

4.6 Deputy P.V.F. Le Claire of the Minister for Treasury and Resources regarding the total amount of money spent on States insurance policies to cover lawsuits over the last 5 years:

What was the total amount of money spent on States insurance policies to cover lawsuits over the last 5 years please?

Senator P.F.C. Ozouf (The Minister for Treasury and Resources):

The States of Jersey do not purchase insurance specific to cover the cost of lawsuits, however indemnity in respect of legal liability for damages and claimant costs arising from injury and property damage is provided through a combination of purchased insurance cover and self-reinsurance. The total cost to the States for liability insurance coverage is, at current, about £2.4 million per year.

4.6.1 Deputy T.M. Pitman:

Is it not a fact that in comparison with the majority of local authorities in the U.K., Jersey pays out very little; a positive thing in many ways obviously, but unfortunately even attempting to obstruct clearly genuine cases by spinning out the process to wear complainants down.

Senator P.F.C. Ozouf:

I am disappointed to hear Deputy Pitman say that. I do not believe that I have any evidence or have heard anything that there is a problem in respect of people claiming. I can say to the Deputy that between 2004 and 2008 there was a total of 330 liability claims with a total value estimated at £5 million. The year to date indicates that there have been 35 liability claims within an approximate value, potentially, of £600,000. There is a small payment that the States make by way of excess for all various issues. These are claims that cover all claims against the State including medical malpractice, employee and third-party injury and third-party damage to property. I can give the Deputy, if he wishes any other questions... I think he wanted to ask questions about the medical side of things. If he has any precise questions - it is a very large subject - I am more than happy to answer his or any other Deputy's questions.

4.6.2 Deputy T.M. Pitman:

I am pleased that we pay out smaller amounts than the U.K. in many ways. I only raised the issue because I have personal experience of an accident which was admitted as the fault of the States and, certainly, the process was both painful and very drawn out and probably caused more suffering than the actual injury.

Senator P.F.C. Ozouf:

I am sorry; I do not think it is appropriate to comment on an individual application by a Member.