
STATES OF JERSEY



INSURANCE – FOLLOW UP (R.66/2026): EXECUTIVE RESPONSE

Presented to the States on 19th October 2026
by the Public Accounts Committee

STATES GREFFE

FOREWORD

In accordance with paragraphs 69-71 of the [Code of Practice](#) for engagement between ‘Scrutiny Panels and the Public Accounts Committee’ and ‘the Executive’, the Public Accounts Committee (PAC) presents the Executive Response to the Comptroller and Auditor General’s (C&AG) Report entitled: Insurance – Follow up (R.66/2026, presented to the States Assembly on 2nd April 2026).

Deputy K. Wilson

Chair, Public Accounts Committee

Executive Response to Comptroller and Auditor General report: Insurance: Follow Up

Summary of response:

We thank the Comptroller and Auditor General (C&AG) for reviewing the Government's insurance arrangements and welcome the recommendations.

We agree to the recommendations and will deliver a themed improvement plan, tracked through the Insurance Strategy Tracker, with routine review and escalation where needed. Three recommendations have been agreed but deferred for later action, as they are dependent on other initiatives. As a result, specific actions or timelines cannot be committed to. However, these recommendations will be kept under review, and appropriate action will be taken in due course once the dependent workstreams have enabled further activity to be undertaken, where this remains relevant. Where recommendations cannot be implemented immediately, the associated risks are acknowledged and will continue to be actively managed through established risk registers and governance arrangements.

We welcome the C&AG's acknowledgement of the significant improvements made by Government to both the insurance function and the central insurance programme since the last audit report, with most of the previous recommendations made in the 2020 report having been addressed.

Risk assessment and decision rationale

Recommendations	Risk of non-implementation	Risk profile (E,H,M,L)	Other considerations in prioritisation	Is the recommendation agreed?	Improvement theme (If applicable)
R1 Update the Insurance Strategy Tracker to include the recommendations made in this report and revised target implementation timeline and delivery dates.	The Insurance Strategy Tracker is reviewed monthly by the insurance team. This will ensure there is a systematic, documented approach to completing the remaining recommendations and priorities. Failure to do this effectively could mean lost focus on the recommendations, priorities and required outcomes.	Low	This is being updated by the insurance team monthly with the C&AG recommendations forming the basis of various workstreams as part of the refreshed Insurance Strategy and Tracker.	Agreed.	Refresh insurance strategy, responsibilities and arrangements
R2 Develop a systematic approach to identifying, documenting and managing existing and emerging insurable risks.	If this recommendation is not implemented the organisation risks missing crucial developments in the insurance landscape and addressing any coverage gaps accordingly. There is also a risk of relevant stakeholders not being fully sighted on GoJ's insurance arrangements and how these impact Government in the event of a major incident.	Medium	A project is already underway with our external brokers to map Government's existing and emerging insurable risks via a tried and tested risk mapping tool. This will involve engagement with senior departmental leaders and the GoJ Risk team, with caution not to duplicate already existing risk management and recording	Agreed.	Refresh insurance strategy, responsibilities and arrangements

			processes. Once implemented this can be updated on a regular basis.		
R3 Establish how insurance risk appetite is derived from the States' overall risk appetite.	If insurance risk appetite is not clearly established and clearly linked to the States overall risk appetite, Government runs the risk of misalignment between strategy and decision making leading to a reactive and market driven approach to insurance procurement and not achieving long term stability of cover and value for money.	Medium	A refreshed Risk Framework including Strategy and Risk Appetite Statements have been developed and are going through a consultation process. Working closely with the Head of Risk, insurance risk appetite statements will be aligned to this workstream.	Agreed	Better define risk appetite
R4 Agree and document responsibilities, service levels and monitoring arrangements for insurance with the relevant States Owned Entities. These should include the arrangements for providing the States with assurance that the entities manage their insurance risks within the States' risk appetite.	Failure to implement this recommendation may impact governance and oversight of the States Owned Entities insurance arrangements leading to potential gaps or overlaps in coverage. Aligning the SOE's risk appetite with the States risk appetite should reduce the risk of increasing Total Cost of Risk.	Medium	Implementation is dependent on finalising the Government risk appetite statements. It is anticipated that this recommendation will be implemented within six months of their finalisation, dependent on positive engagement with SOEs.	Agreed	Refresh insurance strategy, responsibilities and arrangements
R5 Improve the quality and usability of management information from insurance claims data to drive improvements in claims management and risk identification.	Failure to implement an internal claims management system hinders our ability to improve the quality, transparency and usability of Governments claims data to drive risk improvements and strengthen our risk profile to secure better policy terms and pricing.	Medium	A project to implement suitable digital solutions to enable the implementation of this recommendation is under way. Once delivery is a point of critical dependency and current corporate prioritisation of Digital Services projects means that this workstream will progress	Agreed – deferred for later action as timeline for implementation of digital solution remains to be firmly established amongst other priorities. Once implemented, there will need to be a period of training, backlog data upload and analysis to	No additional action at this time, subject to digital solution implementation timelines. However, this recommendation will be monitored and it is anticipated that this activity will be completed within 6 months of the

			when resources are available for delivery.	enable appropriate management information	digital solution being deployed.
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Prioritised improvement plan:

Action theme	Actions	Linked Recs	Target date	Responsible Officer
Refresh insurance strategy, responsibilities and arrangements	The recommendations of the Insurance – Follow Up report will be incorporated and appropriately prioritised into the Insurance Strategy Tracker to allow for their implementation, including agreeing arrangements with SOEs	R1, R2, R4	Q1 2027	Head of Insurance
Better define risk appetite	Finalise the articulation and implementation of the Government risk appetite statements, in respect of strategic priorities, systems of governance and insurance to align process with appetite.	R3	Q4 2026	Head of Risk