

Equalities Impact Assessment: Full Assessment

Before completing this form you should have completed an Equalities Screening Tool and had sign off from your Head of Service and the Fairness and Equality Team.

This Equality Impact Assessment should be completed where the Screening Tool identifies a potentially negative impact on one or more specific groups but it can also be used to highlight positive impacts.

Summary of proposal

Name of proposal	ILC Insurance Tenders 2023-28
Reference number (Contract reference)	2223-0126
Service Area	Resources
Date assessment completed	August 2022

Before completing the EQIA please read the guidance and FAQs. For further help and advice please contact equalities@islington.gov.uk.

1. Please provide a summary of the proposal.

Please provide:

- Context on how the service currently operates (if relevant) and the scope of suggested changes
- The intended beneficiaries and outcomes of the proposal
- Reference to any savings or income generation

This document refers to the procurement strategy and timetable for the following insurance policies to be procured through the Insurance London Consortium (ILC) on behalf of Islington Council for the period 2023-2028. The policies to be procured are in respect of:

- Motor insurance
- Leaseholder buildings insurance
- Commercial property insurance
- Engineering inspection services
- Crime
- Personal accident and School travel insurance

The current services that require the above policies have operated with them for a number of years. The Council accepts an element of risk with regards to insurance claims and maintains an insurance fund to cover such eventualities. It will continue to procure cover for the above listed areas of activity. The Council is a member of the Insurance London Consortium (ILC). Croydon Council is the Accountable Member of the Consortium and leading on this procurement. The ILC was formed in 2008 and consists of nine London Boroughs (Croydon, Camden, Haringey, Harrow, Islington, Lambeth, RB Kingston, Sutton and Tower Hamlets). All ILC members are participating in at least some parts this insurance tender and Islington is participating in all.

The council will continue to procure the above policies as a way of managing its risks in these areas of its services. It operates within the 9 borough group as a way of procuring more efficiently and obtaining economies of scale in its procurement.

Please provide:

- Context on how the service currently operates (if relevant) and the scope of suggested changes
- The intended beneficiaries and outcomes of the proposal
- Reference to any savings or income generation

There are no proposed changes to the way in which the procurement will operate going forward. The Council procures the insurance policies as they are legal requirements (Motor, leaseholder buildings insurance) and because they minimise risk of losses for the other areas of insurance listed.

Those who benefit from the procurement of the above policies will continue to have this benefit as a way of managing their risk. All people covered by the policies, including residents, staff, local businesses and members of the general public benefit from the council procuring insurance policies. Insurance cover helps protect those who are less likely to have the financial means to cope with the financial shock of losses, such as some leaseholders, students from households of more limited financial means, staff and the general public benefit from the maintenance of equipment that requires inspection and making safe as and when necessary.

Savings, if any, are unknown at this point. The outcome of the tenders will not be made public until early 2023, and only then will it be known if premiums are reduced. However, this is an unlikely outcome 5 years on from the previous tender.

2. What impact will this change have on different groups of people?

Please consider:

- Whether the impact will predominantly be external or internal, or both?
- Who will be impacted – residents, service users, local communities, staff, or others?
- Broadly what will the impact be – reduced access to facilities or disruptions to journeys for example?

There is no change to be implemented here, just a renewal of existing insurance and risk management arrangements. These policies benefit Islington's residents, including leaseholders (this is a statutory requirement), all residents, school students, staff and Islington's commercial tenants. The intention is to maintain the insurance policies to help in the process of risk management. Again, the policies are purchased to protect these groups from large financial shocks to all in the event of accidents or insurance claims. By continuing to procure the insurance policies as proposed, there will not be a negative impact to the groups listed, which is potentially anyone in the borough and also for visitors from outside of it, which is the main intention of the proposal.

3. What impact will this change have on people with protected characteristics and/or from disadvantaged groups?

This section of the assessment looks in detail at the likely impacts of the proposed changes on different sections of our diverse community.

3A. What data have you used to assess impacts?

Please provide:

- Details of the evidence used to assess impacts on people with protected characteristics and from disadvantaged groups (see guidance for help)
- A breakdown of service user demographics where possible
- Brief interpretation of findings

The continuation of insurance policies and risk management will help to protect all from the worst aspects of risks and accidents that can happen at any time or place. This will help protect in particular more financially disadvantaged residents who would not have the resources to bear such physical or financial losses on their own.

The way in which information is collated in respect of insurance claims does not enable an analysis of the service user demographics. However, in view of what is stated in the previous paragraph, the fact that insurance policies are being procured helps with the contribution of working towards a fairer Islington by protecting those with fewer financial resources of their own from the worst of unforeseen financial and other shocks.

Please provide:

- Details of the evidence used to assess impacts on people with protected characteristics and from disadvantaged groups (see guidance for help)
- A breakdown of service user demographics where possible
- Brief interpretation of findings

Service user demographics are included in the table below.

Table 1 below provides a demographic breakdown of Islington, compared to London as a whole.

	London	Islington
	Total: 8,173,941	Total: 206,125
Gender: Female	51%	51%
Gender: Male	49%	49%
Age: Under 16	20%	16%
Age: 16-24	12%	14%
Age: 25-44	36%	42%
Age: 45-64	21%	19%
Age: 65+	11%	9%
Disabled	14%	16%
Ethnic group: Black, Asian and Minority Ethnicities	40%	32%
Ethnic group: White	60%	68%
Religion or belief: Christian	89%	40%
Religion or belief: Muslim	12%	9%
Religion or belief: Other	10%	4%
Religion or belief: No religion	21%	30%
Religion not stated	9%	17%

Table 1 - demographics of London and Islington

Source: 2011 Census data available at: <https://www.nomisweb.co.uk/>

3B: Assess the impacts on people with protected characteristics and from disadvantaged groups in the table below.

Please first select whether the potential impact is positive, neutral, or negative and then provide details of the impacts and any mitigations or positive actions you will put in place.

Please use the following definitions as a guide:

Neutral – The proposal has no impact on people with the identified protected characteristics

Positive – The proposal has a beneficial and desirable impact on people with the identified protected characteristics

Negative – The proposal has a negative and undesirable impact on people with the identified protected characteristics

Characteristic or group	Positive/Neutral/Negative	What are the positive and/or negative impacts?	How will potential benefits be enhanced or negative impacts be eliminated or reduced?
Age	Neutral		

Characteristic or group	Positive/Neutral/Negative	What are the positive and/or negative impacts?	How will potential benefits be enhanced or negative impacts be eliminated or reduced?
Disability (include carers)	Neutral		

Characteristic or group	Positive/Neutral/Negative	What are the positive and/or negative impacts?	How will potential benefits be enhanced or negative impacts be eliminated or reduced?
Race or ethnicity	Neutral		

Characteristic or group	Positive/Neutral/Negative	What are the positive and/or negative impacts?	How will potential benefits be enhanced or negative impacts be eliminated or reduced?
Religion or belief (include no faith)	Neutral		
Gender and gender reassignment (male, female, or non-binary)	Neutral		

Characteristic or group	Positive/Neutral/Negative	What are the positive and/or negative impacts?	How will potential benefits be enhanced or negative impacts be eliminated or reduced?
Maternity or pregnancy	Neutral		
	Choose an item.		

Characteristic or group	Positive/Neutral/Negative	What are the positive and/or negative impacts?	How will potential benefits be enhanced or negative impacts be eliminated or reduced?
Sex and sexual orientation	Neutral		
Marriage or civil partnership	Neutral		

Characteristic or group	Positive/Neutral/Negative	What are the positive and/or negative impacts?	How will potential benefits be enhanced or negative impacts be eliminated or reduced?
<p>Other Age (e.g. elderly) (e.g. people living in poverty, looked after children, people who are homeless or refugees)</p>	<p>Neutral</p>		

4. How do you plan to mitigate negative impacts?

Please provide:

- An outline of actions and the expected outcomes
- Any governance and funding which will support these actions if relevant

Not applicable.

5. Please provide details of your consultation and/or engagement plans.

Please provide:

- Details of what steps you have taken or plan to take to consult or engage the whole community or specific groups affected by the proposal
- Who has been or will be consulted or engaged with
- Methods used or that will be used to engage or consult
- Key findings or feedback (if completed)

Leaseholders will be consulted on the Leaseholder Buildings Insurance part of this tender, as per Section 20 requirement of the Housing Act.

It has always been the council's practice to review risks that it faces and purchase insurance cover to protect itself, its residents and the general public from many of the risks that it faces.

Please provide:

- Details of what steps you have taken or plan to take to consult or engage the whole community or specific groups affected by the proposal
- Who has been or will be consulted or engaged with
- Methods used or that will be used to engage or consult
- Key findings or feedback (if completed)

6. Once the proposal has been implemented, how will impacts be monitored and reviewed?

Please provide details in the table below.

Action	Responsible team or officer	Deadline
Monitor and review	Insurance Team	Ongoing

Please send the completed EQIA to equalities@islington.gov.uk for quality checking by the Fairness and Equality Team. All Equality Impact Assessments must be attached with any report to a decision-making board and should be made publicly available on request.

This Equality Impact Assessment has been completed in accordance with the guidance and using appropriate evidence.

Member	Name	Signed	Date
Staff member completing this form	Stephen Walsh	<i>S. Walsh</i>	August 2022
Fairness and Equality Team	Florence Cole	<i>Florence Cole</i>	August 2022
Director or Head of Service			