

**Oversight and Governance**

Chief Executive's Department

Plymouth City Council

Ballard House

Plymouth PL1 3BJ

T 01752 305155

[www.plymouth.gov.uk/democracy](http://www.plymouth.gov.uk/democracy)

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## Delegated Decisions

### Delegated Executive/Officer Decisions

Notice of call-in for non-urgent decisions must be given to the Democratic Support Team by 4.30 pm on Friday 12 December 2025. Please note – urgent decisions and non-key Council Officer decisions cannot be called in. Copies of the decisions together with background reports are available for viewing as follows:

- on the Council's Intranet Site at <https://modgov/mgDelegatedDecisions.aspx>
- on the Council's website at <https://tinyurl.com/3hwmppzp>

The decision detailed below may be implemented on 15 December 2025 if it is not called-in.

## **Delegated Decisions**

### **I. Councillor Jemima Laing, Deputy Leader of the Council, and Cabinet Member for Children's Social Care, Culture and Communications (Acting Leader):**

I.a. DL07 25/26 - Insurance Contracts from 01 April 2026

**(Pages 1 - 22)**

# EXECUTIVE DECISION

## made by a Cabinet Member



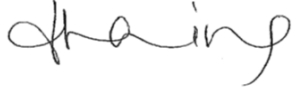
### REPORT OF ACTION TAKEN UNDER DELEGATED AUTHORITY BY AN INDIVIDUAL CABINET MEMBER

Executive Decision Reference Number – DL07 25/26

Decision	
1	<b>Title of decision:</b> Insurance Contracts from 01 April 2026.
2	<b>Decision maker:</b> Councillor Jemima Laing (Deputy Leader & Cabinet Member Cabinet Member for Children's Social Care, Culture and Communications) (Acting Leader).
3	<b>Report author and contact details:</b> Julie Steer (Insurance Manager) <a href="mailto:Julie.steer@plymouth.gov.uk">Julie.steer@plymouth.gov.uk</a> Tel 304921
4	<b>Decision to be taken:</b> <ol style="list-style-type: none"> <li>1. To approve the Business Case;</li> <li>2. To authorise the procurement process;</li> <li>3. Delegates the award of the contract(s) to the Service Director for Finance, where they do not already have authority to do so.</li> </ol>
5	<b>Reasons for decision:</b> <p>The current contracts cannot be extended any further. Long term agreements in respect of the Council's current insurance contracts expire on 31 March 2026 and there is an ongoing requirement for insurance services. This decision is to ensure that insurance contracts are awarded on time to avoid any gaps in cover when the council is not insured. A contract of five years with the option to extend is the preferred option due the following: Entering a longer agreement when rates are lower will provide longer term financial stability and less risk of exposure to premium volatility Local government reorganisation.</p>
6	<b>Alternative options considered and rejected:</b> <ol style="list-style-type: none"> <li>1. Not to award a new contract - the current contracts cannot be extended any further and the Council cannot be uninsured.</li> <li>2. To award a shorter contract – premiums could rise and would result in higher costs to the Council</li> </ol>
7	<b>Financial implications and risks:</b> It is not possible to predict the outcome of the tender with any degree of certainty, however an allowance has been made in the 26/27 budget for potential increases based on current market conditions. The project is predicted to require £8,500,000 revenue funding over 5 years, and up to £12,000,000 if option to extend is exercised as per Business Case.  (NB: recommended to undertake a minimum of a 5-year contract to take the Council through the Local Government Reorganisation)  The Council cannot find itself without insurance cover at 1 April 2026. In the absence of financial protection against material losses or compensation claims, it could incur substantial costs for which there would be no mitigating insurance cover. In addition, some classes of insurance are a legal requirement.

<b>8</b>	<b>Legal Implications:</b> Certain insurances are a legal requirement (Employers' Liability and Fidelity Guarantee). Other insurances cover the Council's assets and legal liabilities, transferring the financial risk to the insurer rather than exposing the Council to a catastrophic loss and/or series of claims.														
<b>9</b>	<b>Is the decision a Key Decision?</b> (please contact <a href="#">Democratic Support</a> for further advice) Please type an X into the relevant boxes	<table border="1"> <tr> <td><b>Yes</b></td> <td><b>No</b></td> <td><b>Per the Constitution, a key decision is one which:</b></td> </tr> <tr> <td></td> <td><b>X</b></td> <td>in the case of <b>capital</b> projects and contract awards, results in a new commitment to spend and/or save in excess of <b>£3million</b> in total</td> </tr> <tr> <td><b>X</b></td> <td></td> <td>in the case of <b>revenue</b> projects when the decision involves entering into new commitments and/or making new savings in excess of <b>£1 million</b> annually</td> </tr> <tr> <td></td> <td><b>X</b></td> <td>is <b>significant</b> in terms of its effect on communities living or working in an area comprising <b>two or more</b> wards in the area of the local authority.</td> </tr> </table>	<b>Yes</b>	<b>No</b>	<b>Per the Constitution, a key decision is one which:</b>		<b>X</b>	in the case of <b>capital</b> projects and contract awards, results in a new commitment to spend and/or save in excess of <b>£3million</b> in total	<b>X</b>		in the case of <b>revenue</b> projects when the decision involves entering into new commitments and/or making new savings in excess of <b>£1 million</b> annually		<b>X</b>	is <b>significant</b> in terms of its effect on communities living or working in an area comprising <b>two or more</b> wards in the area of the local authority.	
<b>Yes</b>	<b>No</b>	<b>Per the Constitution, a key decision is one which:</b>													
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	<b>X</b>	is <b>significant</b> in terms of its effect on communities living or working in an area comprising <b>two or more</b> wards in the area of the local authority.													
	If yes, date of publication of the notice in the <a href="#">Forward Plan of Key Decisions</a>	<a href="#">Insurance Contracts Commencement of Procurement Process</a> 4 November 2025													
<b>10</b>	<b>Please specify how this decision is linked to the Council's corporate plan/Plymouth Plan and/or the policy framework and/or the revenue/capital budget:</b>	This decision will ensure continuity of insurance protection of the Council's assets and provide financial protection against legitimate claims for insurable losses. Provision for the cost of the insurance programme is built into the Medium Term Financial Plan.													
<b>11</b>	<b>Please specify any direct environmental implications of the decision (carbon impact)</b>	None													
<b>Urgent decisions</b>															
<b>12a</b>	<b>Is the decision urgent and to be implemented immediately in the interests of the Council or the public?</b> Please type an X into the relevant box	<table border="1"> <tr> <td></td> <td></td> <td>(If yes, please contact Democratic Support (<a href="mailto:democraticsupport@plymouth.gov.uk">democraticsupport@plymouth.gov.uk</a>) for advice)</td> </tr> <tr> <td><b>No</b></td> <td><b>X</b></td> <td><b>(If no, go to section 13a)</b></td> </tr> </table>			(If yes, please contact Democratic Support ( <a href="mailto:democraticsupport@plymouth.gov.uk">democraticsupport@plymouth.gov.uk</a> ) for advice)	<b>No</b>	<b>X</b>	<b>(If no, go to section 13a)</b>							
		(If yes, please contact Democratic Support ( <a href="mailto:democraticsupport@plymouth.gov.uk">democraticsupport@plymouth.gov.uk</a> ) for advice)													
<b>No</b>	<b>X</b>	<b>(If no, go to section 13a)</b>													
<b>12b</b>	<b>Reason for urgency:</b>														
<b>12c</b>	<b>Scrutiny Chair Signature:</b>  <b>Scrutiny Committee name:</b>	<b>Date</b>													

	<b>Print Name:</b>			
<b>Consultation</b>				
<b>I3a</b>	<b>Are any other Cabinet members' portfolios affected by the decision?</b> Please type an X into the relevant box	<b>Yes</b>	<b>X</b>	
		<b>No</b>		<b>(If no go to section 14)</b>
<b>I3b</b>	<b>Which other Cabinet member's portfolio is affected by the decision?</b>	Cllr Mark Lowry (Cabinet Member for Finance)		
<b>I3c</b>	<b>Date Cabinet member consulted</b>	26/11/25 & 3/12/25		
<b>I4</b>	<b>Has any Cabinet member declared a conflict of interest in relation to the decision?</b> Please type an X into the relevant box	<b>Yes</b>		If yes, please discuss with the Monitoring Officer
		<b>No</b>	<b>X</b>	
<b>I5</b>	<b>Which Corporate Management Team member has been consulted?</b>	<b>Name</b>	Ian Trisk-Grove	
		<b>Job title</b>	Service Director for Finance	
		<b>Date consulted</b>	1/10/25, 16/10/25, 26/11/25, 27/11/25	
<b>Sign-off</b>				
<b>I6</b>	<b>Sign off codes from the relevant departments consulted:</b>	<b>Democratic Support (mandatory)</b>	JS47 25/26	
		<b>Finance (mandatory)</b>	ITG.25.26.092	
		<b>Legal (mandatory)</b>	LS/00001312/1/AC/1/12/25	
		<b>Procurement (if applicable)</b>	KK/PS/805/ED/12/25	
		<b>Corporate property (decisions involving Council owned land or facilities) (if applicable)</b>	N/A	
		<b>Human Resources (if applicable)</b>	N/A	
<b>Appendices</b>				
<b>I7</b>	<b>Ref.</b>	<b>Title of appendix</b>		
	A	Business Case for Insurance Renewal		
	B	Equalities Impact Assessment		
	C	Climate Impact Assessment		
<b>Confidential/exempt information</b>				

<b>18a</b>	<b>Do you need to include any confidential/exempt information?</b> Please type an X into the relevant box	<b>Yes</b>		If yes, prepare a second, confidential ('Part II') briefing report and indicate why it is not for publication by virtue of Part I of Schedule 12A of the Local Government Act 1972 by ticking the relevant box in <b>18b</b> below.  (Keep as much information as possible in the briefing report that will be in the public domain)				
		<b>No</b>	<b>X</b>					
		<b>Exemption Paragraph Number</b>						
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>
<b>18b</b>	<b>Confidential/exempt briefing report title:</b>							
<b>Background Papers</b>								
<b>19</b>	Please list all unpublished, background papers relevant to the decision in the table below.  Background papers are <u>unpublished</u> works, relied on to a material extent in preparing the report, which disclose facts or matters on which the report or an important part of the work is based. If some/all of the information is confidential, you must indicate why it is not for publication by virtue of Part I of Schedule 12A of the Local Government Act 1972 by ticking the relevant box.							
<b>Title of background paper(s)</b>		<b>Exemption Paragraph Number</b>						
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>
<b>Cabinet Member Signature</b>								
<b>20</b>	I agree the decision and confirm that it is not contrary to the Council's policy and budget framework, Corporate Plan or Budget. In taking this decision I have given due regard to the Council's duty to promote equality of opportunity, eliminate unlawful discrimination and promote good relations between people who share protected characteristics under the Equalities Act (2010) and those who do not. For further details please see the EIA attached.							
<b>Signature</b>				<b>Date of decision</b>		05/12/2025		
<b>Print Name</b>		Councillor Jemima Laing (Deputy Leader)						

## BUSINESS CASE

Insurance Contracts from 01 April 2026.



## EXECUTIVE SUMMARY

Long term agreements in respect of the Council's current insurance contracts expire on 31 March 2026 and there is an ongoing requirement for insurance services.

The only option available to the Council after full consideration of all alternatives and to ensure all Legal and Procurement Regulations are complied with is to proceed with an OJEU compliant tender.

*Key risks*

The Council cannot find itself without insurance cover at 1 April 2026. In the absence of financial protection against material losses or compensation claims it will incur substantial costs for which there would be no mitigating insurance cover. In addition, some classes of insurance are a legal requirement.

*Recommended decision*

It is recommended that the Deputy Leader of the Council:

- Approves the Business Case
- Authorises the procurement process
- Delegates the award of the contract(s) to Service Director for Finance, where they do not already have authority to do so

## SECTION I: PROJECT DETAIL

<b>Project Value (indicate capital or revenue)</b>	<b>£8,500,000</b> – over 5 years impacting the Revenue budget and up to £12,000,000 if option to extend is exercised as per Business Case  (NB: recommended to undertake a minimum of a 5-year contract to take the Council through the Local Government Reorganisation)	<b>Contingency (show as £ and % of project value)</b>	N/a –tender process to deliver best value renewal premiums.  Budget to be incorporated into the overall 2026/27 setting process
Programme	N/a	Directorate	Finance
Portfolio Holder	Cllr Mark Lowry, Finance	Service Director	Ian Trisk-Grove

Senior Responsible Officer (client)	Julie Steer	Project Manager	Julie Steer
Address and Post Code	Insurance Manager	Ward	N/a
<b>Current Situation:</b> (Provide a brief, concise paragraph outlining the current situation and explain the current business need, problem, opportunity or change of circumstances that needs to be resolved)			
<p>Long term agreements in respect of the Council's current insurance contracts expire on 31 March 2026 and there is an ongoing requirement for insurance services.</p> <p>The Council cannot find itself without insurance cover at 1 April 2026. This is because it will acquire very large financial risks for which there would be no mitigating insurance cover. In addition some classes of insurance are a legal requirement.</p>			
<b>Proposal:</b> (Provide a brief, concise paragraph outlining your scheme and explain how the business proposal will address the current situation above or take advantage of the business opportunity) <b>and</b> (What would happen if we didn't proceed with this scheme?)			
<p>Traditionally the contracts have been placed on a 3 year basis (with the option to extend for a further 2 years should premium rates remain favourable) in order to attract competitive premiums and to give greater budget stability. Traditionally the option to exercise the extensions has been adopted.</p> <p>As it is not possible to extend the existing contracts any further the Council has no option other than to go to tender. This can be achieved through various frameworks available. The YPO Framework was the route taken for the last tender exercise and all insurers that can access it have been vetted as part of the process.</p> <p>Option 1 – Tender for a 3 year contract with the option to extend for 2 (1+1)</p> <p>Option 2 – Tender for a 5 year contract with the option to extend for 2 (1+1)</p> <p>Option 1 above has been considered, however, the Council's Insurance Consultants have recommended a 5 year contract for two main reasons. Firstly, the current market is soft and therefore premiums could begin to rise during this timeframe. Entering a longer agreement when rates are lower will provide longer term financial stability and less risk of exposure to premium volatility. Secondly, a 5 year agreement will ensure continuity of cover during and after Local Government Reorganisation. This means that should the Council's risk change, the Council will not have to face presenting a new risk profile to the market at the risk of increased rates and/or the possibility of reduced insurer appetite to insure altogether. A 5 year contract should ensure that it will still be in place should LGR be delayed beyond 2028.</p>			
<b>Why is this your preferred option:</b> (Provide a brief explanation why this option is preferred) <b>and</b> (Explain why this is a good capital investment and how this would be an advantage for the Council) <b>and</b> (explain how the preferred option is the right balance between the risks and benefits identified below).			
<p>The YPO Framework is the preferred option and will provide access to the key insurers for the considerable range of insurances required. This route will also eliminate the need to make the aforementioned checks on insurer's as this is already undertaken by the YPO</p>			



before they can subscribe, thus saving the Council time during the process. Finally, it will promote healthy competition resulting in competitive quotes and best value for money. Historically we have extended three year contracts to five years so going out for an initial five year term has the same result.

**Option Analysis:** (Provide an analysis of ‘other’ options which were considered and discounted, the options considered must be a ‘do Nothing’ and ‘do minimum’ and ‘viable alternative’ options. A SWOT – Strength, Benefit, Opportunity, Threat analysis could be attached as an appendix).

Do Nothing Option	The Council cannot be without insurance as stated above
List Risk / Issues:	The Council would have to fund all material losses and compensation claims made against it.
Why did you discount this option	The Council needs financial protection of its assets and liabilities and cannot afford to entirely self-insure. Certain covers are also legally required
Do minimum option	Tender for a 3 year contract with the option to extend for further 2 years (I+I)
List Risk / Issues:	The current market testing is soft and therefore premiums could begin to rise during this timeframe
Why did you discount this option	Entering a longer agreement when rates are lower will provide longer term financial stability and less risk of exposure to premium volatility.

#### Strategic Case:

Explain how the project delivers or supports delivery of Joint Local Plan/Plymouth Plan Policies (include policy references)	<p>Renewing insurance services is essential to safeguarding the delivery of both the Plymouth City Council Corporate Plan and the wider Plymouth Plan. These plans set out ambitious objectives for economic growth, community wellbeing, and sustainable development, all of which rely on the continuity and resilience of council operations.</p> <p>Comprehensive insurance coverage ensures that key services, assets, and projects are protected against unforeseen risks, enabling the council to maintain financial stability and deliver on its commitments to residents and businesses. Without robust insurance arrangements, the ability to achieve strategic priorities and respond effectively to challenges would be significantly compromised.</p>
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**Project Governance :**

The Insurance Manager will provide the Council's brokers, Marsh Ltd, with the information necessary to prepare the tender documents. This will involve consultation with Procurement who will ultimately upload the final ITT onto the STSW Portal. The bids will be evaluated using an agreed scoring mechanism to establish the best value for money for the Council. Procurement will have an oversight of the process with the Service Director for Finance responsible for awarding the contracts.

**Contract Milestones and Dates:**

Live on STSW Portal	04.12.25
To receive clarifications from Tenderers	22.12.25
Final date for PCC to answer clarifications	09.1.26
Tender Return	23.1.26
Evaluations to be completed	26.2.26
Contract Award/Completion of internal documentation <i>Contract Start date 01/04/2026</i>	27.3.26

<b>Who are the key customers and Stakeholders</b>	Employees, members of the public, commercial tenants and businesses	<b>Which Partners are you working with</b>	N/A
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**SECTION 3: CONSULTATION**

Does this business case need to go to CMT	No	Date business case approved by CMT (if required)	N/A
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**Low Carbon**

What is the anticipated impact of the proposal on carbon emissions	N/A
How does it contribute to the Council becoming Carbon neutral by 2030	N/A

Have you engaged with Procurement Service.	Yes
Procurement route options considered for goods, services or works	Framework
Procurements Recommended route.	YPO Framework
Who is your Procurement Lead.	Kim Kingdom

<b>Which Members have you engaged with and how have they been consulted</b> <i>(including the Leader, Portfolio Holders and Ward Members)</i>	Cllr Lowry, Portfolio Holder for Finance
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<b>Confirm you have taken necessary Legal advice, is this proposal State Aid compliant, if yes please explain why.</b>	The Council's own Legal Services department have been consulted. No subsidy control issues arising.
Who is your Legal advisor you have consulted with.	Alison Critchfield

<b>Equalities Impact Assessment completed</b> (This is a working document which should inform the project throughout its development. The final version will need to be submitted with your Executive Decision)	Yes
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#### SECTION 4: FINANCIAL ASSESSMENT

**FINANCIAL ASSESSMENT :** In this section the robustness of the proposals should be set out in financial terms. The Project Manager will need to work closely with the capital and revenue finance teams to ensure that these sections demonstrate the affordability of the proposals to the Council as a whole.

The financial robustness of the insurance renewal proposals will be demonstrated through the open tender process, which this business case endorses.

Detailed cost analysis, including premium projections and risk mitigation benefits, will be incorporated to evidence that the renewal is sustainable within existing budgets and supports long-term financial resilience. This assessment will provide assurance that the recommended option delivers optimal protection without compromising the Council's financial responsibilities.

**SECTION 6: RECOMMENDATION AND ENDORSEMENT**


It is recommended that the Deputy Leader of the Council:

- Approves the Business Case
- Authorises the procurement process
- Delegates the award of the contract(s) to Service Director for Finance, where they do not already have authority to do so.

<b>Councillor Mark Lowry (Cabinet Member for Finance)</b>		<b>Service Director</b>	
Email dated:	03.DEC.2025	Ian Trisk-Grove Service Director for Finance (s151)	
<del>Or signed:</del>	Signed:	Either email dated:	03.DEC.2025
		Date: 03.DEC.2025	

# EQUALITY IMPACT ASSESSMENT – INSURANCE CONTRACTS FROM 01 APRIL 2026.

## SECTION ONE: INFORMATION ABOUT THE PROPOSAL

<b>Author(s):</b> The person completing the EIA template.	Julie Steer, Insurance Manager	<b>Department and service:</b>	Insurance, Finance Department, Customer & Corporate Services	<b>Date of assessment:</b>	2/12/25
<b>Lead Officer:</b> Head of Service, Service Director, or Strategic Director.	Ian Trisk-Grove, Service Director for Finance	<b>Signature:</b>		<b>Approval date:</b>	03.DEC.2025
<b>Overview:</b>	<p>The award of insurance contracts with effect from 1 April 2026 following a formal tender.</p> <p>These are corporate insurance contracts which concern the protection of the Council's assets from insured losses as well as protection from the financial impact of compensation claims.</p> <p>The beneficiaries of the insurance contracts will be the Council itself or its component services or third parties who have legitimate claims for compensation due to physical damage to property or personal injury occasioned by the negligent acts of the Council.</p> <p>Entitlement to compensation is free of any policy exclusions or specific clauses that affect or prejudice minority groups and no adverse impacts are therefore anticipated through the award of insurance contracts or their future administration.</p>				
<b>Decision required:</b>	<p>To approve the Business Case</p> <p>To authorise the procurement process</p> <p>Delegates the award of the contract(s) to the Service Director for Finance where they do not already have authority to do so.</p>				

## SECTION TWO: EQUALITY IMPACT ASSESSMENT SCREENING TOOL

<b>Potential external impacts:</b>	<b>Yes</b>		<b>No</b>	<b>X</b>
Does the proposal have the potential to negatively impact service users, communities or residents with protected characteristics?				

<b>Potential internal impacts:</b> Does the proposal have the potential to negatively impact Plymouth City Council employees?	<b>Yes</b>		<b>No</b>	<b>X</b>
Is a full Equality Impact Assessment required? (if you have answered yes to either of the questions above then a full impact assessment is required and you must complete section three)	<b>Yes</b>		<b>No</b>	<b>X</b>
If you do not agree that a full equality impact assessment is required, please set out your justification for why not.	No adverse impacts are anticipated.			

SECTION THREE: FULL EQUALITY IMPACT ASSESSMENT

Protected characteristics (Equality Act, 2010)	Evidence and information (e.g. data and consultation feedback)	Adverse impact	Mitigation activities	Timescale and responsible department
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<b>Age</b>	<p>Plymouth</p> <ul style="list-style-type: none"><li>• 16.4 per cent of people in Plymouth are children aged under 15.</li><li>• 65.1 per cent are adults aged 15 to 64.</li><li>• 18.5 percent are adults aged 65 and over.</li><li>• 2.4 percent of the resident population are 85 and over.</li></ul> <p>South West</p> <ul style="list-style-type: none"><li>• 15.9 per cent of people are aged 0 to 14, 61.8 per cent are aged 15 to 64.</li><li>• 22.3 per cent are aged 65 and over.</li></ul> <p>England</p> <ul style="list-style-type: none"><li>• 17.4 per cent of people are aged 0 to 14.</li><li>• 64.2 per cent of people are aged 15 to 64.</li><li>• 18.4 per cent of people are aged 65 and over.</li></ul> <p>(2021 Census)</p>			
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<p><b>Care experienced individuals</b></p> <p>(Note that as per the Independent Review of Children's Social Care recommendations, Plymouth City Council is treating care experience as though it is a protected characteristic).</p>	<p>It is estimated that 26 per cent of the homeless population in the UK have care experience. In Plymouth there are currently 7 per cent of care leavers open to the service (6 per cent aged 18-20 and 12 per cent of those aged 21+) who are in unsuitable accommodation.</p> <p>The Care Review reported that 41 per cent of 19-21 year old care leavers are not in education, employment or training (NEET) compared to 12 per cent of all other young people in the same age group.</p> <p>In Plymouth there are currently 50 per cent of care leavers aged 18-21 Not in Education Training or Employment (54 per cent of all those care leavers aged 18-24 who are open to the service).</p> <p>There are currently 195 care leavers aged 18 to 20 (statutory service) and 58 aged 21 to 24 (extended offer). There are more care leavers aged 21 to 24 who could return for support from services if they wished to.</p>			
<p><b>Disability</b></p>	<p>9.4 per cent of residents in Plymouth have their activities limited 'a lot' because of a physical or mental health problem.</p> <p>12.2 per cent of residents in Plymouth have their activities limited 'a little' because of a physical or mental health problem (2021 Census)</p>			



<b>Gender reassignment</b>	0.5 per cent of residents in Plymouth have a gender identity that is different from their sex registered at birth. 0.1 per cent of residents identify as a trans man, 0.1 per cent identify as non-binary and, 0.1 per cent identify as a trans women (2021 Census).			
<b>Marriage and civil partnership</b>	40.1 per cent of residents have never married and never registered a civil partnership. 10 per cent are divorced, 6 percent are widowed, with 2.5 per cent are separated but still married.  0.49 per cent of residents are, or were, married or in a civil partnerships of the same sex. 0.06 per cent of residents are in a civil partnerships with the opposite sex (2021 Census).			
<b>Pregnancy and maternity</b>	The total fertility rate (TFR) for England was 1.62 children per woman in 2021. The total fertility rate (TFR) for Plymouth in 2021 was 1.5.			

<b>Race</b>	<p>In 2021, 94.9 per cent of Plymouth's population identified their ethnicity as White, 2.3 per cent as Asian and 1.1 per cent as Black (2021 Census)</p> <p>People with a mixed ethnic background comprised 1.8 per cent of the population. 1 per cent of the population use a different term to describe their ethnicity (2021 Census)</p> <p>92.7 per cent of residents speak English as their main language. 2021 Census data shows that after English, Polish, Romanian, Chinese, Portuguese, and Arabic are the most spoken languages in Plymouth (2021 Census).</p>			
<b>Religion or belief</b>	<p>48.9 per cent of the Plymouth population stated they had no religion. 42.5 per cent of the population identified as Christian (2021 Census).</p> <p>Those who identified as Muslim account for 1.3 per cent of Plymouth's population while Hindu, Buddhist, Jewish or Sikh combined totalled less than 1 per cent (2021 Census).</p>			
<b>Sex</b>	<p>51 per cent of our population are women and 49 per cent are men (2021 Census).</p>			
<b>Sexual orientation</b>	<p>88.95 per cent of residents aged 16 years and over in Plymouth describe their sexual orientation as straight or heterosexual. 2.06 per cent describe their sexuality as bisexual, 1.97 per cent of people describe their sexual orientation as gay or lesbian. 0.42 per cent of residents describe their sexual orientation using a different term (2021 Census).</p>			

SECTION FOUR: HUMAN RIGHTS IMPLICATIONS

Human Rights	Implications	Mitigation Actions	Timescale and responsible department
	None	N/A	

SECTION FIVE: OUR EQUALITY OBJECTIVES

Equality objectives	Implications	Mitigation Actions	Timescale and responsible department
<b>Work together in partnership to:</b> <ul style="list-style-type: none"><li>▪ promote equality, diversity and inclusion</li><li>▪ facilitate community cohesion</li><li>▪ support people with different backgrounds and lived experiences to get on well together</li></ul>	There will be no adverse impact		
<b>Give specific consideration to care experienced people to improve their life outcomes, including access to training, employment and housing.</b>	There will be no adverse impact		
<b>Build and develop a diverse workforce that represents the community and citizens it serves.</b>	There will be no adverse impact		
<b>Support diverse communities to feel confident to report crime and anti-social behaviour, including hate crime and hate incidents, and work with partners to ensure Plymouth is a city where everybody feels safe and welcome.</b>	There will be no adverse impact		

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# Insurance renewals 2026

## Project details

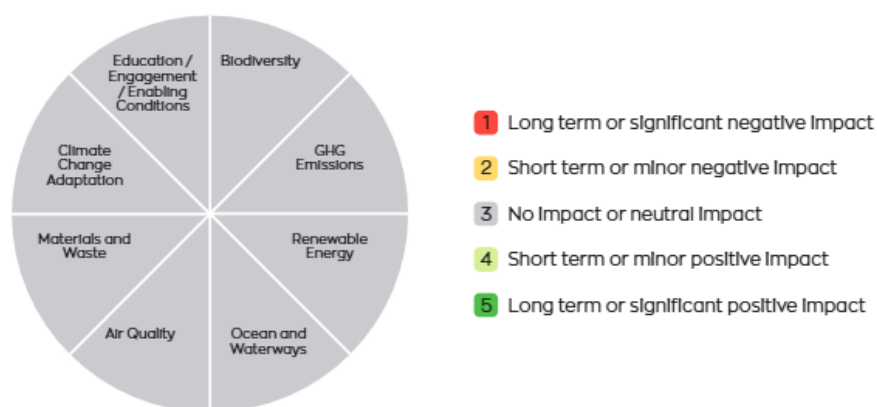
### Assessment author

Julie Steer

### Project summary

Tendering insurance contracts for the Council to start 1/4/26

## Summary of assessment



## Assessment scores

### Biodiversity

#### Score

(3) No impact or neutral impact

#### Score justification

Not applicable - renewal of Council's insurance policies

### GHG Emissions

#### Score

(3) No impact or neutral impact

**Score justification**

Not applicable - renewal of Council's insurance policies

## Renewable Energy

**Score**

(3) No impact or neutral impact

**Score justification**

Not applicable - renewal of Council's insurance policies

## Ocean and Waterways

**Score**

(3) No impact or neutral impact

**Score justification**

Not applicable - renewal of Council's insurance policies

## Air Quality

**Score**

(3) No impact or neutral impact

**Score justification**

Not applicable to renewal of Council's insurance policies

## Materials and Waste

**Score**

(3) No impact or neutral impact

**Score justification**

Not applicable to renewal of Council's insurance policies

## Climate Change Adaptation

**Score**

(3) No impact or neutral impact

**Score justification**

Not applicable to renewal of Council's insurance policies

## **Education / Engagement / Enabling Conditions**

### **Score**

(3) No impact or neutral impact

### **Score justification**

Not applicable to renewal of Council's insurance policies

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