

TELFORD & WREKIN COUNCIL

REPORT AND DECISION NOTICE OF OFFICER KEY

DECISION TAKEN ON 31 MARCH 2026

PUBLISHED ON 2 APRIL 2026

PROCUREMENT OF INSURANCE PROVISION FOR THE PERIOD 2026 – 2031

This **Key Decision** was taken by Anthea Lowe, being the appropriate Officer under Delegated Powers in compliance with the Council's Constitution.

The **Key Decision** related to the following identified item contained within the Council's **Notice of Key Decisions** as published on 9 October 2025.

PROCUREMENT OF INSURANCE COVER (COVERING 5 YEAR AGREEMENT)

INFORMATION

The Council's current contractual arrangements for insurance cover across a number of policies ends on 31 March 2026.

Therefore, the Council is required to procure insurance provision commencing 1 April 2026.

There is a legal requirement for the Council to have certain insurance policies in place, other policies are discretionary.

As required under the Public Contracts Regulations 2015 (Procurement Act 2023 not relevant as procurement is via a YPO Framework), the Council has undertaken a competitive process to procure insurance cover from 1 April 2026. In order to ensure best value, this process has been fully supported by the Council's insurance brokers, AJ Gallagher.

The Director: Policy & Governance has delegated authority in accordance with the Council's Constitution to exercise their Chief Officer powers to award the contract as informed by the outcome of the procurement exercise. This decision is made in conjunction with the Director: Finance & People and in consultation with the Cabinet Member: Finance, Governance and Customer.

Following the procurement exercise, and an evaluation of the bids received, it is recommended that, across each of the lots, the contract be awarded to:-

Lot 1 – General Property – RMP

Lot 2 – Commercial Property – RMP

Lot 3 – Combined Liability – Zurich

Lot 4 – Crime – RMP

Lot 5 – Motor – Zurich

The total cost of the contract for the five-year period is exempt from release for the reasons set out in paragraph 3 of Schedule 12A of the Local Government Act 1972 – information relating to the financial or business affairs of any particular person (including the authority holding that information). The Proper Officer is satisfied that, in all the circumstances, the public interest in maintaining the exemption outweighs the public interest in disclosing this information and has determined that the report at Appendix 1 is exempt from publication pursuant to s100I and paragraph 3 of Schedule 12A of the Local Government Act 1972.

Urgency of Decision

The Council must have insurance policies in place from 1 April 2026 to ensure insurance cover in compliance with legal obligations and to ensure prudent financial management.

Due to the period of time it has taken to secure tender bids for the provision of said policies, the Council has had insufficient time to follow the standard process for considering Key Decisions included on the Notice of Key Decisions process and must bring this decision forward under special urgency provisions. All legal requirements, including notification to, and consent of, the Chair of Scrutiny Management Board to disapply call-in due to urgency, have been undertaken prior to the decision being taken, the Chair being satisfied that this decision is a case of special urgency.

Legal Implications

The Director; Policy & Governance has authority under the Council's Constitution to take this decision. All legal requirements, including notification to, and consent of, the Chair of Scrutiny Management Board to disapply call-in due to urgency, have been undertaken prior to the decision being taken. This decision is a case of special urgency. Given the date by which this key decision must be made, to comply with the statutory requirement to have the required insurance policies in force from 1 April 2026, compliance with Regulation 10 of the Local Authorities (Executive Arrangements) (Meetings and Access to Information) (England) Regulations 2012 is impractical.

Financial Implications

The cost of the insurance contract will be met from existing revenue budgets allocated for insurance provision. Any changes in premium levels arising from the new contract have been accounted for within the Medium-Term Financial Strategy.

Insurance costs will continue to be monitored throughout the duration of the contract in line with the Council's financial management and budget monitoring processes.

ALTERNATIVE OPTIONS CONSIDERED

- Delay approval: this is not a viable decision as to do so would leave the Council exposed to risk without suitable insurance cover in place to mitigate those risks;
- Continue previous cover: this is not a suitable alternative option as the cover ends on 31 March 2026 and is not capable of extension. This would also not enable the council to demonstrate value for money by undertaking a procurement exercise allowing the Council to test the market conditions.

DECISION – Having considered the contents of this report and the exempt Appendix attached hereto, the contract for the provision of Insurance cover for the period 1 April 2026 to 31 March 2031 be awarded as follows:-

Lot 1 – General Property – RMP

Lot 2 – Commercial Property – RMP

Lot 3 – Combined Liability – Zurich

Lot 4 – Crime – RMP

Lot 5 – Motor – Zurich

Further Information/Contact –


This decision is a case of special urgency. Given the date by which this key decision must be made, compliance with Regulation 10 of the Local Authorities (Executive Arrangements) (Meetings and Access to Information) (England) Regulations 2012 is impractical. Having obtained the agreement of Councillor Mark Boylan, the Chair of the Scrutiny Management Board, in accordance with Regulation 11, the decision will take effect on 1 April 2026. In light of the circumstances described above, the Chair also agreed to waive call-in in respect of this decision.

Robert Montgomery – Head of Governance, Audit & Procurement

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Signed:



Anthea Lowe

Director: Policy & Governance

Dated: 31 March 2026

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- 1.1 This Appendix is intended to be read in conjunction with the main report in respect of this matter.
- 1.2 The information contained within this appendix is exempt from publication by virtue of paragraph 3, Schedule 12A, Local Government Act 1972 (information relating to the financial or business affairs of any particular person (including the authority holding that information)).