

Parish Council Insurance with Came & Co

You will remember that prior to HALC and Came & Co negotiating a new Policy with Aviva (then Norwich Union), most Parish Councils were clients of Allianz/AON, who were one of the few companies to offer insurance to Parish Councils. As such, there was no competition and the premiums were higher and unstable. 15% of premiums also went to NALC.

Since then, Aviva have (re)entered the market. They offered a 5% discount for a 3 year Long Term Agreement (LTA) plus a further 5% each year up to a maximum of 3 years for no claims. In addition, they also committed to holding any increase in premiums to RPI or lower over the 3 year period.

The following table will show that they have honoured this promise. It also shows that prior to joining the Came/Aviva scheme, premiums were unstable and DPC were consistently over budget.

Year	Premium	Budget	Comments
03/04	7298	6500	
04/05	8163	7500	
05/06	11191	8000	
06/07	9554	9600	
07/08	8793	10568	Aviva policy started on 1 June 2007
08/09	8666	12000	Premium reduced by 5% with a 3 year LTA
09/10	9625	9250	Claim made by child who hurt his leg on the bicycle roundabout
10/11	9700	10185	
11/12	unknown	10500	

Came & Co has a service desk dedicated to Parish Councils and their service has been first rate.

This year will also see Trustee Indemnity included in the Parish Council policy which whilst historically the premiums have been a modest £140 or so, it will keep things simple but also demonstrate Came and Aviva's commitment to this market with year on year improvements to the Policy

The 3 year Long Term Agreements will end on May 31 and Councils are now being asked to commit for a further 3 years. To continue to attract Parish Council business, they now offer the equivalent of a 12% discount and a further commitment to stabilise premiums.

Tony Daniells
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