



**Philip
Williams & Co**
INSURANCE MANAGEMENT

Group Insurance Specialists for the Police Service



Delivering a
Quality Personal Service

-  **Tailor-made insurance solutions**
-  **Exclusive benefits**

Proud to be part of the Howden group

HOWDEN

Thames Valley Group Insurance Trust

Annual Report

01st September 2024 – 31st August 2025

Trustee Update to Members

Scheme Update

The group insurance scheme continues to provide valuable support to TVP members. and in the past year £762,818.97 has been directly paid to assist members and their beneficiaries through the various scheme benefits provided under the trust.

The scheme has also assisted 1837 members and their families through the provision of Motor Breakdown, Mobile Phone, GP24, Support 24 and the Legal Expenses Service.

Scheme Changes

During the past year we have met with our scheme managers from Philip Williams on a quarterly basis to review scheme performance and claim's history.

At the renewal meeting in July 2025 several benefits within the scheme were due for renewal, because of claims information and market pressure several small increases were required by insurers, and several changes were agreed to continue to make sure the scheme remained both affordable and fit for purpose for members and their families.

The following changes were explained in the letters to you sent via email and also posted on the Thames Valley Police Federation website at <http://www.tvpfed.org>.

The trustees changed the following benefits:

New Virtual Physiotherapy Service – Access to virtual consultations and treatment via network of qualified physiotherapist. Following an assessment of needs and suitability a digital treatment plan will be provided with recommended exercises. Appointments can be booked via the new GP24 app or via telephone if preferred.

New GP24 App. GP and Physiotherapy appointments can now be booked via the app.

Monthly Subscriptions

Making the changes listed above has enabled the trustees to negotiate the renewal for the 2025 - 2026 insurance year with only small changes to the current monthly subscriptions which remain as follows.

CATEGORY	2024 PRICE	2025 PRICE	
Serving Member to age 70	£31.50	£32.50	
Partner to age 70	£6.85	£6.85	£6.85
Core Member to age 70	£18.95	£19.60	£15.00
Retired Member to age 69	£38.80	£39.45	££
Partner to age 69	£8.00	£8.00	£
Retired Member aged 70 – 79	£23.50	£24.15	£34.45

The next renewal of the scheme will be in September 2026.

The below report contains the claims information for the Thames Valley Group Insurance Trust for the insurance period from 1st September 2024 - 31st August 2025 and is produced for the information of trust members. The previous year's figures are shown for comparison purposes only.

Claims Experience

Life Claims (including Legacy Top-Up)

Data correct 31st August 2025

Year	Serving	Retired	Other	Total number	
				Life	TPA
2023 - 2024	£440,000	£165,000	£52,500	9	0
2024 - 2025	0	£167,000	£100,000	8	0

Critical Illness Claims (including Top Up Cover)

Data correct 31st August 2025

Year	Serving	Retired	Other	Total number
2023 -2024	£165,000	n/a	£7,500	12
2024 - 2025	£150,000	n/a	£7,500	14

Personal Accident Claims – (PTD/ Loss of Use)

Data correct 31st August 2025

Month	No. of settled claims	Total Paid to date	Total o/s
2023 - 2024	1	£1,000.00	0
2024 - 2025	0	0	0

Hospital Benefit Claims

Data correct 31st August 2025

Month	No. of settled claims	Total settled	Total o/s
2023 - 2024	18	£3,500.00	0
2024 - 2025	13	£2,750.00	0

Dental Benefit

Data correct 31st August 2025

Month	No. of settled claims	Total settled	Total o/s
2023 - 2024	0	0	0
2024 - 2025	5	£2,281.00	0

Court Compensation Claims

Data correct 31st August 2025

Month	No. of settled claims	Total settled	Total o/s
2023 - 2024	21	£2,151.00	0
2024 - 2025	15	£1855.28	0

On Duty Assault Claims

Data correct 31st August 2025

Month	No. of settled claims	Total settled	Total o/s
2023 - 2024	2	£1,500.00	0
2024 - 2025	1	£750.00	0

Unsocial Hours Claims

Data correct 31st August 2025

Month	No. of settled claims	Total settled	Total o/s
2023 - 2024	8	£1,434.00	0
2024 - 2025	12	£2,425.00	1

Convalescent Benefit Claims

Data correct 31st August 2025

Month	No. of settled claims	Total settled	Total o/s
2023 - 2024	18	£1,260.00	0
2024 - 2025	19	£1,330.00	0

Sickness Benefit Claims

Data correct 31st August 2025

Month	No. of settled claims	Total Paid to date	Total o/s
2023 - 2024	13	£29,398.08	0
2024 - 2025	16	£51,303.69	5

Travel Claims

Data correct 31st August 2025

Month	No of claims	Total settled	Total Outstanding
2023 - 2024	170	£175,688.00	0
2024 - 2025	259	£260,624.00	0

Legal Expenses Claims

Data correct 31st August 2025

Year	No. of Accepted Claims	Paid Costs	Reserves
2024 - 2025	108	£129,565.28	£103,830.85

Motor Breakdown

Data correct 31st August 2025

Month	No. of callouts	Total cost
2023 - 2024	940	£120,221.53
2024 - 2025	1,023	£120,661.53

Mobile Phone Claims

Data correct 31st August 2025

Month	No. of claims	Total Claims Paid
2023 - 2024	181	£100,830.00
2024 - 2025	181	£99,911.00

GP24

Data correct 31st August 2025

Month	No. of cases
2023 - 2024	658
2024 - 2025	507

Health Hero Assist

Data correct 31st August 2025

Month	No. of calls
2023 - 2024	18
2024 - 2025	18