

Appendix K – Insurance

1. Insurance service

Provision of appropriate comprehensive insurance arrangements to ensure that the school/governing body is adequately protected in a cost efficient way. Provision of administrative support, advice and information to promote a better understanding of the function of insurance, the charges made and the role played by both the school and the insurance provider in order to ensure that insurance issues are effectively managed in the interest of the school. Provide cover under the corporate package for Fire, Special Perils & Storm damage (including consequential loss), Public/Product/Motor Liability, Employer's Liability (including Governors), Personal Accident/Assault Risks, Libel and Slander, Money, Fidelity Guarantee, Business Travel and Engineering.

2. Response rate

The total number of schools responding to this question is shown below in Table 1 from 2004/05 to 2009/10. It also shows how this figure equates to the total survey population, see Table 1 below.

Year	Number of responses	% of Leeds Schools
2004/05	136	50.00%
2005/06	82	30.14%
2006/07	97	35.66%
2007/08	83	30.74%
2008/09	116	42.96%
2009/10	107	39.62%

Table 1 : Total number of responses by year.

3. Service providers

Those service providers recording five or more responses are shown below in Table 2. The table lists the total responses for 2005/06, 2006/07, 2008/09 and 2009/10 and further breaks down the responses into primary, secondary and other phases for 2009/10.

Service Provider	2005/06	2006/07	2007/08	2008/09	2009/10			
	Total	Total	Total	Total	Primary	Secondary	Other	Total
Insurance Section, LCC	78	97	83	111	91	12	1	104

Table 2 : Total number of responses by service provider.

All schools responding to this question use insurance services provided by Leeds City Council.

4. Performance level

The key performance level review is measurable on a scale of 1 = very good, 2 = good, 3 = highly satisfactory, 4 = satisfactory, 5 = unsatisfactory, 6 = poor and 7 = very poor. The mean performance level is shown in Table 3 below.

Service Provider	2007/08		2008/09		2009/10		
	Avg.	Performance Level	Avg.	Performance Level	Avg.	Performance Level	Change
Insurance Section, LCC	1.96	Good	1.99	Good	1.81	Good	Better

Table 3 : Performance level by catering service providers

This year has seen the Insurance Section record a better score than last year; the service continues to operate at a good level.

The full list of unedited comments is listed in [Annex K](#)

5. Service providers – value for money

Schools were asked to record whether or not the service provider was delivering value for money. The responses are listed below in Table 4. The table sub-divides the responses into primary and secondary phases.

Service Provider	Primary			Secondary			Total		
	Yes	No	No Comment	Yes	No	No Comment	Yes	No	No Comment
Insurance Section, LCC	68	1	22	11	1	0	79	2	23

Table 4 : Value for money by service providers

Schools that responded to this question recorded that they felt the service was delivering value for money.

6. Service providers – improvement

Schools were asked to record how the service provider could improve their service delivery and what steps they were taking to ensure that this was taking place. Table 6 lists the response to this question.

Service Provider	Primary			Secondary			Total		
	Yes	No	No Comment	Yes	No	No Comment	Yes	No	No Comment
Insurance Section, LCC/Education Leeds	27	16	48	6	3	3	33	19	52

Table 6 : Expected improvement by service providers

The majority of did not offer a comment on how they felt the service could be improved.

The full list of unedited comments is listed in [Annex K](#)

Annex K – Insurance

Insurance Section, provided by Leeds City Council

1. Please explain why you rate the service provider this way?

Positive responses

- Have contact with who is excellent. Would be useful to have a list of Insurances that school should have especially for C of E schools and a review to ensure we are covered in all areas.
- Staff always friendly and helpful and respond to queries etc quickly and efficiently.
- Really good.particularly helpful and thorough.
- No claims so far, but polite and helpful when asked for information.
- Always runs smoothly and efficiently.
- Always provide sound advice when required and claims are settled relatively quickly.
- The insurance section have always been very helpful in the past and offer competitive rates.
- Always good help support and advice when contacted find dealing with them very straightforward.
- Had no problems with the service.
- Knowledgeable and quick to sort out claims, problems etc.
- Good advice is usually given.
- Any dealings I have with Insurance Services are always handled quickly and efficiently.
- Support , advice and information highly satisfactory.
- Always settle claims promptly.
- Very efficient.
- Better now claims are automatically generated through payroll so avoids lots of form filling.
- Have found them effective so far.
- Good advice / efficient dealings.
- Excellent advice from - very good manner and support.
- Clear quick response.
- On the occasions that the school has had to deal with the LCC Insurance Section, the level of service has been good. Queries are answered promptly, knowledgeable staff, payments made in a timely fashion.
- Very professional service. Always willing to help and offer help, advice and guidance.
- Excellent service. Always happy to answer queries and give me advice.
- Excellent improvements in getting sickness payments through. Very easy and efficient service.
- Respond on a timely basis. Always helpful in dealing with claims. Take on board ideas offered to improve service to schools.
- Always very helpful and quick to respond.
- Clear advice given. Proactive with school.
- Had no problems with Insurance Section - everything runs smoothly - so quite happy.
- Prompt and efficient services when ever we have had an insurance.
- I have always been highly delighted with the service provided by the LCC Insurance Section. Questions and requests are dealt with immediately; requested forms dispatched and claims settled. A very good service in my opinion.
- Much improved system of claiming for staff absence using SAP. Reliable information and staff support. Speedy response to enquiries. Accurate and timely reimbursement of claims.
- Competitively priced.
- Quick to settle claims. Very helpful service when I had to use them during the summer holidays.
- Helpful, prompt and efficient service.
- Efficient.
- If ever made a claim always had good support and contact.
- Friendly efficient service.

- Enquiries promptly dealt with and good advice given.
- Give good service.
- Provide very professional service - staff on phones always very helpful.
- Have had few dealings with them but always seem efficient .
- Never had to use this.
- Always helpful and informative.
- Apart from staff sickness we haven't had to make a claim (Keep fingers crossed!).
- Gave good price.
- Have always had good service when needed. has dealt with the vast majority of our claims on queries very efficiently.
- All claims dealt with efficiently. is very helpful.
- Good service, although could be quicker at settling claims.
- Efficient and reliable.
- Not needed to claim regularly but when we have it has been dealt with quickly and efficiently.

Negative responses

- Seem OK. Not happy that we have to now insure all support staff or none. This has put up our premiums enormously and made us have to reconsider insuring support staff at all which is a massive decision to make with potentially huge implications.