







# Infographic #1: Core Risk Metrics for a Typical Local Authority

<i>Annual Claims</i>	<b>EL</b> Employer's Liability 	<b>PL</b> Public Liability 	<b>PR</b> Property 	<b>MV</b> Motor Vehicle 
<b>Claim Frequency</b>	<i>3 claims per 1000 headcount</i>	<i>2 claims per 1000 population</i>	<i>N/A</i>	<i>100 claims per 100 vehicles</i>
<b>Average Claim</b>	<i>£10,000</i>	<i>£1,500</i>	<i>£5,000</i>	<i>£1,000</i>
<b>Cost / Exposure</b>	<i>£30 per head</i>	<i>£3 per head of population</i>	<i>£200K per £1bn sum insured</i>	<i>£1,000 per vehicle</i>
<b>Typical Range</b>	<i>£25-£50 per head (0.1-0.2% of payroll)</i>	<i>£1 -£4 per head of population</i>	<i>£200K-£500K per £1bn sum insured</i>	<i>£500-£1,000 per vehicle</i>


  
**Typical Annual Claims**  
*(before insurance)*

**£5-£10**  
*per head of population*




- Claims are predictable over long periods
- A long term funding rate (contribution rate) can plan for large claims (constitutional permanence)
- Except for small authorities, no need for short-termism (i.e. low excesses)