



City of Westminster

Cabinet Member Report

Meeting or Decision Maker: Cabinet Member for Finance and Council Reform

Date: 22 February 2024

Classification: Part Exempt - The accompanying part B report is exempt from disclosure by virtue of the following Paragraphs of schedule 12A to the Local Government Act 1972:

Paragraph Three: Information relating to the financial or business affairs of a particular person (including the authority holding that information).

Paragraph Five: Information in respect of which a claim to legal professional privilege could be maintained in legal proceedings.

Title: Insurance Renewal 2024-2029

Wards Affected: All

Policy Context: To put in place appropriate insurance cover for the Council and its residents

Key Decision: Yes

Financial Summary: Award of insurance contracts totalling circa £814k per annum

Report of: Gerald Almeroth, Executive Director of Finance and Resources

1. Executive Summary

- 1.1. This report sets out the proposed contract awards for sovereign insurance contracts for Combined Liability, Directors' & Officers' Liability, Terrorism, Motor, Crime, Personal Accident & Travel, School Journey, and Engineering Inspection for contract commencement dates of 1st April 2024.
- 1.2. The tender strategy approved by the Executive Director – Finance and Resources in August 2023 entailed a detailed procurement process to be conducted by Royal Borough of Kensington and Chelsea (RBKC) on behalf of Westminster City Council, RBKC and LB Hammersmith & Fulham in conjunction with the Council's retained insurance advisors to ensure the Council's requirements were fully incorporated, ensuring that each of the three councils involved were priced according to their own risk profile but could benefit from bulk discounts sought from tenderers and efficiencies arising from sharing operational arrangements provided by the shared Insurance service.
- 1.3. The Council is committed to protecting the safety and wellbeing of its residents, in line with the Council's vision to ensure it obtains best value for residents by being financially efficient. The over-arching aim of these tenders was to put in place appropriate insurance cover for the Council and its residents, achieve financial efficiencies in the process of arranging the cover and to carry out appropriate section 20 consultation and liaison with the Council's leaseholders to ensure they are appropriately insured and recharged.

2. Recommendations

- 2.1 It is recommended that the Cabinet Member for Finance and Council Reform approve the following contract awards.

Contract	Insurer	Year 1 Premium	Estimate five years premium	Contract Period
Lot 2 Combined Liability	Zurich Insurance Company PLC (UK Branch) trading as Zurich Municipal BR000105	£313,605.44	£1,568,027.20	5 years
Lot 3 Terrorism	Lloyd's Market via Marsh Limited Co. Reg. 01507274	£144,775.29	£723,876.44	5 years
Lot 4 Director & Officers Liability	Lloyd's Market via Marsh Limited Co. Reg. 01507274	£92,881.60	£464,408.00	5 years
Lot 5 Crime	Zurich Insurance Company PLC (UK Branch) trading as Zurich Municipal BR000105	£47,040.00	£235,200.00	5 years

Lot 6 PA and Travel	Aon UK Limited Trading as Maven Public Sector (Company number 210725)	£17,758.42	£88,792.10	5 years
Lot 7 School Journey	Zurich Insurance Company PLC (UK Branch) trading as Zurich Municipal BR000105	£4,502.40	£22,512.00	5 years
Lot 8 Motor Fleet	Zurich Insurance Company PLC (UK Branch) trading as Zurich Municipal BR000105	£15,746.52	£78,732.62	5 years
Lot 10 Engineering Inspection	Zurich Insurance Company PLC (UK Branch) trading as Zurich Municipal BR000105	£178,290.56 exc VAT	£891,452.80 exc VAT	5 years

2.2 It is recommended that Lot 1 (Property) & Lot 9 (Residential leasehold buildings) are not awarded at this time and are subject to a further tender process as detailed in this report paragraph 4.25 to 4.28.

2.3 It is recommended that the Cabinet Member for Finance and Council Reform delegate authority to the Executive Director of Finance and Resources in consultation with the Cabinet Member for Finance and Reform to subsequently approve the award of Lots 1 and 9, noting they need to be in place prior to 1 April 2024.

3. Reasons for Decision

3.1 In respect of the award of leasehold buildings insurance the Council needs to award a contract of insurance to comply with the Council's legal obligations under the leasehold agreement entered into at the time of sale of the lease to the leaseholders the covenant to insure their asset and ensure the relevant portion of the Council's freehold is insured.

3.2 In respect of the award of Property insurance this is to provide funds to reinstate Council assets following damage by insured perils, in the absence of which the financial costs of re-instatement would place considerable or impossible financial demands upon the Council.

3.3 In respect of the award of Combined Liability Insurance this is to indemnify the Council against legal costs and damages arising from legal claims against the Council in Negligence, Nuisance, Libel, and Slander. The absence of which would place considerable or impossible financial demands upon the Council.

3.4 It is a requirement of the Public Contract Regulations 2015 that these insurance contracts are competitively procured and as established above, the non-purchase of insurance coverage would result in uncapped financial exposures for the Council and for which the potential value of losses could exceed reserves. Prudence would therefore dictate purchase of insurance to mitigate against this and to comply with statutory requirements.

4. Background, including Policy Context

4.1 The contracts of insurance in respect of Property, Combined Liability, Motor, Directors & Officers, Engineering Inspection expire after a five-year term on 31 March 2024. These contracts are required to be re-tendered via a competitive process under the Public Contract Regulations 2015.

4.2 The contracts for Terrorism, Personal Accident, & Travel, School Journey, Crime expired 31 March 2022 and were extended via a waiver of the procurement code for a period of two years to coincide with the Council's main insurance programme.

4.3 Residential leasehold buildings insurance was last procured in 2019 and contracts were awarded for a five-year period. However, the insurer Avid, withdrew from the market early 2023. The market for leasehold buildings had already reduced significantly due to the exit of Ocaso and Zurich in 2022, leaving Protector Insurance as the only provider offering a quotation to WCC. Insurance was therefore placed with Protector effective from 01 April 2023 for a period of 12 months. Leaseholders were notified of this change and were advised that the Council would be undertaking a competitive procurement for this cover from 1 April 2024.

4.4 In view of the potential for catastrophic financial loss to Council budgets arising from damage to assets or the need to meet compensation awards for injury to the public or employees it is prudent to cap the financial exposure from any one event or occurrence by transferring some of this financial risk through the purchase of insurance from suitably regulated and qualified providers.

4.5 The Council's insurance operations are discharged via a shared Insurance Service hosted by Royal Borough of Kensington and Chelsea. The service delivery is fully integrated with employees delivering service response to all three councils based on specialisation. As the host borough the process is subject to RBKC procurement methods and oversight although this will include discharge of responsibilities under 2012 Public Services (Social Value) Act.

4.6 A re-tendering of these contracts via a competitive process is required under the Public Contract Regulations 2015.

4.7 The total expenditure based on the 2023/24 premium, inclusive of Insurance Premium Tax @ 12% is £7,027,989.06. In addition to the premiums there are

self-insurance contributions to the insurance fund totalling £465,192.18 and the total contract value is £7,493,181.24.

- 4.8 The level of insurance is driven by a number of factors the most significant being the sums insured and claims experience, levels of self-retained risk, global re-insurance rates and individual supplier experience and risk appetite and capacity.
- 4.9 Whilst the contract will be a five-year arrangement, premiums are not fixed by the insurers as they will be subject to annual indexation to reflect the current inflation at that time. This ensures the Councils' assets are adequately insured and not subject to under-insurance. Additionally, the rate applied by the insurers may be adjusted dependent on the claims loss ratio.
- 4.10 The market is traditionally limited for public sector risks with two or three providers. The lower value contracts for Crime, School Journey & Personal Accident are very difficult to place in isolation of the main insurance portfolio.
- 4.11 Beyond not purchasing insurance at all, which would result in unacceptable and uncapped financial exposures to the Council, the set up of a captive insurance company rather than placement via the current provider market was also explored to consider if this could provide an alternative solution for certain lots. The initial feasibility report did not recommend this as a suitable option for the Property & Leasehold Buildings contracts and it is considered too expensive to pursue for the Liability risks.
- 4.12 The technical evaluation criteria is as below. Tenders were invited on the basis that insurance contracts would be awarded to the tenderers submitting the most economically advantageous tender using the criteria below. The procurement exercise was conducted via the captalesourcing tendering portal, and the competitive procedure with negotiation was used. After close of the deadline for tender submissions, officers from the Insurance Service evaluated the tenders received.

Lot type	Price	Policy Coverage	Claims provision / service	Added Value	Social Value
Lot 1 - Property	50%	20%	15%	5%	10%
Lot 2 – Combined Liability	50%	15%	20%	5%	10%
Lot 3 – Terrorism	60%	10%	10%	10%	10%
Lot 4 – Directors & Officers	60%	20%	5%	5%	10%
Lot 5 - Crime	60%	20%	5%	5%	10%
Lot 6 - Group Personal	60%	20%	5%	5%	10%

Accident / Travel					
Lot 7 - School Journey	60%	20%	5%	5%	10%
Lot 8 - Motor Fleet	50%	15%	20%	5%	10%
Lot 9 - Residential Leasehold	60%	10%	10%	10%	10%
Lot 10 - Engineering Inspection	40%	50%	-	-	10%

Results of the tender

Lot 2 – Combined Liability

- 4.13 Having completed the tender evaluation process, (please see Appendix 5), the proposal is to award the Combined Liability insurance contract to Bidder B. The quote is £313,605.44 per annum, including 12% Insurance Premium Tax. This total figure is £252,368.18 lower than the 2023/24 premium. However, increasing the deductible from £100,000 to £350,000 provided the most economically advantageous bid and will result in the internal re-charge contribution increasing by circa £66,856.67, based on the calculations in the table below (£203,230.44- £136,373.77) and Appendix 4. The combined insurer premium and self-contribution cost represent an annual reduction of 53.01%, and a potential saving of circa £1.5M over the next five years.

WCC Savings	£250k deductible	£350k deductible
Average:		
2017	£147,838.60	£203,230.44
2018	£147,838.60	£203,230.44
2019	£24,498.54	£79,890.38
2020	£147,838.60	£203,230.44
2021	£147,838.60	£203,230.44
2022	-£29,961.40	-£74,569.56
Total savings over 6 years	£585,891.54	£818,242.58
Average Saving	£97,648.59	£136,373.77

- 4.14 The table above has been provided to show the net saving between the increased expenditure from self-insurance reserves to meet payments on claims up to the proposed reserves against the premium savings from accepting the increased deductible. Calculations are included in the table to show the net savings with both a £250k and £350k deductible.
- 4.15 Whilst not the subject of this report the total cost of insurance is a combination of self-fund contribution and external risk transfer to insurers via an insurance

premium. The external premiums subject to this tender are detailed in paragraph 4.29.

- 4.16 The bidder provided quotations with various levels of deductible, which were evaluated against claims data from the last 6 years, with average cost savings detailed as below. The claims costs have been adjusted to include inflation and the new fixed cost regime applicable to the claims.
- 4.17 Additionally, Bidder B offered an indemnity limit of £50m. Currently the limit is £25m, with the excess layer of £25m purchased separately. The Excess Layer policy premium for 2024/25 are not yet available however, the premium for 2023/24 was £114,483.04 inclusive of 12% Insurance Premium Tax, which represents a further estimated saving of £572,415.20 over five years in terms of the bid cost in comparison with others.

Lot 2 - Combined Liability						
Bidder	Price	Policy Coverage	Claims Handling	Added Value	Social Value	Total
A	13.6 %	10.09%	13.5%	1.38%	4.00%	42.57%
B	50.00%	14.34%	12.00%	1.70%	7.00%	85.04%
D	18.10%	12.66%	11.00%	1.24%	8.00%	51.00%

Lot 3 – Terrorism

- 4.18 Having completed the tender evaluation process, the proposal is to award the Terrorism insurance contract to Bidder H. The quote is £144,775.29 per annum, including 12% Insurance Premium Tax. This total figure is £277,591.49 lower than the 2023/24 premium, representing an annual reduction of 65.72% and a potential saving of circa £ 1.38M over the next five years.

Lot 3 - Terrorism						
Bidder	Price	Policy Coverage	Claims Handling	Added Value	Social Value	Total
D	17.80%	8.54%	10%	5.80%	8.0%	50.14%
G	36.90%	8.59%	10%	7.20%	3.5%	66.19%
H	60.00%	9.23%	10%	7.20%	4.0%	90.43%

Lot 4 - Directors & Officers Liability

- 4.19 Having completed the tender evaluation process, the proposal is to award the Directors & Officers Liability insurance contract to Bidder H. The quote is £92,881.60 per annum, including 12% Insurance Premium Tax. This total figure is the same as the expiring premium for 2023/24.

Lot 4 - Directors & Officers Liability						
Bidder	Price	Policy Coverage	Claims Handling	Added Value	Social Value	Total
H	60%	19.46%	5.00%	0.55%	4.00%	89.01%

Lot 5 - Crime

- 4.20 Having completed the tender evaluation process, the proposal is to award the Crime insurance contract to Bidder B. The quote is £42,050.40 per annum, including 12% Insurance Premium Tax. This total figure is £4,989.60 higher than the 2023/24 premium, representing an annual increase of 11.87 % and a potential additional spend of circa £24,948 over the next five years.

Lot 5 - Crime						
Bidder	Price	Policy Coverage	Claims Handling	Added Value	Social Value	Total
B	54.7%	17.83%	4.17%	1.30%	7.00%	85.00%
D*	60.00%	19.79%	5.00%	0.51%	8.00%	93.3%

**Will not accept lot in isolation of lot 2 or 8*

Lot 6 – Personal Accident /Travel

- 4.21 Having completed the tender evaluation process, the proposal is to award the PA/Travel insurance contract to Bidder C. The quote is £17,758.42 per annum, including 12% Insurance Premium Tax. This total figure is £11,144.30 lower than the 2023/24 premium, representing an annual reduction of 38.56% and a potential saving of circa £55,721 over the next five years.

Lot 6 – PA/Travel						
Bidder	Price	Policy Coverage	Claims Handling	Added Value	Social Value	Total
B	22.1%	11.89%	4.80%	2.20%	7%	47.99%
C	60.00%	19.67%	5.00%	3.40%	5%	93.07%
D*	51.3%	17.44%	5.00%	4.50%	8%	86,24%

**Will not accept Lot in isolation of Lot 7*

Lot 7 – School Journey

- 4.22 Having completed the tender evaluation process, the proposal is to award the School Journey insurance contract to Bidder B. The quote is £4,502.40 per annum, including 12% Insurance Premium Tax. This total figure is £1,721.32 higher than the 2023/24 premium, representing an annual increase of 61.89% and a potential additional spend of circa £8,606 over the next five years.

Lot 7 – School Journey						
Bidder	Price	Policy Coverage	Claims Handling	Added Value	Social Value	Total

B	30.7%	10.14%	4.9%	3%	7%	55.7%
C	30.6%	9.73%	5.0%	2.3%	5%	52.6%
D*	60.0%	18.92%	5.0%	4.8%	8%	96.72%

**Will not accept lot in isolation of Lot 6*

Lot 8 – Motor Fleet

- 4.23 Having completed the tender evaluation process, the proposal is to award the Motor Fleet insurance contract to Bidder B. The quote is £15,746.52 per annum, including 12% Insurance Premium Tax. This total figure is £3,626.61 higher than the 2023/24 premium, representing an annual increase of 29.92% and a potential additional spend of circa £18,133 over the next five years.

Lot 8 – Motor Fleet						
Bidder	Price	Policy Coverage	Claims Handling	Added Value	Social Value	Total
A	11.8%	14.74%	14%	3.20%	4%	47.7%
B	50%	14.29%	14%	3.20%	7%	88.49%
C	20.8%	12.88%	18.50%	2.60%	5%	59.8%
D	49.2%	12.97%	12%	1.70%	8%	83.8%

Lot 10 – Engineering Inspection

- 4.24 Having completed the tender evaluation process, the proposal is to award the Engineering Inspection contract to Bidder B. The quote is £178,290.56 per annum, excluding VAT. This total figure is £20,174.61 higher than the 2023/24 premium, representing an annual increase of 12.76% and a potential additional spend of circa £100,873 over the next five years.

Bidder	Price	Assessment of Inspection Service	Social Value	Total
B	39.2%	41.67%	7.0%	87.9%
E	40.0%	40.83%	5.5%	86.33%
F	24.7%	43.33%	6.0%	74.03%

Lots 1 (Property and 9 (Residential Leasehold)

- 4.25 In respect of Lots 1 and Lot 9 (Residential Leasehold Buildings), just one bid was received for each lot, with a significant increase on the current premium together with subjectivities to provide extensive data for each property prior to the 1 April 2024. In view of this an exercise has been undertaken to gather even more information on all buildings and a further tender exercise is being undertaken from Mid-January 2024 with a view to eliciting additional bids and to demonstrate that exhaustive processes have taken place given both our obligations to leaseholders and the Public Purse. The results and analysis of this tender process are unlikely to be available until late February / early March 2024. As a result, this report seeks approval to delegate the contract awards for Lots 1 and 9 to the Executive Director of Finance, in conjunction

with the Cabinet Member for Finance and Reform. This will enable contracts to be put in place by 1 April 2024. A report in a similar format to this will however support the decision process.

- 4.26 The available market for placement of local authority insurance is traditionally limited, particularly for Residential Leasehold Buildings insurance. However, the feedback from insurers who declined to bid on Lots 1 & 9 confirmed the most significant factors being insufficient detailed information regarding construction materials, insulation, cladding information including remedies & timescale for remedial action.
- 4.27 These insurers explained they would require far more detailed construction and risk information than previously provided to meet their underwriting acceptance criteria to allow them to quote.
- 4.28 Work is now underway with the various Property teams to gather the requested data to enable us to be in a position to re-procure the Property and Residential Leasehold lots early 2024. Provision is made within the original ITT document to allow for the right to not award any or all of the lots. We are hopeful of securing at least one further bid and the re-tender exercise would also allow us to consider alternative solutions such as the Lloyds insurance market. Additionally, insurers will have secured their annual re-insurance terms by this point which removes some of the uncertainty of their rating structure for placement of risks.

Tender Summary

- 4.29 The tenders have delivered a saving of £625,089.87 per annum against 2023/24 premium spend, which is 43.41% saving, and equates to a projected saving of £3.12M over the next five years.

Contract	Premium 2023/24	Premium 2024/25	% Comparison	Annual difference from 2023/24
Lot 1 Property	N/A	N/A	N/A	N/A
Lot 2 Combined Liability inc. cost of £25M/£25M Excess Layer	£680,471.66 (£ 565,988.62 + £114,483.04)	£313,605.44	-53.91%	-£366,866.22
Lot 3 Terrorism	£ 422,366.77	£144,775.29	-65.72%	-£277,591.49
Lot 4 Director & Officers Liability	£ 92,881.60	£ 92,881.60	0.0%	Nil
Lot 5 Crime	£ 42,050.40	£47,040.00	11.87%	£4,989.60
Lot 6 PA and Travel	£ 28,902.72	£17,758.42	-38.56%	-£11,144.30
Lot 7 School Journey	£ 2,781.08	£4,502.40	61.89%	£1,721.32

Lot 8 Motor Fleet	£ 12,119.92	£15,746.52	29.92%	£3,626.61
Lot 9- Residential leasehold	N/A	N/A	N/A	N/A
Lot 10 Engineering Inspection	£ 158,115.95	£178,290.56	12.76%	£20,174.61
Total	£1,439,690.10	£814,600.23	-43.42%	-£625,089.87

4.30 It should be noted a Contract Notice was erroneously not published on Find a Tender Service.

5. Financial Implications

5.1 Overall WCC Insurance Budgets are £01.078m within the Finance budget for Insurance, and £0.559m across General Fund Service areas for Premiums, admin and staff are recharged out to the council services to reflect their share of costs, based on average claims and directorate staffing levels. Claims are also recharged out on this basis.

5.2 The Tender is for period 2024/25 to 2028/29 - 5 years for the above lots (excluding Property and Residential leasehold). The expected premium for 2024/25 is £0.815m, which is £0.625m less than the current premiums. This is in a year which followed significant increases, which have been covered in part by the Insurance Claim Reserve and in part by a claim from inflation.

5.3 There are no savings attached to the premiums themselves, there is a saving attached to the amount charged out to the services of £0.250m for 2023/24 which if required is funded by Insurance reserve. No overall savings to the budget can yet be assumed from all of the insurance lots as the two large lots are still to be awarded, however the reduction in premiums here will help to offset any possible increases in the other lots. Any increase can be met from existing budgets and a combination of Insurance claim reserve and Corporate Inflation budgets.

Value for Money

5.4 Insurance provides financial protection of the Councils assets and liabilities. Value for money will be demonstrated via a competitive tender process where bidders will be invited to submit the Most Economically Advantageous Tender.

6. Legal Implications

6.1 The proposed contract awards are public contracts for services under the Public Contracts Regulations 2015 ("the PCR"). The estimated contract values are above the relevant threshold and are therefore subject to the full implications of the PCRs.

- 6.2 Further legal implications are included in Part B.
- 6.3 The Cabinet Member Terms of Reference delegate the powers of this decision to the Cabinet Member. In accordance with Paragraph 33.12 of the Council's Access to Information Procedure, this proposed key decision was entered in the Forward Plan on 13 October 2023 and the necessary 28 clear days' notice has been given. A period of five clear days - the call-in period – must elapse before the decision is enacted. If the decision is called-in during this period, it cannot be enacted until the call-in has been considered and resolved.

7. Consultation

- 7.1 Stage 1 s20 consultation and engagement with leaseholders took place during July and August 2023. All leaseholder observations received have been given due regard and have been responded to within the statutory timeframe.
- 7.2 Stage 2 will not be carried out as it is recommended that Lot 9, Residential Leasehold Buildings is not awarded. Communication will be made with leaseholders to explain the rationale and the next steps to re-tender the lot.

8. Risk Management implications

- 8.1 Insurance is a method of transferring risk from one party to another. This could be the risk of damage to an asset (e.g. property insurance) or the risk to others arising from an activity (e.g. liability insurance). External insurance is necessary to provide a higher degree of financial certainty for the Council, which enables it to operate in an environment where risk is always present. Ground up insurance cover, where there is no excess, is not however a financially efficient transaction and the Council has chosen not to follow this route. The terms of risk transfer for the Council are set by a contractual arrangement commonly called the insurance policy. This requires the insurer, in return of a payment from the insured (the premium), to agree to reimburse the insured for losses arising from the consequences of an insured event.
- 8.2 The Council's risk environment internally and externally has changed materially in recent years. It continues to change at an escalating pace with new and emerging Cyber threats, Terrorism and specifically, more demanding regulations, for example the introduction of the General Data Protection Regulations. There is no single solution for protecting the public purse, the Community, Management, and the Council from the liabilities it faces. The best approach is a combination of strong corporate governance and broad corporate indemnification through insurances and risk control.

9. Information Technology implications

- 9.1 Having gone through the procurement paper, there are no requirements for the insurance company to connect to any Council's IT system or Network.

9.2 There may be instances where the insurance company may be required to capture, process and store personal data. Based on this, the Council's Third Party Information Security Assurance Questionnaire should be included as part of the tender pack.

9.3 Overall, there are no major IT concerns around this procurement process.

10. Data Protection implications

10.1 At this stage of the procurement there are no data protection implications. However, as part of the Tender Process, bidders will have to demonstrate how they intend to comply with national data protection laws when handling personal data.

If you have any queries about this Report or wish to inspect any of the Background Papers, please contact:

Beverly Mills, Assistant Head of Insurance, beverly.mills@rbkc.gov.uk

APPROVED BY

Name and Title	Date approved
Kim Wreford, Strategic Finance Manager	02.02.24
David Hughes, Director of Audit, Fraud, Risk and Insurance	02.02.24
Cath Tempest/Kar-Yee Chan, Legal	02.24
Maria Burton, Governance	14.02.24

APPENDICES

Appendix 1 Data Protection Impact Assessment

Appendix 2 Equalities Impact Assessment

Appendix 3 Tender Strategy Report 2024-2029 – Exempt from publication

Appendix 4 Liability claims data – Exempt from publication

Appendix 5 Consolidated Evaluation matrix – Exempt from publication

For completion by the **Cabinet Member for Finance and Council Reform**

Declaration of Interest

I have no interest to declare in respect of this report

Signed:  Date: 14 February 2024

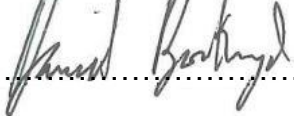
NAME: Councillor David Boothroyd

State nature of interest if any

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(N.B: If you have an interest you should seek advice as to whether it is appropriate to make a decision in relation to this matter)

For the reasons set out above, I agree the recommendation(s) in the report entitled **Insurance Tender 2024-2029** and reject any alternative options which are referred to but not recommended.

Signed 

Cabinet Member for Finance and Council Reform

Date ...14 February 2024.....

If you have any additional comment which you would want actioned in connection with your decision you should discuss this with the report author and then set out your comment below before the report and this pro-forma is returned to the Secretariat for processing.

Additional comment:

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If you do not wish to approve the recommendations, or wish to make an alternative decision, it is important that you consult the report author, the Director of Law, City Treasurer and, if there are resources implications, the Director of People Services (or their representatives) so that (1) you can be made aware of any further relevant considerations that you should take into account before making the decision and (2) your reasons for the decision can be properly identified and recorded, as required by law.

Note to Cabinet Member: Your decision will now be published and copied to the Members of the relevant Policy & Scrutiny Committee. If the decision falls within the criteria for call-in, it will not be implemented until five working days have elapsed from publication to allow the Policy and Scrutiny Committee to decide whether it wishes to call the matter in.