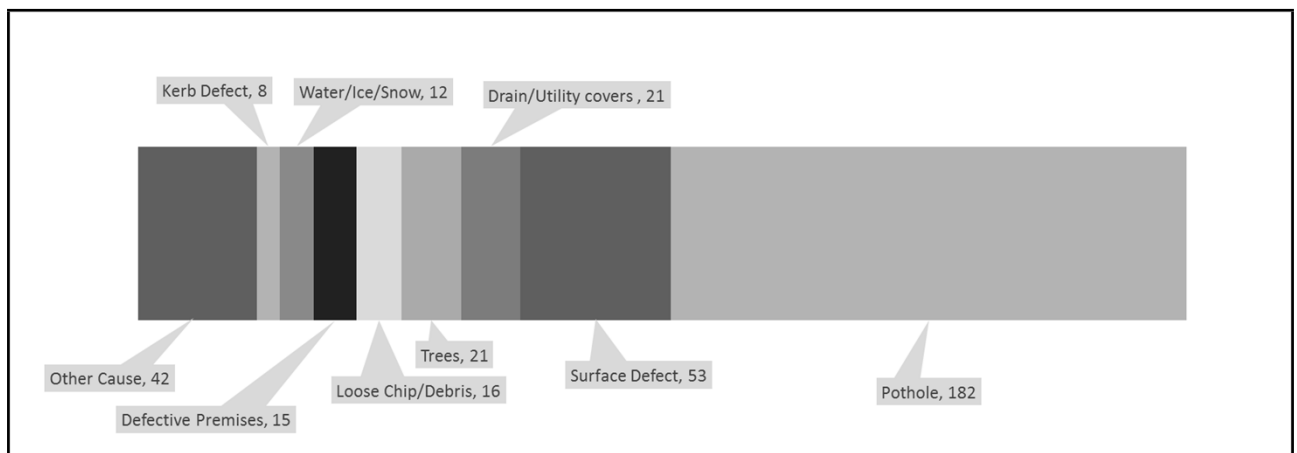
**Illustration 4 - Comparison of those Liability claims accepted and those defended**



**7.2 Public Liability claims**

7.2.1 Of the 370 Public Liability claims received during 2016/2017, the majority of claims (85.7%) have arisen through Highways Maintenance incidents mainly as a result of potholes. The current repudiation rate for Highways Maintenance claims is 92.3% - well above the industry average of 82%.

**Illustration 5 – Public Liability claims by Cause**



7.2.2 182 Pothole claims were received during 2016/2017. A liability decision has been reached on 72 of these claims, of which 61 have been repudiated and we expect to achieve savings of approximately £159.7k. The main reason that we are able to successfully defend pothole claims is because there is a Section 58 defence under the Highways Act - we can demonstrate that we have an adequate system of inspection in place, or we had no knowledge of the defect prior to the incident (but took action as soon as we were put on notice).

7.2.3 Liability has been accepted against 11 of the Pothole claims received during 2016/2017, at an expected cost of £20.2k. Four of these claims are as a

result of the failure of our current contractor, Ringway – either because of a failed repair or the repair was not carried out as requested. These claims have a value of £7.9k. Where possible a recovery from Ringway is being undertaken.

### **7.3 Employers Liability claims**

7.3.1 We continue to receive a low number of Employers' Liability (EL) claims, with eight claims being received during 2016/2017. In 2015/2016 we received 14 claims, and 12 in 2014/2015. It should be noted that EL claims often take a number of years to be received and there is the potential for an increase in the claims against 2016/2017 in the future.

7.3.2 Of the eight claims received in 2016/2017 just one of them relates to an incident that occurred in that policy year, two relate to 2015/2016 and the other five relate to noise or vibration disease claims for former employees in the 1960's 70's and 80's.

7.3.3 The incident occurring in 2016/2017 relates to an employee falling on a manhole in a verge whilst surveying. The claim has been repudiated and the expected saving is £14k.

### **7.4 Other Liability claims**

7.4.1 We have received three Official Indemnity claims during 2016/2017. Official Indemnity claims are where a claimant has suffered a purely financial loss as opposed to damage or injury. Liability has not been accepted against any of these claims to date and investigations remain on-going. The combined reserves held are £51.8k. In the last three years no Officials Indemnity claim has been paid.

### **7.5 Motor claims**

7.5.1 During 2016/2017 we received a total of 47 motor claims, which remains in line with the number received in 2015/2016.

7.5.2 Of these claims received, 30 involve our own vehicle only (no Third Party involvement), making up 63.8% of all motor claims received in 2016/2017.

7.5.3 Of the 17 claims involving a Third Party, we have accepted fault in five cases - these claims total £6.5k. Two cases have been defended saving the Authority £1.6k and the other cases are either under investigation or Pending in status.

7.5.4 The main reason for motor claims during 2016/2017 are incidents relating to our own driver reversing – 13 claims being recorded. Fortunately the damage has been minimal and the average value of these claims is £575 per claim.

7.5.5 The second most common cause of incidents is misjudgement/manoeuvring, and this has historically been the cause of the majority of motor related claims.

## 7.6 Property claims

- 7.6.1 During 2016/2017 we received 12 Property claims, a reduction on the 22 in 2015/2016 when we suffered a much wetter and colder winter. The total value attached to the 12 claims being £37.1k.
- 7.6.2 There was no trend to the 12 claims received, with a small number of burst pipes, storm, impact/collision and theft claims.
- 7.6.3 At £10k, the highest value claim was water ingress at one of our schools following issues with the roof.
- 7.6.4 In total five school property claims were received totalling £18.7k, two general property claims totalling £1k, three All Risk (specific high risk property) claims valued at £16.5k and two housing related claims valued at £0.1k.

## 7.7 Current exposure

- 7.7.1 We currently have 244 open claims with reserves of £5.3m attached. Whilst this report so far has focused on claims received during the 2016/2017 policy year, it is important to remember that claims can continue to be received against old policy years – we have had a number of claims going back as far as the early 1960's. Historically these would usually relate to Employers Liability disease claims such as exposure to noise and vibration. In recent years we have also started to see an increase in the number of Abuse cases which are classified as Public Liability claims.

### Illustration 6 – Open Liability claims by policy year

Year	Employer's Liability		Public Liability	
	No.	Value(£)	No.	Value(£)
1961/1962	1	10,000	0	0
1962/1963	2	247,142	0	0
1963/1964	1	13,000	0	0
1969/1970	1	5,440	0	0
1973/1974	1	13,000	0	0
1974/1975	1	16,253	1	115,000
1975/1976	1	3,529	0	0
1976/1977	1	6,885	0	0
1977/1978	0	0	1	85,000
1978/1979	0	0	2	144,355
1979/1980	3	31,522	1	55,552
1981/1982	0	0	1	31,146
1982/1983	1	7,221	0	0
1985/1986	1	9,789	0	0
1988/1989	0	0	2	246,000
2005/2006	1	6,000	0	0
2006/2007	0	0	1	375,000
2007/2008	0	0	1	300,000
2008/2009	0	0	1	62,859
2011/2012	0	0	1	46,500
2012/2013	3	394,200	3	69,839
2013/2014	1	26,500	4	828,649
2014/2015	0	0	10	125,392

2015/2016	2	55,158	35	969,523
2016/2017	1	14,020	122	751,887
<b>Total</b>	<b>22</b>	<b>859,659</b>	<b>186</b>	<b>4,206,701</b>

- 7.7.2 We currently have open 22 Employers Liability claims, of which 15 are disease related claims with reserves of £369.8k. 11 are for noise related injuries, three for vibration white finger and one for mesothelioma. The mesothelioma case has a reserve of £246.2k alone as the Claimant unfortunately died as a result of exposure to asbestos during the duration of employment between 1962 and 1994. Liability has been accepted as unfortunately no records are in existence to prove that PPE was supplied to the Claimant during employment.
- 7.7.3 The largest value claim is valued at £335k and is against the 2012/13 policy year. The Claimant was initially seeking over £0.5m in damages, but accepted an offer representing just 4% of this (£20k) in settlement of the claim. Negotiations are now taking place to settle the Solicitor's costs and we are hopeful that the eventual settlement figure will be significantly lower than the current reserve.
- 7.7.4 The majority of open claims are of a low value with 35% (85 claims) being valued at less than £1k. This is because the majority of claims we receive relate to vehicle damage caused by the highway conditions. A further 51% (125 claims) are valued between £1k and £25k. Whilst 35% of the number of claims are valued under £1k, the combined value of these claims (£29.1k) represents just 1% of the overall reserve of £5.3m.
- 7.7.5 We have eight claims that are valued above £100k – the combined reserves of these claims being £2.96m. Liability is denied against two of the claims, three claims have been accepted (includes the two EL claims mentioned above) and three are under investigation.
- 7.7.6 Of the 244 claims open, just over 48.3% have been repudiated (107 claims) and as such the £1.9m reserved against these claims is not likely to be paid. However there is the possibility of a challenge to these decisions which could result in legal action (and increased costs in some areas). 111 claims remain under investigation at present and 23 claims have been accepted and we are negotiating settlement. The value of the accepted claims being approximately £1.5m.

#### **Illustration 5 – Open claims by detailed status**

<b>By Status</b>	<b>No.</b>	<b>Value(£)</b>
Repudiated	107	1,919,254
Accepted	23	1,518,237
Under Investigation	111	1,819,758
Own Policy	3	655
	<b>244</b>	<b>5,257,903</b>

- 7.7.7 During 2016/2017 a total of five cases went to Court and it is pleasing to note that we successfully defended all five cases, saving the Authority over £71.5k.

## **7.8 Municipal Mutual Insurance (MMI) Clawback**

- 7.8.1 In previous years we reported that as MMI were no longer able to foresee a solvent run off, the Scheme of Arrangement was implemented and a levy was applied to creditors in early 2014 resulting in a payment by Shropshire Council of £834,000.
- 7.8.2 Following the publication of the accounts in 2015 it was confirmed that a levy of a further 10% would be applied to creditors. This resulted in a second payment by Shropshire Council of £444,303 in 2016.
- 7.8.3 There is the possibility that MMI will still be unable to reach a solvent runoff despite the 25% levy already applied, in which case a further levy increase may be made. Within the industry the advice is that Scheme Creditors should be reserving for a final levy of between 50% to 100% of payments made.
- 7.8.4 As the MMI years relate to the old Shropshire County Council days before the Telford & Wrekin split, the above payments are split between Shropshire Council and Telford & Wrekin.
- 7.8.5 In addition to the payments detailed above, there is an ongoing 25% contribution to all claim payments that has to be made by Old Shropshire on an ongoing basis.

## **7.10 Other Policies**

- 7.10.1 With the move to commissioning and new ways of working the insurance policy has been extended to include the name of STAR Housing. Therefore this company is covered under the same policy and conditions as Shropshire Council.
- 7.10.2 The Insurance Team supports and advises the above company in the same way it supports Shropshire Council.

## **7.11 Reporting**

- 7.11.1 The insurance team have access to detailed management information regarding the number of claims received, the cause and the cost and can report on trends happening within any service area. To this end we provide regular reporting to key service areas such as highways, property services, and transport operations group which informs their decision making. We also work closely with services to manage their risks and to ensure that incidents do not happen again which have given rise to a claim.
- 7.11.2 There is close involvement in the Alarm Midlands Group and the Risk & Insurance Manager is chair with the Risk Management Officer also being a committee member. This allows the team to be aware of current legislation changes, trends and best practice from other authorities.

**List of Background Papers (This MUST be completed for all reports, but does not include items containing exempt or confidential information)**

Annual Governance Statement

Risk Management Audit Report, Insurance Audit Report

Opportunity Risk Management Strategy

Business Continuity Management Policy

Business Continuity Plan

Insurance Annual Report

**Cabinet Member**

David Minnery, Portfolio Holder Finance, Governance & Assurance

**Local Member**

N/A

**Appendices**