

working in partnership



Crown
Commercial
Service

YPO®

ESPO

nepo

NHS trust saves 38% on motor insurance

The requirement

Pennine Acute Hospitals NHS Trust required a commercial motor fleet insurance policy for their lease car salary sacrifice scheme. To ensure the lease car package was as attractive as possible for their employees, the trust was keen to achieve the best value for money.



“ We have been associated with Brian Johnston for more than 10 years. During this time we have always been met with a courteous, friendly and extremely professional service. They have consistently provided honest and accurate information with a keen eye on attention to detail. They continue to this day, providing a responsive and prompt customer service. A pleasure to work with and long may it continue. **”**

Steve Langham, Payroll Services Manager,
The Pennine Acute Hospitals NHS Trust



Brian Johnston & Co (Insurance Brokers) Ltd

"Reputation for innovation and reliability"

The solution

The trust made a direct award to Brian Johnston & Co (insurance brokerage) (BJIB) under lot 2 (insurance brokerage) of the Insurance Services agreement (RM958) to assist them in the placement of their insurance.

Following a successful appointment, BJIB liaised with the trust to assess their needs. Through comprehensive claims data analysis, it was evident the trust needed to implement risk management strategies which included managing young driver exposure and the introduction of variable excesses depending on driving experience.



The results

Through the agreement, BJIB arranged a solution whereby an element of the risk to the trust's owned vehicles was transferred away from the insurer, into a self-funded arrangement managed by BJIB. The benefits of the funded scheme over the standard comprehensive policy are:

- Instils risk management philosophy
- Any surplus in the management of the trust claims is passed back to the trust
- Interest is gained on the monies held in account on the own claims
- Insurance premium tax is not paid on the monies held in account to cover own claims
- The insurer remained liable for third party claims, any own damage claims above £10,000 and for all claims should the fund become exhausted.

The revised insurance premium, added to the fund contributions was 38% less than cost of standard conventional comprehensive insurance cover...with any surplus from the fund belonging to the trust not the insurance company!

“ Looking after the long term motor insurance needs of the NHS is central to our business. We have enjoyed an excellent working relationship with The Pennine Acute Hospitals NHS Trust for many years, and are pleased our recommendations have been implemented and resulted in substantial savings to the trust. We look forward to continuing our association with Pennine for many years to come. ”

Michael Wells, Managing Director, Brian Johnston & Co (Insurance Brokers) Ltd

For further information

For further information on funded insurance or the services BJIB provide, please visit www.bjins.co.uk or call their motor fleet department on **01737 768 151**.

Contact

CCS

David Pyle
insurance@ccs.gsi.gov.uk
0151 672 2164

YPO

Debbie Hewitt
insurance@ypo.co.uk
01924 834 803

ESPO

Michelle Brankovic
insurance@espo.org
0116 294 4011

NEPO

Adam Smith
adam.smith@nepo.org
0191 261 3915

Liverpool 9th Floor
Capital Building
Old Hall Street
Liverpool L3 9PP

London
Aviation House
125 Kingsway
London WC2B 6SE

Newport Room 2Y92
Concept House
Cardiff Road
Newport NP10 8QQ

Norwich
Rosebery Court
St Andrews Business Park
Norwich NR7 0HS

