



Northern Ireland Council for Voluntary Action

# Insuring the future of the sector

*The Impact of Changes in Insurance  
on the Voluntary and Community Sector*

A report for NICVA by  
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May 2003

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## Acknowledgements

We would like to acknowledge the fundamental part played by the organisations which gave of their time so freely in order to respond to this survey. Without the co-operation of the many groups which responded to this survey, it would not have been possible to produce this report.

## Summary

NICVA members and other organisations within the voluntary and community sector had voiced their concerns about substantial increases in the cost of premiums and the difficulties they were experiencing in renewing their current insurance, getting full or adequate cover and in some cases obtaining insurance at all. As the information had been largely anecdotal NICVA decided to undertake a research project and associated seminar to investigate these issues and to quantify how widespread this problem is.

A telephone survey was carried out in April 2003. A total of 220 organisations responded to the survey (55% response rate).

- 75% of the organisations surveyed for this research had experienced substantial increases in their insurance premiums.
- The mean cost of insurance premiums twelve months ago was £8,400 for voluntary and community organisations. This has risen to a mean cost of £13,435. Overall, this represents a total increase, over a twelve month period, of 60%.
- Organisations which deal directly with children or young people are the most affected in terms of insurance increases (66% stated they have experienced substantial increases in insurance premiums over the last twelve months).
- 31% of organisations which have experienced increases in their insurance premiums believe that it is attributable to the 'situation in the world's financial markets'.
- Approximately one in ten organisations experienced an increase in insurance costs because of an expansion or growth in their operations (11%).
- The majority of organisations will have to find additional funding from sources intended for other purposes (49%) to cover the increased insurance costs.
- 23% of organisations feel they will have to rationalise some of the services they provide and in 2% of cases the respondents believe the organisation will be faced with closure.

Based on the findings of this research and the outcomes of the seminar, a number of recommendations are suggested that may alleviate some of the negative and costly experiences articulated by organisations during this research.

- Voluntary and community organisations should be provided with sufficient information regarding adequate insurance cover.
- Organisations should be encouraged to prepare for the renewal of their insurance, and not assume brokers or the insurance company will automatically renew their policies.
- Steps must also be taken to make organisations insurance aware and educate them in how to manage their budgets and allow for additional increases.

- Voluntary and community organisations need practical training in risk assessment and risk management techniques. It must be noted that being a more risk aware organisation will not guarantee cover or lower insurance costs, it will however strengthen the organisation's case and insurance companies will be more likely to provide cover. Therefore a model of best practice for risk assessment and management should be developed.
- Group schemes provide brokers with more buying power when dealing with the insurance companies. Therefore, the potential for sub-sectoral schemes which have a 'distinct grouping of risk' should be investigated.
- Individuals serving on management committees need awareness training into the adequacy of their current insurance cover and to what extent they are personally liable if something should go wrong.
- NICVA, in its representative role, should lobby funders and government on behalf of the sector, to raise awareness of the impact of the changes in insurance cover and costs.

## 1. Research: Introduction

***'Insurance premiums are on the increase and no sector is feeling it more than charities.'*** (NCVO, 2003)

Whether you are a home owner, driver, business or charity, insurance premiums have risen dramatically over the past twelve months. The blame for this has been attributed to world events and a down turn in the world's financial markets but what is the effect on the ground? According to a survey carried out by the Federation of Small Businesses (FSB), over a quarter of businesses experienced an increase of more than 100% within the last year, and a small number experienced rises of more than 500%. Obviously, a rise of such magnitude would have a major impact on voluntary and community groups across Northern Ireland, forcing many to close and others to curtail the services they provide. It is therefore the intention of this research to measure the extent and scale of insurance increases in the voluntary and community sector in Northern Ireland.

To date there has been considerable research to investigate why insurance premiums have increased and what effect this is having on voluntary and community groups. The Charity Finance Directors Group (CDFG) research proposed that the main reasons for the rise of insurance premiums was due to lower investment returns, the need to produce an underwriting profit, the 9/11 World Trade Center disaster, the collapse of independent insurance, increased weather, fire and theft losses, and the correlation between the losses of different classes of risk previously not recognised. Other reasons included the introduction of 'no win, no fee' legal services, and NHS proposals to recover costs of accidents.

The NCVO (National Council for Voluntary Organisations) survey '*A Risky Business: The Impact on the Voluntary and Community Sector of Rising Insurance Premiums*', suggests that many groups in the sector operate on small budgets, and the rise in insurance is having a considerable impact on many groups. Insurance premiums have increased in all areas. Public and Employment Liability has risen, cover for accidents and health insurance, as well as motor/minibus insurance.

The Insurance Cover Working Group (ICWG) drew up a paper to inform Ministers of the serious nature of the problems faced by the voluntary and community sector regarding insurance. Their concern is that many organisations will not 'give up'. They will continue to operate, despite the risk of not being adequately or fully insured. It will also have an effect on organisations' grants and funding. They will use the money to buy insurance, but will be left with insufficient funds to provide a good quality service to their service users.

An additional problem faced by voluntary and community organisations is that insurance companies will not renew their financial contract, and in some cases contracts have been withdrawn giving as little as 48 hours notice.

BBC World News reported that "A charity that works with children at risk says it may be forced to close because it cannot afford rocketing insurance costs". Atlow Mill Centre is now faced with an insurance rise of almost £15,000. The problem is that it will affect service users the most. Those who are socially excluded or marginalised within the community will surely be affected, and become more disadvantaged and vulnerable.

Charity Times published an article on ways of coping with the problems faced by voluntary and community groups. Mark Ingram (2003) claims that the emphasis Government has placed on charities working in partnership with local authorities is having some negative effects. New legislation and regulatory control brought about through these partnerships make it almost impossible for voluntary and community groups to effectively provide an innovative and cost effective service. According to Ingram, the 'bureaucratic nightmares' increase costs, discourage volunteers, and beneficiaries have higher expectations.

Ingram recommends that it is essential that voluntary and community groups identify risks, and manage them accordingly. This is linked to obtaining cost-effective quality insurance, 'cheapest is not always best'. Insurance companies are undergoing changes and rationalisation. The higher incidence of claims, greater awareness of vulnerability in a litigious society, and lower investment returns have forced insurance companies to rethink their policies. As a result voluntary and community groups are faced with increased insurance premiums and renewal difficulties.

From the insurance perspective, insurers recommend that groups should be risk aware, and that risk assessments should be carried out on an ongoing basis. This could prevent future difficulties in obtaining insurance for additional activities. Peter Davy, writing for Charity Times says: "Before charities ask if they can afford the expense of proper risk management controls, they might like to ask whether they can afford to do without them".

### **1.1 Aims of the research**

This research has been carried out in response to concerns raised by NICVA members relating to the fact that increased insurance premiums are having a significant effect on the voluntary and community sector. To date information has been largely anecdotal and it is the express intention of this research to quantify how widespread this problem is. The sustainability of the voluntary and community sector is being threatened by the rise of insurance premiums and it is believed that many organisations are running the risk of not being adequately insured. Therefore the objectives of this research project are to:

- Examine the overall global context in which insurance premiums have increased, with particular relevance to activities undertaken in the sector.
- Assess the impact on the voluntary and community sector of these increases.
- Determine if a particular sub-sector or activity has been more affected than another.
- Assess the prevalence of a withdrawal of cover or a refusal on the part of insurance companies to renew policies.

### **1.2 Overview of the voluntary and community sector**

In Northern Ireland there are between 4,500 and 5,000 voluntary and community organisations in operation. The majority of funding comes from the Government which accounts for 37.4% of total income. Donations are made to organisations by beneficiaries and the public. The business sector donated £12.41 million. In 2000/01, the gross income for the voluntary and community sector was £657.1 million (NICVA, 2002).

## 2. Methodology

A representative sample of 400 voluntary and community organisations was selected from NICVA's SectorNet database. The sample was stratified based on the organisation's overall income as is shown in Table 1 (organisations with an income of £10,000 or less were not included). Organisations were informed by a letter that they had been included in the sample and where possible were asked to nominate the appropriate person to speak to about insurance matters. The research was conducted during April 2003 using a telephone survey and if organisations did not want to be included in the research, they were removed from the sample and replaced with an organisation of similar size. If no contact could be made the researcher attempted one further time and if no contact was made after the second attempt the organisation was removed from the sample. A copy of the interview schedule can be found in Appendix 1. In total 220 organisations responded to the survey which equates to a response rate of 55%.

**Table 1: Response rate by income**

Income	Actual responses	Overall sample	% response rate
£10,001- £100,000	114	224	50.8
£100,001 - £250,000	48	83	57.8
£250,001 - £500,000	24	35	68.5
£500,001 - £1 million	19	27	70.3
>£1 million	15	31	48.3
	<b>220</b>	<b>400</b>	<b>100</b>

**Table 2: Response rate by main beneficiary group**

	Actual responses	Overall sample	% response rate
Children/young people	59	119	49.6
Older people	11	18	61.1
People with disabilities/special needs	12	34	35.3
People with a particular ethnic or racial background	3	4	75.0
Other charities/voluntary bodies	10	19	52.6
Mental health	1	6	16.7
Parents	3	8	37.5
Drugs/substance/alcohol abuse (general)	3	5	60.0
Unemployed	10	14	71.4
Victim support	3	6	50.0
Women	8	14	57.1
Adult training	2	7	28.6
Carers	2	4	50.0
General public	27	50	54.0
Volunteers	5	9	55.6
Other	32	43	74.4
Not known	29	40	72.5
	<b>220</b>	<b>400</b>	<b>100</b>

### 3. Findings

First, organisations were asked if they had experienced a substantial increase in their insurance premiums over the last twelve months.

**Table 3: Substantial increases in insurance premiums**

	%
Yes	75
No	21
Do not know	4

The research found that 75% of the organisations surveyed for this research had experienced substantial increases in their insurance premiums over the past twelve months.

The mean cost of insurance premiums twelve months ago was **£8,400**. This has risen to a mean cost of **£13,435**. Overall, this represents a total increase, over a twelve month period, of 60%.

**Table 4: Overall percentage increases in insurance premiums**

	%
0-20% increase	44
20-50% increase	37
50-100% increase	10
No increase	3
Overall reduction in costs	6

When these overall figures are broken down further, as in Table 4, they reveal that over a third of organisations surveyed had experienced an increase of between 20% and 50%.

Table 5 examines where these increases have been focused in terms of the size of the organisation.

**Table 5: Insurance increases in relation to income**

Income	%
£10,001- £100,000	50
£100,001 - £250,000	23
£250,001 - £500,000	10
£500,001 - £1 million	10
>£1 million	7

Further analysis of the results found that 50% of organisations with an annual income of £10,001-£100,000 have been affected by insurance increases, whereas, 7% of organisations with an annual income of more than £1 million have reported increases in their insurance costs. As will be shown later, smaller organisations often

do not have the resources or knowledge to reduce insurance costs or find more competitive quotations.

**Table 6: Insurance increases by main beneficiaries**

	<b>% change</b>
Children/young people	66
Older people	41
People with disabilities/special needs	33
People with a particular ethnic or racial background	26
Charities/voluntary bodies	25
Mental health	7
Parents	-22
Drugs/substance/alcohol abuse (general)	-1
Unemployed	-3
Victim support	19
Women	44
Adult training	17
Carers	15
General public	29
Volunteers	29
Other	20

Table 6 demonstrates there are also variations in insurance costs according to the main beneficiary group of the organisation. Those organisations which deal directly with children or young people are the most affected in terms of insurance increases. Organisations which work in this area on average have experienced a 66% increase in premiums over the last twelve months. Those organisations which work with women and older people are also experiencing significant increases (44% and 41% respectively).

**Table 7: Reasons for insurance increases**

<b>Reason</b>	<b>%</b>
Situation of the financial market	31
11 September	21
Organisation growth/expansion	11
Cost in claims	10
Increased staff numbers	5
Outstanding insurance claims	4
Construction of new premises	4
New contracts/service delivery	4
High risk activities	4
Health/safety regulations	2
Introduction of transport	2
Change in purpose of organisation	1
<b>Total</b>	<b>100</b>

31% of organisations which have experienced increases in their insurance premiums believe that it is attributable to the 'situation in the world's financial markets'. A

further 21% of respondents attribute the increases to the effects of 11 September. In total, 52% of organisations feel the increase in insurance premiums they have faced are due to external factors outside their control as opposed to changes in the operation of the organisation.

When the operation of the organisation is examined, the growth or expansion of the organisation (11%) is the main reason why insurance increases have occurred. The results show that for many, it is not the function or service of the organisations that have influenced the increases, but the financial situation of the insurance world.

Clearly faced with increased premiums it is important to assess if organisations had made any attempt to look for a cheaper quotation from another insurance company.

**Table 8: Change in insurance company**

	%
Yes	26
No	71
Do not know	3
<b>Total</b>	<b>100</b>

Table 8 reveals that almost three quarters of organisations have not changed insurance companies over the past twelve months despite the fact that 75% had experienced substantial increases in premiums. Table 9 examines the reasons why the 25% of organisations which stated they had changed insurance company did so.

**Table 9: Reasons for changing insurance company**

	%
Could not renew insurance with original company	25
Insurance was cheaper elsewhere	53
Original company would not give full cover	14
Insurance company withdrew their insurance	8
<b>Total</b>	<b>100</b>

An incredible 53% of respondents changed their original insurance company because they could purchase cheaper insurance elsewhere. The figures presented in Table 7 are the source of some concern as the remaining organisations (47%) which changed insurance companies did so because they could not get adequate cover from their original insurance company.

***“Insurance company refused to insure and give cover, which we were told about five days before we had to renew”***

Organisations were then asked if they believed they had adequate insurance to cover their activities. This particular question was asked in order to ascertain how organisations have dealt with the increases in insurance premiums.

**Table 10: Reasons for having adequate cover**

	%
Additional funding to cover insurance increases	9
Affordable insurance quotations	8
Believe the risk is too great without adequate cover	26
Expert staff deal with insurance	18
Insurance providers advised and guided cost-effective insurance	39
<b>Total</b>	<b>100</b>

Overall, 90% of organisations claim that they have adequate cover for their staff and organisation. When asked to verify why they believe this to be the case, 39% said it was a result of the insurance company's advice and guidance. 26% stated that they would not operate without insurance cover as they believe the risk is too great and 35% have expert staff who deal with insurance and administration. A minority of 8% claim it is due to having affordable insurance quotations with a further 9% stating they have additional funding to cover the rise of insurance premiums.

17 organisations (8% of total respondents) stated they believe they were operating without adequate insurance cover. Table 8 lays out the reasons that were given by the organisations as to why they did not have adequate insurance cover.

**Table 11: Organisations without adequate insurance cover**

	%
Cannot get full cover	35
Insufficient information regarding adequacy of cover	6
Not sure how to obtain adequate cover	18
Prepared to take the risk	29
Unaffordable insurance quotations	12
<b>Total</b>	<b>100</b>

Of these 17 organisations just over a third (35%) could not get full cover, whilst 2% of organisations in the survey were 'prepared to take the risk' of not having full cover. It comes as no surprise that the response rate to this question is low as many organisations may not want to admit to operating without adequate cover. Nevertheless, almost one out of every ten organisations surveyed is continuing to operate without adequate cover.

Many have found it difficult to find adequate cover for their particular organisation, and others have struggled to meet the high costs. This is clearly having a damaging effect on the voluntary sector as was articulated by some of the respondents.

***“The attitude of the insurance company was appalling. People will end up taking unnecessary risks.”***

As a result, it has increased administration for the majority of organisations. They have had to find the time to look for alternative quotations, and submit a mass of information to be considered by an insurance company.

***“Detailed information was demanded and the company would not give full cover until all the information was submitted.”***

The smaller organisations are most affected. They do not have the staff or expertise to carry out this work. It is putting a strain on services, and potentially could be very damaging with the possible closure of the organisation.

As is stated in the introduction to this report, insurers recommend that groups should be risk aware, and that they have risk assessments carried out. Table 12 examines the extent to which voluntary and community organisations are aware of risk assessments and what their attitudes are towards such developments.

**Table 12: Awareness of risk assessment**

	%
Considering	5
Do not have the resources/expertise	10
Do not know to carry out risk assessments	11
Not appropriate for this organisation	13
Not aware of risk assessments	47
Putting them in place	5
Too time consuming	9
<b>Total</b>	<b>100</b>

Almost half of all organisations surveyed were not aware of what risk assessments are with only 10% either ‘considering’ or ‘putting into place’ such policies. This obviously is an area which has yet to have a significant impact on the strategic development of organisations in the sector but one which could potentially help reduce insurance costs.

Organisations were asked what the overall impact will be if insurance costs continue to increase. Respondents were not given a list of possible outcomes and were allowed to give more than one answer.

**Table 13: Effects of increased insurance premiums**

	%
Money generated via funding/fundraising will be used	16
More money will need to be generated	11
Will have to apply for additional funding to cover costs	11
Raise overall costs	11
Increased administration	9
A cut in overall resources	8
Restricting services	8
Has not affected organisation	7
Reduction in staff	3
Organisation will close	2
A cut in training and expertise	2
Loss of funding and stakeholders if not adequately covered	2
Difficulties introducing new services	2
Membership fees need to be put up	2
Affecting service users	2
Purpose of organisation will have to be amended	1
Increased exclusion/marginalisation for users	1
Loss of motivation resulting in closure	1

Table 13 reveals that the majority of organisations will have to find additional funding from sources intended for other purposes (49%) to cover the increased insurance costs. On the other hand 23% of organisations feel they will have to rationalise some of the services they provide and in 2% of cases, the respondents believe the organisation will be faced with closure.

#### **4. Insurance seminar: Introduction**

The aim of the event was to provide people within the sector with the opportunity to discuss the problems they have faced and hear proposed solutions. The idea was to achieve a way forward, to tackle the problems and to conclude with optimistic recommendations. Furthermore it offered the opportunity to validate and add to the key findings of the research which was also presented at the seminar.

The seminar was held on Thursday 15 May 2003. As noted, attendees were given a presentation of the research findings. This was followed by an overview of NICVA's own insurance scheme, three case studies from organisations within the sector, a question and answer session, and finally a panel discussion. Archie McAvoy from Marsh UK represented the insurance industry on the panel (several other insurance brokers were in the audience).

Most of the groups attending the event had experienced difficulties in obtaining insurance and some were still in the process of finding a company that could provide their organisation with adequate cover.

#### **Overview of NICVA Insurance Scheme**

In September 1997 NICVA launched an Insurance Scheme in conjunction with Marsh UK which was specially designed to address the specific needs of the voluntary and community sector. The NICVA policy covers:

Employers and Public Liability Insurance  
Volunteer Insurance  
Office Insurance (contents and buildings)  
Directors and Officers Liability  
Minibus Insurance  
Advice on risk assessment claims and valuations, and many other options

Advice is also available to organisations which need tailored insurance cover.

As NICVA was able to 'bulk buy', the policy cover is more cost effective. The long standing relationship built up with the broker has also enabled the scheme to be more reliable. Organisations already in the scheme are less likely to have problems in obtaining renewal of the current premiums.

#### **4.1 Case Studies**

##### **Dismas House**

Dismas House is a hostel operating within the Criminal Justice System which provides accommodation and counseling for people recently released from prison, those awaiting trial, drug abusers and alcoholics.

Dismas House was aware that to an insurer they would be considered a high risk and with this in mind carried out a risk assessment. The organisation regularly reviewed its health and safety measures and kept well documented evidence of that work. It has a 20 year no claims history.

When the organisation's insurance was due for renewal, it found that it was unable to find a company willing to insure it. The company with which it held its existing insurance refused to provide a quotation. Dismas House approached several other insurance companies without any luck. When it did eventually obtain insurance the premium rose from £5,800 to £15,000. The organisation was unable to find the money to cover this increase within its own finances. Fortunately its core funder agreed to cover the cost.

This organisation fully understood the importance of risk assessment and risk management and it did carry out work in order to make it 'more insurable'. The representative from Marsh UK explained that although insurance companies do promote such assessments, and would view any organisation that has carried out these techniques in a positive way, they do not guarantee lower premiums or certainty in obtaining insurance.

It was also acknowledged that many groups would be unable to afford the time and resources required to investigate all of the options available.

### **NIPPA**

NIPPA is an umbrella organisation for pre-school playgroups and other child related activities. NIPPA has operated a collective scheme for some time and offers various types of insurance to its members. Spreading the costs of any claims across the scheme has enabled NIPPA to keep premiums reasonably low.

NIPPA has had a long standing relationship with its current insurer and offers training courses to its members to help keep claims at a minimum. However, the scheme is due for renewal soon and they expect the price to increase.

The continued success of the NIPPA scheme relies very much on the ability to 'bulk buy' cover for those organisations under its umbrella. The training which NIPPA delivers to its member groups, the good relationship that it has developed with its insurance provider and continued loyalty to that company (over a 10 year history with the same broker) have helped strengthen NIPPA's position when it requires insurance renewals.

### **Community Transport Association**

Aware of the heavy costs involved in obtaining insurance for community transport vehicles, the Association carried out a similar research project within its own sub-sector. The findings from this report were presented briefly at the seminar. As with NIPPA, the possible solution for this group of organisations was to pursue a collective insurance scheme tailored to their specific needs. The need for risk management and risk assessment training was highlighted as was the need for better communication between the insurance company and the groups seeking cover. The Association is currently in negotiation with an insurance broker in order to develop a specific scheme for the community transport sub-sector.

## 5. Conclusion and recommendations

It is evident from the data that insurance increases are having a harmful impact on the voluntary and community sector. In total, 75% of respondents have reported substantial increases which have created problems for the organisation as a whole. A percentage of respondents have had trouble renewing insurance, and finding cheaper and more affordable quotations. In some instances, insurance companies have withdrawn their cover which has left organisations in a difficult position with regards to looking for new insurance.

Overall, the sector has voiced major concerns for the future of insurance for voluntary and community groups across Northern Ireland. They recognise that it is an issue that needs to be addressed sooner rather than later before the situation spirals out of control. From the insurance seminar a number of key messages emerged, the most notable of which was communication between the insurance company, brokers and voluntary and community organisations. As Archie McAvoy from Marsh UK explained, insurance premiums are unlikely to come down and the notion of a minimum premium will no longer be a reality but through a good working relationship the impact of increased insurance costs will be less severe.

Based on the findings of this research and the outcomes of the seminar, a number of recommendations are suggested that may alleviate some of the negative and costly experiences articulated by organisations during this research.

- Voluntary and community organisations should be provided with sufficient information regarding adequate insurance cover.
- Organisations should be encouraged to prepare for the renewal of their insurance, and not assume brokers or the insurance company will automatically renew their policies.
- Steps must also be taken to make organisations insurance aware and educate them in how to manage their budgets to allow for additional increases.
- Voluntary and community organisations need practical training in risk assessment and risk management techniques. It must be noted that being a more risk aware organisation will not guarantee cover or lower insurance costs, it will however strengthen the organisation's case and insurance companies will be more likely to provide cover. Therefore a model of best practice for risk assessment and management should be developed.
- Group schemes provide brokers with more buying power when dealing with the insurance companies. Therefore, the potential for sub-sectoral schemes which have a 'distinct grouping of risk' should be investigated.
- Individuals serving on management committees need awareness training into the adequacy of their current insurance cover and to what extent they are personally liable if something should go wrong.
- NICVA, in its representative role, should lobby funders and government on behalf of the sector, to raise awareness of the impact of the changes in insurance cover and costs.

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## Appendix 1

### Interview schedule

- Q1. How much was your insurance 12 months ago?  
And, how much is your most recent insurance?
- Q2. Do you feel there has been a substantial insurance increase in your insurance in the last 12 months and at renewal?  
Yes [ ] No [ ]  
If yes, is this due to... **[Do not read out]**
- Outstanding insurance claims
  - Business expansion/growth
  - Health/safety regulations
  - Construction
  - Larger numbers of staff
  - Re-allocation of funds within the organisation
  - No risk assessments or management tools were carried out
  - Employment regulations
  - Change in purpose of organisation
  - New contracts/service delivery
- Q3. Have you had any problems renewing your insurance?  
Yes [ ] No [ ]  
If yes, was this due to... **[Do not read out]**
- Outstanding insurance claims
  - Business expansion/growth
  - Health/safety regulations
  - Construction
  - Larger numbers of staff
  - Reallocation of funds within the organisation
  - No risk assessments or management tools were carried out
  - Employment regulations
  - Change in purpose of organisation
- Q4. Have you changed the company you buy your insurance from?  
Yes [ ] No [ ]  
Were the reasons for this due to... **[Read out]**
- Could not renew insurance with the original company
  - The insurance was cheaper elsewhere
  - Original insurance company would not give full cover
  - Insurance company withdrew its insurance
  - Other, please specify
- Q5. Do you feel your organisation and staff are adequately covered by insurance?  
Yes [ ] No [ ]  
If yes, is the reason due to... **[Do not read out]**
- Affordable insurance quotations
  - Additional funding to cover insurance
  - Insurance providers advised and guided cost-effective insurance cover
  - Other, please specify

If no, is this because

- You do not have adequate information to know if you are adequately insured
- You are
- Unaffordable insurance quotations
- Not sure how to obtain adequate insurance cover
- You are not aware that you need insurance

Q6. Do you have risk assessments and managing tools in place?

Yes [ ] No [ ]

If no, why not?

**[Do not read out]**

- Are not aware what they are
- Do not know how to do risk assessments
- Too time consuming

Q7. How do you think the rise in insurance premiums will affect your organisation?

**[Do not read out]**

- Organisation will collapse
- Purpose of organisation will have to be amended
- Staff reductions will need to be made
- A cut in resources
- Use all money from fundraising
- Increase exclusion and marginalisation for service users
- Increase administration
- A cut in training and expertise
- May lose funding and stakeholders if not adequately insured
- Loss of motivation resulting in closure
- Difficulties introducing new services
- Other, please specify

Thank you for your time and I appreciate your co-operation while completing this survey. All information will be treated with the utmost confidence.