

## **Buckinghamshire Fire and Rescue Service (BFRS)**

BFRS had seen insurance costs increasing significantly over a number of years. This was despite having a low claims history and the recent introduction of CCTV on the majority of our vehicles.

Having seen the success of the FRIC model since its commencement in November 2015, BFRS decided to become part of the mutual with effect from 1 April 2019.

BFRS had been participating in the Fire and Rescue Risk Group (FARRG) for over a year before we took the decision to join the FRIC. This was beneficial in two key ways. Firstly, it allowed us to share best practice and start to document processes and procedures in a consistent manner, which made our transition to FRIC much smoother. Secondly, it also gave us reassurance as to how well the group managed risk on behalf of the FRIC, especially how well it made use of claims data as well as considering potential future risks.

The support received from the FRIC as part of the on-boarding process was excellent. Officers from other fire services were willing to share documentation and legal opinions, which meant that demonstrating the benefits and other important points to our Fire Authority was simplified. Once the decision had been made to join, the process of collecting data and responding to any queries we had was extremely well supported by FRIC and Regis Mutual Management. The on-going support provided by both is also excellent, and responses to questions are always prompt.

Moving to the FRIC meant that our low claims history, as well as our commitment to reducing risk, such as by installing CCTV, is reflected more fairly in the cost we pay. Based on comparing the renewal quote from our previous insurer with the cost of FRIC, the saving for the first year was almost £100,000.