

Impact Assessment of: Insurance Function
Service/ Directorate: Financial Development / Resources
Date Completed: May 2007
Lead Officer: Mike Woods

Members of the assessment team:

Name	Organisation	Role on assessment team e.g. service user, manager of service
Mike Woods	Financial Development	Divisional Equality Rep.
Frank Morrison	Financial Development	Insurance Manager
Bob Davison	Financial Development	Deputy Insurance Manager

Brief description of policy/ service:

The Insurance Section's prime responsibilities are to manage the Council's insurance arrangements and deal with claims made against the Council. Some risks are self-insured and are dealt with entirely in-house; other risks are insured through external insurers.

The day-to-day work of the Section includes dealing with correspondence and telephone calls from members of the public, obtaining evidence from Council staff, advising departments on insurance issues and liaising with insurance company staff, loss adjusters, brokers and legal professionals on claims and insurance arrangements.

Brief account of how the impact assessment was carried out:

Desk top exercise involving relevant officers

Brief description of any adverse affects found:

Barriers – No equality monitoring of claims so difficult to determine whether claims received reflect demographic makeup of community or if barriers exist

Information and Communication

- Claim form used for a proportion of claims not designed using Plain English Guidelines
- Claim form not available in any community languages or in Braille
- No minicom available

Customer Care and Staff Training

- No staff have received Plain English training
- Only one officer, the Insurance Manager, has received Equal Opportunities training

Stereotypes and Assumptions – no records kept of ethnicity of claimants so not possible to determine whether there is any bias in assessing claims.

Summary of Actions arising from Assessment

Actions	Responsibility	Timescale
Review claim form	Section Manager	Summer 2007
Carry out pilot to determine ethnicity of a sample of claimants	Section Manager	During 2007/08
Consider Equal Opportunity and Plain English training for staff	Section Manager	During 2007/08 as courses are available and resources allow

Contacts for further information:

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