

Impact Assessment



Assessment of: Insurance Contracts

Service: Legal & Democratic Services

Head of Service: Maria Price

Date of sign off by Head of Service: 24th July 2024

Assessment carried out by (job title): Emily Wilkins (Corporate Insurance Manager)

1. Description of project

Re procurement of new insurance policy contracts to cover the liabilities of Devon County Council and its property portfolio

2. Proposal, aims and objectives, and reason for change or review

The current policy contracts are due to expire on 31st December 2024 so new contracts are required

3. Risk assessment, limitations and options explored (summary)

The insurance policy contracts are required to cover the liabilities and assets of Devon County Council.

4. People affected, diversity profile and analysis of needs

The contracts will provide insurance cover directly to Devon County Council and contact with the insurers will be limited to the Insurance Department who will present claims to the insurers as necessary on behalf of DCC. There will be limited contact between our insurers and members of the public, unless a member of the public makes a legal claim against DCC, in which case they will have some contact (email/letter/phone) with our insurance claims handlers.

5. Stakeholders, their interest and potential impacts

The key stakeholders are Devon County Council. DCC's internal insurance department will be responsible for co-ordinating any claims and will be the main point of contact for the insurers on behalf of the Council

6. Additional relevant research used to inform this assessment

N/A

7. Description of consultation process and outcomes

N/A

Background information

8. Equality analysis

All residents by geographic area

The contracts have no impact on residents

Age

The contracts have no impact on people of differing ages

Disability (includes sensory, mobility, mental health, learning disability, neurodiversity, long term ill health) and carers of disabled people

The contracts have no impact on people with disabilities or carers

Race and culture: nationality/national origin, ethnic origin, skin colour, religion and belief, asylum seeker and refugee status, language needs

The contracts have no impact on people due to their race or culture

Sex and gender identity and reassignment (including men, women, non-binary and transgender people), and pregnancy and maternity (including women's right to breastfeed)

The contracts have no impact on people due to their sex, gender identity or pregnancy/maternity

Sexual orientation, and marriage/civil partnership if work related

The contracts have no impact on people due to their sexual orientation or marriage/civil partnership

Other relevant socio-economic factors and intersectionality

Not applicable

9. Human rights considerations:

These contracts will not impact on human rights

10. Environmental analysis

Reduce, reuse, recycle and compost

N/A

Conserve and enhance wildlife

N/A

Safeguard the distinctive characteristics, features and special qualities of Devon's landscape

N/A

Conserve and enhance Devon's cultural and historic heritage

N/A

Minimise greenhouse gas emissions

N/A

Minimise pollution (including air, land, water, light and noise)

N/A

Contribute to reducing water consumption

N/A

Ensure resilience to the future effects of climate change (warmer, wetter winters; drier, hotter summers; more intense storms; and rising sea level)

Our insurers will offer ongoing risk management advice/training/guidance which may cover these areas

Other (please state below)

N/A

11. Economic analysis

Impact on knowledge and skills

N/A

Impact on employment levels

N/A

Impact on local business

N/A