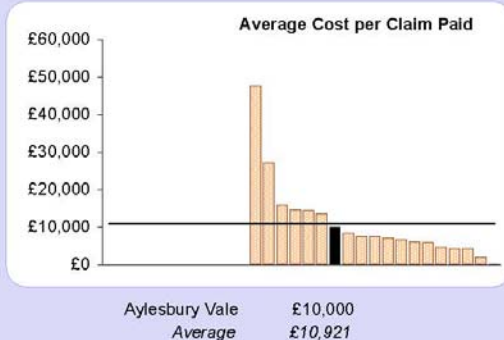
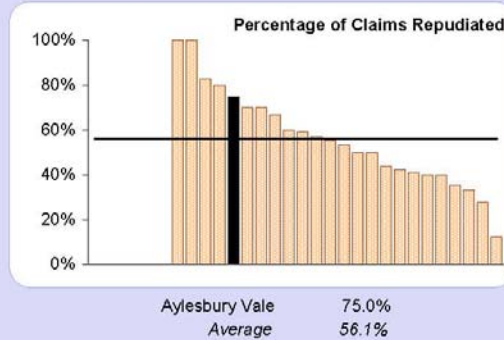
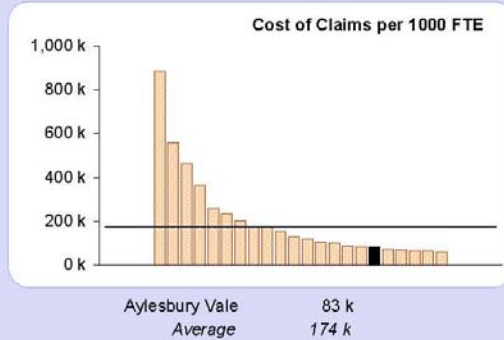
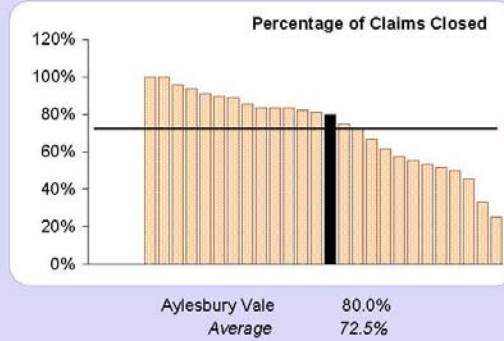
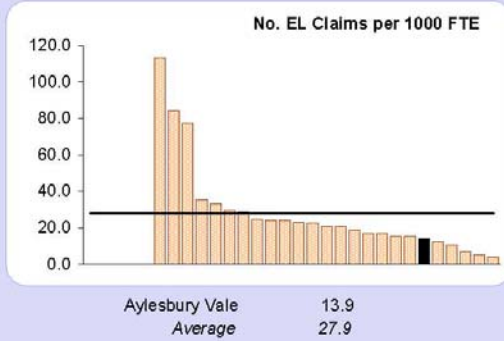


- 3.1 AVDC has participated in the Insurance Benchmarking Club since 2006. The latest survey consists of the details of claims against the council from 2002-2003 to 2006-2007. The risks being Employers Liability, Public Liability and Property. Motor claims details were for 2003/2004 to 2007-2008.
- 3.2 The comparisons are made between those District Councils who are prepared to take part in the exercise. As participants vary from year to year the detailed information may not be directly comparable but the figures give an overall impression of AVDC's Insurance performance when compared with a number of District Councils. This year we were compared with 29 other District Authorities.
- 3.3 Insurance is uniquely complex in the subjects that CIPFA benchmark. This is also an area where there are difficulties in measuring performance. The most important performance issue is probably whether suitable Insurance is purchased in a way that minimises the cost of Insurance (in premiums and internal contributions) while providing adequate cover. However whether the cover purchased is adequate may not be known for many years.
- 3.3 The graph attached in Appendix 1 shows how AVDC's Insurance Section compares with other District Council based on number of Employers' Liability claims per 1000 FTE.
- 3.4 The graphs attached in Appendix 2 shows how AVDC's Insurance Section compares with other District Councils based on number of Public Liability claims per 1000 population.
- 3.5 The graphs attached in Appendix 3 shows how AVDC's Insurance Section compares with other District Councils based on number of Motor claims per year.

Employers Liability - All Claims

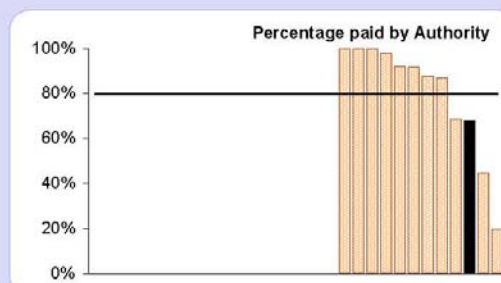
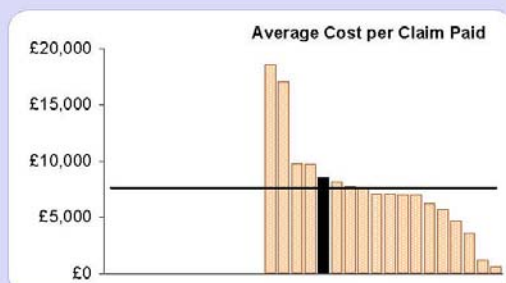
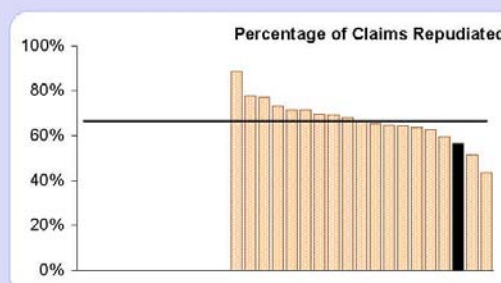
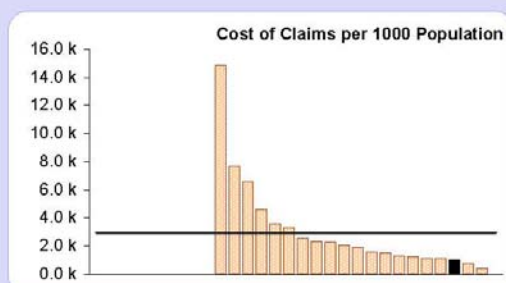
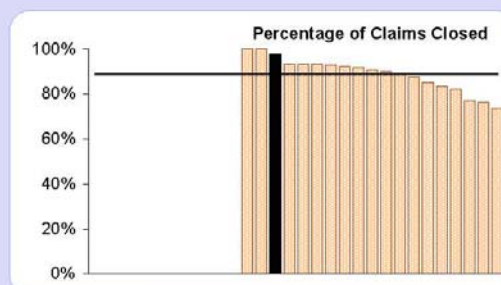
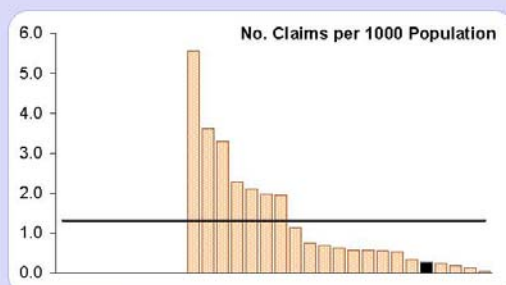
Claims ratios shown relate to the totals of all years collected (Insurance Years 2002/03 to 2006/07). These totals are not divided by 5.



	2002/03	2003/04	2004/05	2005/06	2006/07	Total
Total No. Claims	2	3	1	3	1	10
No. Closed Claims - paid	1	1	0	0	0	2
No. Closed Claims - repudiated	1	2	1	2	0	6
No. Closed Claims - Total	2	3	1	2	0	8
Estimated Cost of Open Claims	0.0 k	0.0 k	0.0 k	5.0 k	35.0 k	40.0 k
Total Cost of Closed Claims	12.0 k	8.0 k	0.0 k	0.0 k	0.0 k	20.0 k
Cost of Closed Claims paid by Authority	0.0 k	0.0 k	0.0 k	0.0 k	0.0 k	0.0 k
Number of Employees						720

Public Liability - Personal Injury Claims

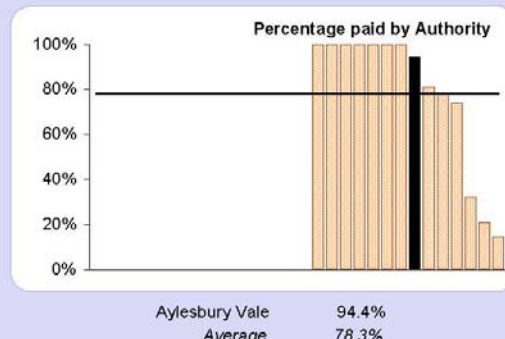
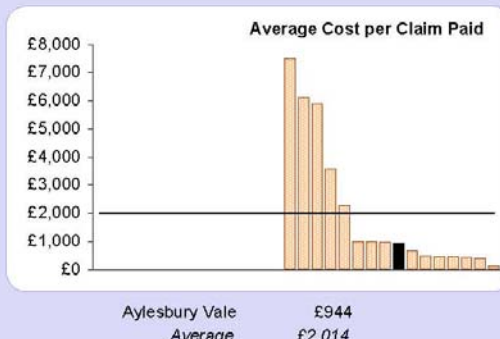
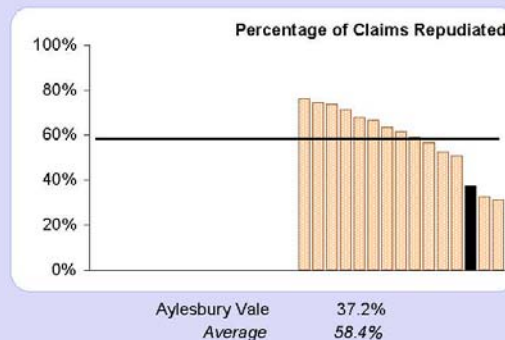
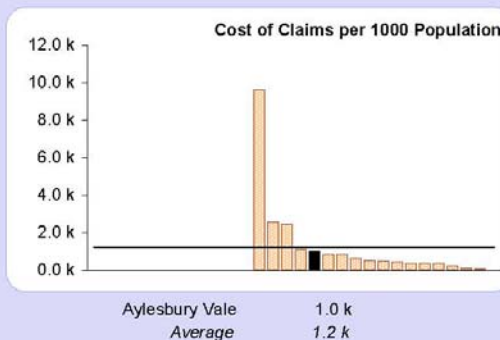
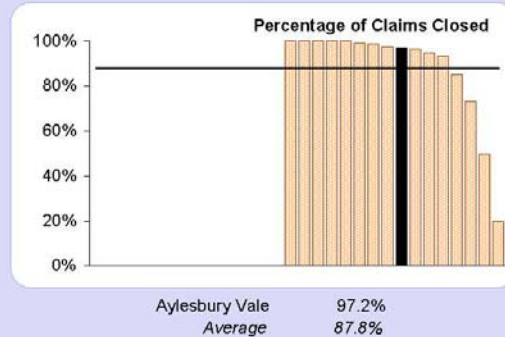
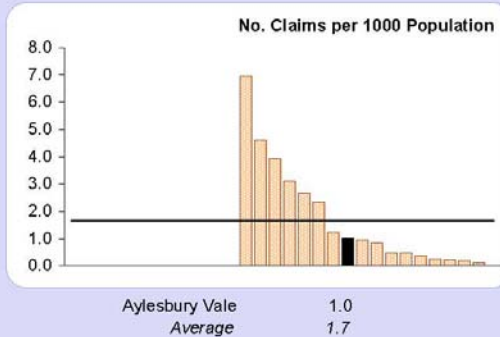
Claims ratios shown relate to the totals of all years collected (Insurance Years 2002/03 to 2006/07).
These totals are not divided by 5.



	2002/03	2003/04	2004/05	2005/06	2006/07	Total
Total No. Claims	8	12	6	14	7	47
No. Closed Claims - paid	7	5	3	4	1	20
No. Closed Claims - repudiated	1	7	3	9	6	26
No. Closed Claims - Total	8	12	6	13	7	46
Estimated Cost of Open Claims	0.0 k	0.0 k	0.0 k	1.5 k	0.0 k	1.5 k
Total Cost of Closed Claims	68.4 k	46.8 k	36.4 k	18.7 k	1.0 k	171.3 k
Cost of Closed Claims paid by Authority	27.9 k	44.4 k	24.5 k	18.7 k	1.0 k	116.5 k
Population (k)	174.1 k					

Public Liability - Property Claims

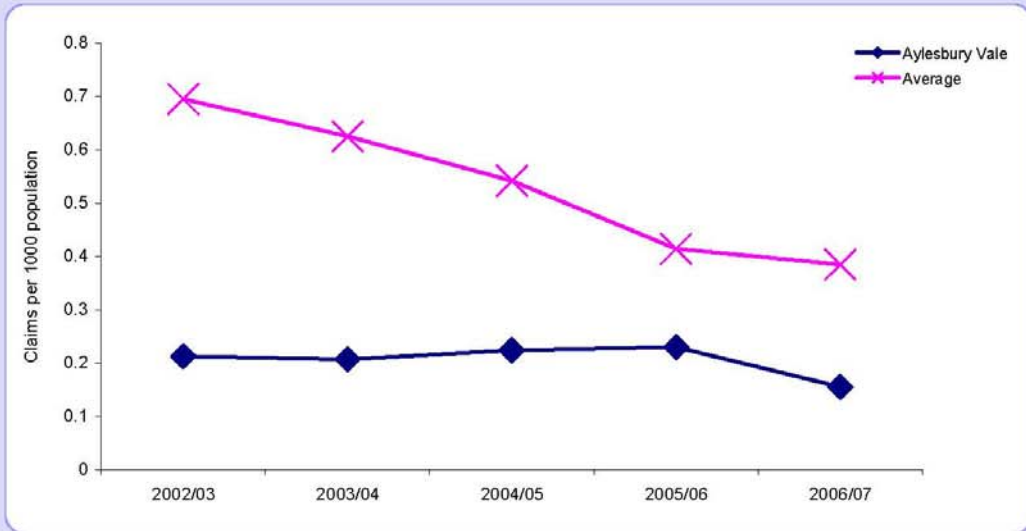
Claims ratios shown relate to the totals of all years collected (Insurance Years 2002/03 to 2006/07).
These totals are not divided by 5.



	2002/03	2003/04	2004/05	2005/06	2006/07	Total
Total No. Claims	33	33	40	43	28	177
No. Closed Claims - paid	20	20	24	21	23	108
No. Closed Claims - repudiated	13	13	16	19	3	64
No. Closed Claims - Total	33	33	40	40	26	172
Estimated Cost of Open Claims	0.0 k	0.0 k	0.0 k	60.0 k	16.0 k	76.0 k
Total Cost of Closed Claims	7.2 k	11.1 k	23.7 k	43.2 k	16.8 k	102.0 k
Cost of Closed Claims paid by Authority	7.2 k	11.1 k	19.5 k	41.7 k	16.8 k	96.3 k
Population (k)	174.1 k					

Public Liability Claims

PL Claims Trend 2002/03 to 2006/07

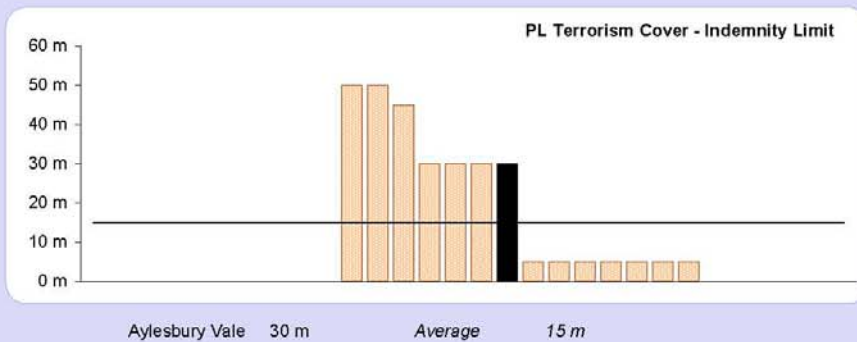


	02/03	03/04	04/05	05/06	06/07
Claims Received	37	36	39	40	27
Claims per 1000 population*	0.21	0.21	0.22	0.23	0.16
Average	0.70	0.63	0.54	0.41	0.39

Figures here relate to the the claims received during the first 12 months of each insurance year, this gives a comparable point for each year.

Ratios are only shown for authorities supplying data for all 5 years to avoid disrupting the average

PL Terrorism Cover - Indemnity Limit

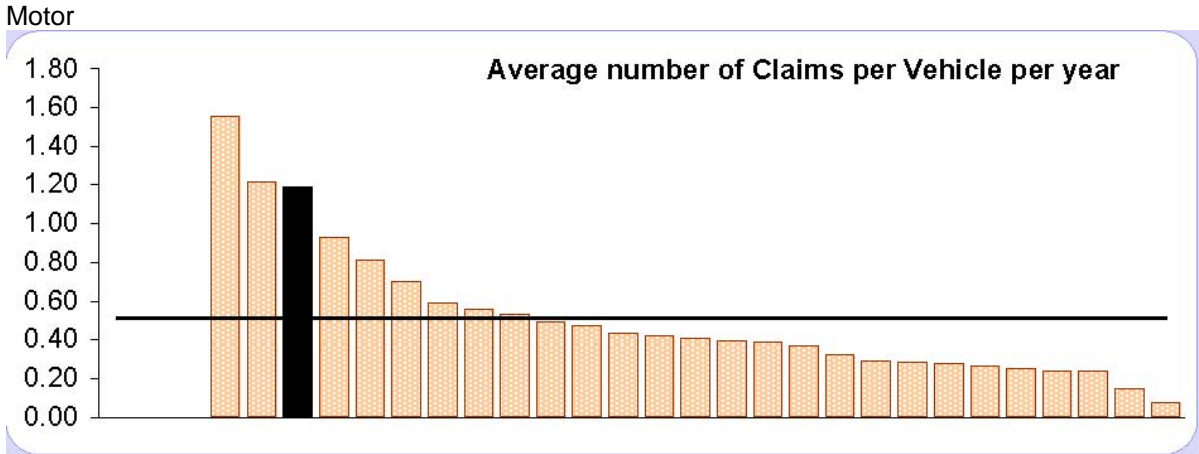


NB: Districts Councils were asked to provide claims figures in respect of the 3 highest number of Public Liability claims they currently receive. As AVDC no longer has Housing which would have topped the list we submitted details of Public Liability claims against Environmental Services (e.g. Refuse Collection). However as not enough authorities provided the same information no comparison could be made.

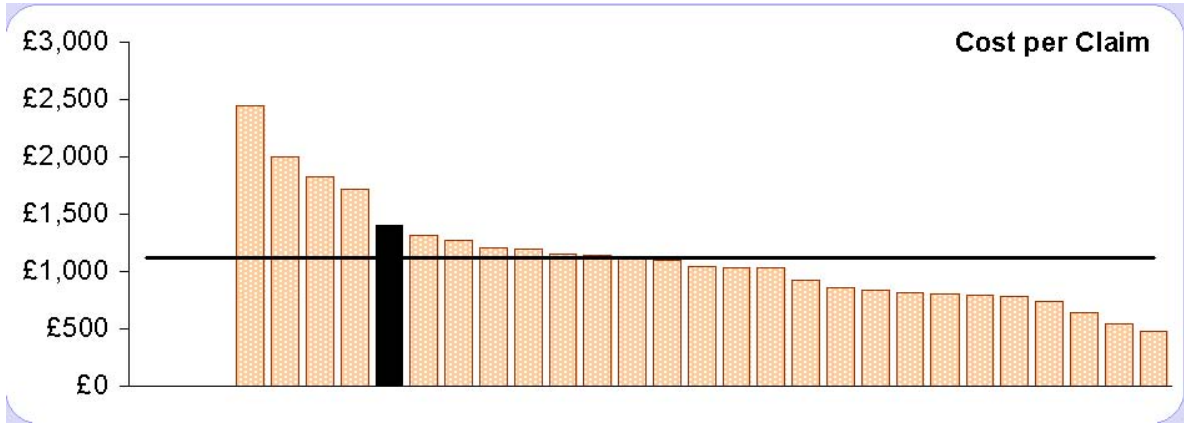
The details we submitted were:

All Claims (PI & Property)

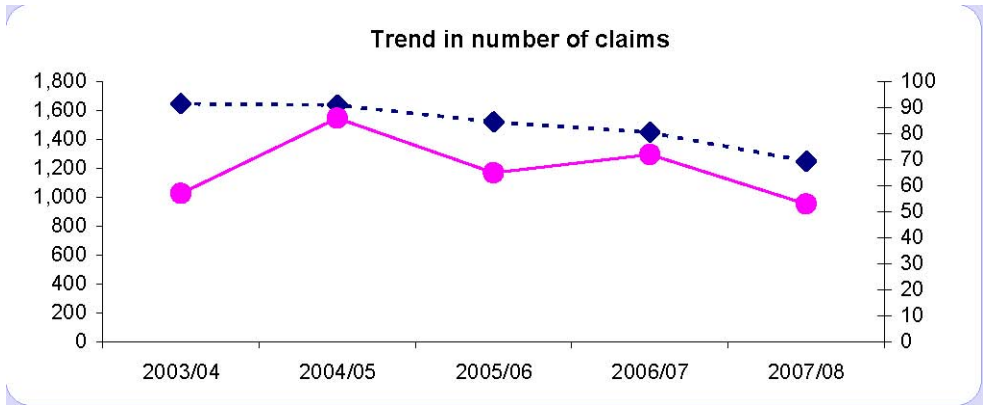
	2002/03	2003/04	2004/05	2005/06	2006/07	Total
Total No. Claims	11	10	16	14	6	57
No. Closed Claims - paid	8	8	8	7	6	37
No. Closed Claims - repudiated	3	2	8	7	0	20
Estimated Cost of Open Claims	0.0 k	0.0 k	0.0 k	0.0 k	0.0 k	0.0 k
Total Cost of Closed Claims	3.2 k	3.9 k	6.5 k	5.8 k	1.5 k	20.9 k
Cost of Closed Claims paid by Authority	3.2 k	3.9 k	6.5 k	8.8 k	1.5 k	23.9 k



Aylesbury Vale 1.19 Average 0.51



Aylesbury Vale £1,399 Average 1,120



Aylesbury Vale’s data: Circles (Right Axis) Group Total: Diamonds (Left Axis)

NB. Not all claims from 2007/2008 had been settled when information was requested