

# City of Wolverhampton Council

## SCHOOLS' FORUM

<b>Date</b>	1 July 2021
<b>Report title</b>	Schools Insurance Arrangements 2021 - 2022
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### Summary

The Risk Protection Arrangement (RPA) administered by the Department for Education was set up in 2014 to offer Academy Schools an alternative to commercial insurance products to cover their risks. The outcome has resulted in increased competition between insurers and had a positive outcome driving down premiums. Around two thirds of Academy Schools in the UK are members of the RPA with the remaining third procuring their insurance in the commercial insurance market, often through local frameworks.

Since 2014 only Academy Schools had been able to join the RPA to cover their risks. Following the consultation in 2020 maintained schools were also able to join. The decision on whether to enrol schools into the RPA rests with each local authority. To date 3% of maintained schools in the UK have joined. The RPA does offer adequate protection to the primary risks however the arrangement excludes cover for motor vehicles, engineering insurance and statutory inspection and contractors all risks insurance which currently has to be placed separately within the insurance market.

For 2021-2022 it has been agreed that schools will continue to be covered by insurance policies procured by the Council in the commercial insurance market and we will auto enrol all schools for insurance in line with the same arrangements as in the previous year. We are not anticipating any significant increases to premiums, subject to claims experience remaining stable until the renewal date of 30 June 2021.

A full tender exercise will commence in autumn term 2021 to evaluate new insurance policy quotations relevant to schools from commercial insurers alongside the cost of enrolling schools into the RPA to inform the decision on where to place the risks with effect from 30 June 2022.

### Decision

Members of Schools' Forum are recommended to:

1. Note the decision and rationale for the arrangements to cover insurable risks for the year 2021-2022.