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Oversight and governance of insurance arrangements have improved since 2020, but more work is required to improve the link between insurance risk and risk appetite

Comptroller and Auditor General (C&AG), Lynn Pamment CBE, has today, 02 April 2026, issued a follow up report on Insurance.

The States of Jersey use both external insurance and self-insurance to mitigate risk. The follow up audit has assessed the progress made in implementing previously agreed recommendations from the C&AG Report in 2020, the extent to which the recommendations as implemented addressed the improvement areas identified, and the adequacy of plans for the implementation of any outstanding recommendations.

The 2020 Report made 15 recommendations. In following up, the C&AG has concluded that six are fully implemented, seven are partly implemented and two have not been started.

The C&AG found that the States of Jersey have improved governance and oversight of the insurance function since her 2020 Report.

However, there is a need to prioritise and deliver ongoing strategic improvements through bringing together the actions in the Government's Insurance Strategy Tracker and the C&AG's recommendations into one workstream, with appropriate implementation dates.

There is a good level of engagement between the Government's Insurance and Risk teams, but there has been limited progress in implementing recommendations to strengthen processes to identify and assess risks. Actions remain ongoing in relation to:

- identifying and documenting existing and emerging insurable risks
- more efficient and effective analysis of claims data; and
- setting out how insurance risk appetite is derived from the States' overall risk appetite.

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The States of Jersey have implemented three out of four previous recommendations regarding insurance programme design and procurement. Following the recent tender exercise for General Insurance, the States secured an improved level of cover for a reduced premium, including addressing key areas of under insurance, and appointed new insurers to manage the risk associated with a single provider.

There has been some improvement in oversight of claims handling through the development of claims protocol guides and service level agreements which are monitored regularly. However, the action to review claims handling arrangements remains outstanding.

There has been limited progress on the implementation of recommendations in relation to monitoring, reporting and continuous improvement. As a consequence, the States of Jersey do not have easily accessible data on which to take preventative action.

C&AG Lynn Pamment CBE said:

“The States have made progress with a number of the recommendations that I made in 2020 to improve their approach, particularly in the governance and oversight of insurance arrangements, and in the recent procurement of insurance cover which reduced the overall cost of the General Insurance premium whilst improving the level of cover and reducing the risk associated with having only one provider.

“However, the States of Jersey need to prioritise and deliver strategic improvements through bringing together the actions in the Insurance Strategy Tracker and my recommendations into one workstream, with appropriate implementation dates. Further work is required to improve the links between insurance risk and risk appetite, including identifying and documenting existing and emerging insurable risks, and establishing more efficient and effective analysis of claims data to better manage insurance risk.”

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Notes to editors

- The report **Insurance Follow Up** is available at www.jerseyauditoffice.je
- The Office of Comptroller and Auditor General ('C&AG') was established in 2005 and operates under the Comptroller and Auditor General (Jersey) Law 2014. The Office of Comptroller and Auditor General is known as the 'Jersey Audit Office'
- The remit of the C&AG includes the audit of financial statements, corporate governance, internal control and wider consideration of public funds, often expressed as 'value for money'
- The 2026 - 2029 Audit Plan can be found at: www.jerseyauditoffice.je
- Lynn Pamment CBE took up the Office of C&AG on 1 January 2020 for a fixed term of seven years.
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