



**OPENNESS OF LOCAL GOVERNMENT BODIES REGULATIONS 2014  
RECORD OF OFFICER DECISION TAKEN UNDER DELEGATED AUTHORITY**

1. **SERVICE AREA**

Resources

2. **CASE REFERENCE**

3. **DECISION  
TITLE**

Renewal of Insurance Policies under long term agreements

4. **AUTHORITY TO TAKE THE DECISION**

**(tick)**

This decision has been taken under a specific express authorisation

This decision has been taken under a general authorisation

The effect of the decision is to:

(a) grant a permission or licence

(b) affect the rights of an individual

(c) award a contract or incur expenditure which materially affects  
the Council's financial position

5. **DETAILS OF THE DECISION MAKING OFFICER**

Name of decision making Officer

Richard Baker

Job title

Head of Resources (Section 151 Officer)

Signature

Date of Decision: 15 June 2021

## 6. DETAILS OF THE DECISION

### Decision taken

That the Council's annual insurance policies be renewed under current long term agreements with insurers.

### Reasons

On 5 November 2019, it was agreed by Cabinet that the Corporate Director (Resources, Environment and Cultural Services), in consultation with the Executive Member of Resources be given delegated authority to enter into longer term arrangements and approve contracts for insurance policies. An OJEU compliant process was followed and contracts awarded.

The long term arrangement includes terms for an annual review and renewal of policies. Renewal rates provided have been broadly maintained on some policies and only minor increases applied on others, which were acceptable given claims experience and market conditions. Premium costs were therefore within budget.

A breakdown of the premium renewals are contained within appendix 1.

Delegated authority was provided to the Corporate Director (Resources, Environment and Cultural Services). Since this delegation, the post holder for the Corporate Director (Resources, Environment and Cultural Services) has been appointed as the Interim Chief Executive, and the Head of Resources as the Interim Section 151 Officer. On this basis the Head of Resources has taken the decision given their role as Section 151 Officer.

### Alternative options considered and reasons for their rejection (if any)

To not renew under the long term arrangement. This would either have left the council without adequate insurance cover and exposed to financial and reputational risks, or would have meant reprocuring. As the council previously followed an OJEU competitive process and terms have been broadly maintained, value for money can be demonstrated and re-procurement was deemed unnecessary.

## 7. BACKGROUND PAPERS USED TO INFORM THE DECISION

Background Papers	Location
Premium summary 21/22 2021 Renewal Report	Renewal 2021 folder in Finman
Cabinet Report 2019	<a href="https://democracy.welhat.gov.uk/documents/s12542/8a%20-%20Insurance%20tender%20-Request%20for%20delegated%20authority.pdf">https://democracy.welhat.gov.uk/documents/s12542/8a%20-%20Insurance%20tender%20-Request%20for%20delegated%20authority.pdf</a>

**8. DETAILS OF ANY MEMBER(S) CONSULTED**

Councillor Duncan Bell on 15 June 2021

In the case of a decision made under specific express authorisation, the name of any Member who has declared a conflict of interest

**9. DETAILS OF ANY OFFICER(S) CONSULTED**

N/A

**10. OPINION OF DECISION MAKING OFFICER AS TO CONFIDENTIAL/EXEMPT INFORMATION**

In my opinion the background papers contain confidential/exempt information and the material is therefore not to be placed on the website or disclosed to the public

**11. ACTION FOLLOWING THE DECISION**

Policies renewed

**Date of publication:** 28 June 2021

## Appendix 1 - Insurance Renewal Premiums

<b>Policy</b>	<b>Provider</b>	<b>Cost</b>
Property	Zurich Municipal	£219,592.63
Liability, Crime, Motor	Zurich Municipal	£123,635.69
Personal Accident	Zurich Municipal	£1,871.27
Leasehold	Avid Insurance Services	£208,781.28
Engineering inspection/insurance	Allianz	£9,997.84