

CYNLLUNYSWIRIANT
GRŴP HEDDLU GOGLEDD CYMRU



NORTH WALES POLICE GROUP
INSURANCEScheme



North Wales Police Group Insurance Trust

2026

ANNUAL REPORT

1 March 2025 - 28 February 2026



Welcome

to the North Wales Police Group Insurance Trust Annual report

This Annual Report provides an overview of the Trust's performance, activities, and achievements over the past year. It reflects the strong partnership between the Trustees, members, and Philip Williams & Co in supporting the continued success of the scheme.

Through effective governance, prudent financial management, and a shared commitment to member value, the Trust continues to provide high-quality insurance and risk management solutions across North Wales. Working closely with the broker, Philip Williams & Co who support the delivery and development of the scheme, the Trustees ensure it remains responsive to members' needs and future challenges.

We thank the members, broker, insurers, and stakeholders for their continued support and contribution to the Trust's ongoing success.

Your Trustees

Gary Leighton-Jones

Gary is a retired police staff member, and has been a Trustee of the North Wales Police Group Insurance since 2018.

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Chief Inspector Mark Jones

Mark has been involved with the scheme since 2018, and a Trustee since 2025.

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Chief Inspector Trystan Bevan

Trystan is the current Chair of the North Wales Police Federation and has been a Trustee of the Group Insurance Scheme since 2025.

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Jayne Humphreys

Scheme Secretary

Jayne is the Employee Benefits and Financial Wellbeing Co-ordinator, and a police staff member. Jayne has been involved in the operation of the scheme since 2015, and has been the Trust secretary since 2024.

Executive Summary

Scheme Overview

Over the reporting period from 1 March 2025 to 28 February 2026 members and their families have continued to be supported by a range of service services.

We're pleased to report that over £331k was promptly paid directly to North Wales Police Group Insurance members during this period alone.

The scheme continues to support members and their families through services including Travel, Motor breakdown, Home Emergency, GP24, Mobile Phone, Health Assured and Legal Expenses.



2766

members are enjoying the scheme benefits and security.

728

members and their families received support through our range of services.

£331k

was **paid** directly to North Wales members and beneficiaries.

Scheme Developments

Quarterly reviews were conducted with our account managers from Philip Williams & Co to assess performance and claims. At the January renewal meeting, the following benefits were reviewed and due for renewal:

- **Life, Critical Illness & Sick Pay**
- **Vehicle Breakdown**
- **Home Emergency**
- **Legal Claims**
- **GP24**
- **Health Assured**



Sponsorship

Giving back to the organisation and the wider police family is an important part of the Scheme. In 2025 sponsorship was made both internally to North Wales Police, where the Group Insurance Scheme was the principal sponsor of the Force Awards; and externally to the Wales Police Unity Tour (which supports the Care of Police Survivors, CoPS, charity) who were sponsored on their epic fundraising bike ride from Force Headquarters to The National Memorial Arboretum in Staffordshire.

The next scheme renewal is due:

**1 March
2027**

Due to rising operational costs, a modest increase in subscription fees was implemented.

Members can add useful numbers for the scheme to their phone wallet by scanning the QR code or opening [here](#).



Monthly Subscription Rates

North Wales Group Insurance Trust

Reporting Period 2025-2026

Category	Monthly Rate
Serving/Staff member (to age 70)	£33.00
Co-habiting Partner (to age 70)	£11.10
Core Member (to age 70)	£25.00
Retired member (to age 70)	£42.80
Retired Member (70-79)	£31.50
Retired Partner (to age 70)	£8.30

Benefit Enhancements

Travel

In-Country Expenses (UK) – new subsection added under Emergency Medical Expenses

Health Declaration - revised wording to provide clearer guidance regarding changes in health

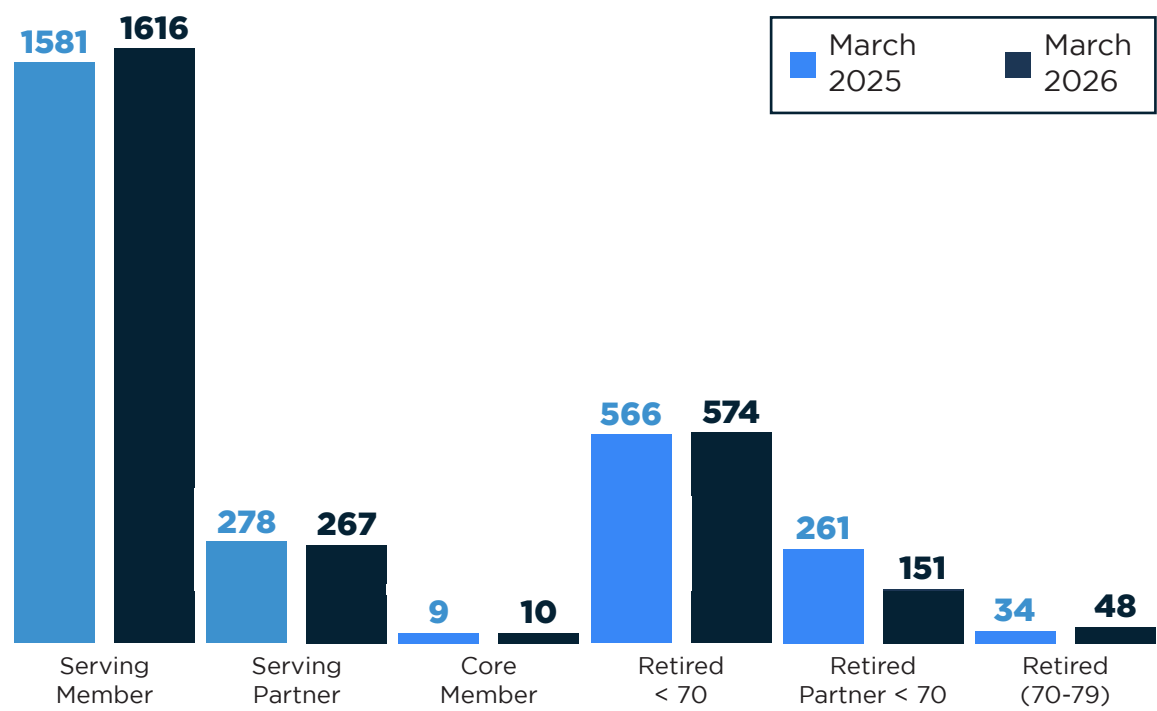
GP24

Services now includes access to a virtual physiotherapy service



Membership Numbers

North Wales Group Insurance Trust



Growth Opportunity

North Wales Police Group Insurance Scheme Trustees welcomes all members of the salaried policing family to the group scheme*. The Trustees are committed to growing officer and staff membership, raising awareness of the benefits of membership, and ensuring an inclusive, positive experience for all colleagues.

*Unfortunately non-salaried colleagues are unable to enter the Scheme.

Claims Experience

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LIFE (Data correct March 2026)

Year	Serving	Retired	Other	Life	TPA
2024-2025	£24,000	£55,000	£75,000	4	1
2025-2026	£96,000	£105,000	£25,000	6	0

CRITICAL ILLNESS (Data correct March 2026)

Year	Serving	Other	Claims No.	O/S	Reserves
2024-2025	£20,000	£12,000	4	0	0
2025-2026	£70,000	0	7	0	0

PERSONAL ACCIDENT (PTD/Loss of Use/PPD Data correct March 2026)

Year	Claims Settled	Total Settled	No. O/S	Total O/S
2024-2025	0	0	0	0
2025-2026	0	0	0	0

HOSPITAL BENEFIT (Data correct March 2026)

Year	Claims Settled	Total Settled	No. O/S	Total O/S
2024-2025	9	£950.00	0	0
2025-2026	10	£2,400.00	0	0

Claims Experience

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DENTAL BENEFIT (Data correct March 2026)

Year	Claims Settled	Total Settled	No. O/S	Total O/S
2024-2025	0	0	0	0
2025-2026	0	0	0	0

ON DUTY ASSAULT BENEFIT (Data correct March 2026)

Year	Claims Settled	Total Settled	No. O/S	Total O/S
2024-2025	0	0	0	0
2025-2026	3	£2,250.00	0	0

TREATMENT CENTRE BENEFITS (Data correct March 2026)

Year	Claims Settled	Total Settled	No. O/S	Total O/S
2024-2025	28	£1,960.00	0	0
2025-2026	36	£2,520.00	0	0

UNSOCIAL HOURS BENEFIT (Data correct March 2026)

Year	Claims Settled	Total Settled	No. O/S	Total O/S
2024-2025	7	£1,189.00	0	0
2025-2026	8	£1,769.00	0	0

Claims Experience

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COURT COMPENSATION (Data correct March 2026)

Year	Claims Settled	Total Settled	No. O/S	Total O/S
2024-2025	41	£8,161.26	0	0
2025-2026	40	£5,985.71	0	0

SICKNESS BENEFITS (Data correct March 2026)

Year	Claims Settled	Total Settled	No. O/S	Total O/S
2024-2025	1	£1,007.00	0	0
2025-2026	4	£20,475.49	2	£3,677.20

TRAVEL CLAIMS (Data correct Jan 2026)

Year	Claims Settled	Total Settled	Total Outstanding
2024-2025	91	£40,388.00	0
2025-2026	85	£39,169.00	£13,176.00

LEGAL EXPENSES (Data correct Dec 2025)

Year	No. of Claims	Paid Costs	Reserves	Total Incurred
Only one year's data due to change of provider				
2025-2026	39	£19,680.00	£44,922.80	£64,602.98

Claims Experience

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MOTOR BREAKDOWN (Data correct March 2026)

Year	Number of Claims	Cost of Claims
2024-2025	387	£45,492.71
2025-2026	400	£43,947.82

HOME EMERGENCY (Data correct March 2026)

Year	No. of Callouts	Cost of Claims
2024-2025	20	£5,264.72
2025-2026	29	£6,587.69

MOBILE PHONE (Data correct Dec 2025)

Year	Number of Claims	Cost of Claims
2024-2025	32	£22,526.00
2025-2026	24	£16,896.00

GP24 (Data correct March 2026)

Year	Cases
2024-2025	119
2025-2026	139

Claims Experience

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HEALTH ASSURED (Data correct March 2026)	
Year	Cases
2024-2025	21
2025-2026	19

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INSURANCEScheme



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