



Policy paper

# Academies risk protection arrangement (RPA)

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The risk protection arrangement (RPA) is an alternative to commercial insurance for academy trusts. Under RPA, the UK government covers the losses instead of commercial insurance.

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## Why we introduced RPA

We introduced RPA on 1 September 2014 following the publication of an [independent analysis of RPA](#). The report showed that it would be cheaper for academy trusts if the UK government covered risks instead of commercial insurers.

RPA aims to protect academy trusts against losses due to any unforeseen and unexpected event.

Academy trusts can opt in to the scheme before they convert or before their current insurance arrangements come to an end.

Read [guidance for academy trusts about RPA](#) .

## Funding and cover


RPA covers all risks normally included in a standard school's insurance policy.

You can find details of what RPA covers in the [membership rules for the RPA](#). We consulted widely with multi-academy trusts and other stakeholders to create the membership rules.

From 17 December 2015 to 31 January 2016, we ran a [consultation on proposed changes to the membership rules and the way we fund RPA](#).

We're introducing changes to RPA from September 2016 as a result. As part of these changes, we're reducing the amount of funding we'll deduct from academies' general annual grant (GAG) to cover RPA from £25 to £20 per pupil. Read the full [government response to the consultation](#) for more details.

## Who we're working with

[Gallagher Bassett](#)  handle RPA claims on behalf of the Department for Education.


### **Gallagher Bassett Ltd (for RPA claims)**

Email

[UK.RPA@gbtpa.com](mailto:UK.RPA@gbtpa.com)

Telephone

0113 246 2040

[Willis Towers Watson](#)  give risk management advice and RPA support to academies that have opted into RPA.

### **Willis Towers Watson**

Email

[RPAAAdvice@willis.com](mailto:RPAAAdvice@willis.com)

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