

rmp

Broker Bulletin No. 9
– Police Risks
– National Ballistics



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– 583853 – NABIS S22

– Collaboration Agreement Police Risks – National Ballistics

Background

Following the 2016/17 review of NABIS (National Ballistic Intelligence Service), Police and Crime Commissioners agreed that the hosting provision currently in place with West Midlands Police Force (WMP) and Greater Manchester Police Force (GMP) should be retained. This has now been formalised with the production of a Section 22a agreement in June 2018 – please see Sources section.

In response to the review, RMP and QBE have therefore decided to reflect the collaboration agreement regarding the allocation of liability funding (for civil claims) within our own Public Liability and Officials' Indemnity policies, effective from 1st April 2017 (the date of the collaboration agreement).

This means that funding for the settlement of any claims for damages, along with all associated costs (defence and claimant) where it can be shown liability attaches to one or more forces, will be allocated to all forces as per the allocation split shown at the end of this bulletin.

For a liability policy this is effectively a non-negligent agreement. The split in claims funding applies irrespective of the negligence or otherwise of WMP and/or GMP.

Public Liability Cover

The agreement in respect of public liability claims will apply to all policies in place at the time of the occurrence giving rise to the claim and which occur after the 1st April 2017. Any claims will be subject to the policy self-insured retention.

Officials' Indemnity Cover

The agreement in respect of officials' indemnity claims will apply to all policies in place at the time of claim being made and subject to the policy retroactive date, and where the event giving rise to the claim and the claim itself is made on or after 1st April 2017. Any claims will be subject to the policy self-insured retention.

In all cases claims will be subject to the policy usual terms, conditions and exceptions and obviously these comments only relate to RMP/QBE policies and not that of any other insurer. *We recommend if you are not insured with RMP/QBE for liability risks that you seek your own independent advice from your insurer/broker.*

Example

The division of liability between the forces as per schedule 6 of the NABIS agreement is as shown below and in the final 2 columns we show the split of payments to be made for an example claim valued at £1m – please see Sources section.

	Force	Force Liability - (Forensics)	Force Liability - (Non-Forensics)	Example Claim Split £1m - Forensics	Example Claim Split £1m - Non Forensics
1	Avon and Somerset	2.60%	2.50%	£26,000	£25,000
2	Bedfordshire	2.30%	2.10%	£23,000	£21,000
3	Cambridgeshire	1.60%	1.50%	£16,000	£15,000
4	Cheshire	2.00%	1.90%	£20,000	£19,000
5	Cleveland	1.20%	1.10%	£12,000	£11,000
6	Cumbria	1.30%	1.30%	£13,000	£13,000
7	Derbyshire	2.20%	2.10%	£22,000	£21,000
8	Devon and Cornwall	2.70%	2.50%	£27,000	£25,000
9	Dorset	1.40%	1.30%	£14,000	£13,000
10	Durham	1.20%	1.10%	£12,000	£11,000
11	Dyfed-Powys	0.90%	0.80%	£9,000	£8,000
12	Essex	3.30%	3.20%	£33,000	£32,000
13	Gloucestershire	1.60%	1.50%	£16,000	£15,000
14	Greater Manchester	8.80%	8.40%	£88,000	£84,000
15	Gwent	1.40%	1.30%	£14,000	£13,000
16	Hampshire	2.30%	2.20%	£23,000	£22,000
17	Hertfordshire	1.40%	1.30%	£14,000	£13,000
18	Humberside	2.00%	1.90%	£20,000	£19,000
19	Kent	1.80%	1.70%	£18,000	£17,000
20	Lancashire	3.20%	3.00%	£32,000	£30,000
21	Leicestershire	2.50%	2.30%	£25,000	£23,000
22	Lincolnshire	1.20%	1.10%	£12,000	£11,000
23	Merseyside	4.40%	4.20%	£44,000	£42,000
24	Metropolitan Police	0.00%	5.40%	£0	£54,000
25	Norfolk	0.90%	0.90%	£9,000	£9,000
26	North Wales	1.30%	1.20%	£13,000	£12,000
27	North Yorkshire	1.20%	1.10%	£12,000	£11,000
28	Northamptonshire	2.20%	2.10%	£22,000	£21,000
29	Northumbria	1.80%	1.70%	£18,000	£17,000
30	Nottinghamshire	2.90%	2.80%	£29,000	£28,000
31	South Wales	1.70%	1.60%	£17,000	£16,000
32	South Yorkshire	3.30%	3.10%	£33,000	£31,000
33	Staffordshire	1.60%	1.60%	£16,000	£16,000
34	Suffolk	1.20%	1.10%	£12,000	£11,000
35	Surrey	2.00%	1.90%	£20,000	£19,000
36	Sussex	1.90%	1.80%	£19,000	£18,000
37	Thames Valley	3.50%	3.30%	£35,000	£33,000
38	Warwickshire	1.90%	1.80%	£19,000	£18,000
39	West Mercia	2.00%	1.90%	£20,000	£19,000
40	West Midlands	11.50%	10.90%	£115,000	£109,000
41	West Yorkshire	4.50%	4.30%	£45,000	£43,000
42	Wiltshire	1.30%	1.20%	£13,000	£12,000
		100.00%	100.00%	£1,000,000	£1,000,000

Policy Wording

On a rolling programme from 1st October 2018 we will be applying an endorsement to all our Police Public Liability and Officials' Indemnity policies applying the change in wording effective from the 2017 renewal date but no earlier than 1st April 2017.

It should also be noted that if the percentage split of the agreement as shown is ever the subject of a variation then subject to the variation being shown to RMP/QBE our public liability and officials indemnity' policies will follow the revised split from the date of the variation.

Sources

- 1 [583853 - NABIS_S22_Collaboration_Agreement_March_2017_FINAL.pdf](#)
- 2 [NABIS SRO Letter to NPCC re S22 Agreement June 2018.pdf](#)
- 3 [NABIS_S22_Collaboration_Agreement_June_2018_Eversheds_FINAL.PDF](#)

Further information

For access to further RMP Resources you may find helpful in reducing your organisation's cost of risk, please access the RMP Resources or RMP Articles pages on our website. To join the debate follow us on our LinkedIn page.

Get in touch

For more information, please contact your RMP consultant or account director.

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