

# GAB Robins

Storm Bulletin



29 December 2010

## Current Surge Plan Status: **Red**

### Thaw brings major surge in burst pipes

Met Office forecasters have predicted that the weather will remain mild for at least the next few days. The thaw has brought a massive influx in the number of burst pipes being discovered affecting households and business properties, as well as water mains.

Widespread disruption has been caused, particularly in Northern Ireland and Scotland, by burst pipes. Almost 80 towns and villages across NI have been affected. Some people have been without water for eight days as supplies have run out due to the high number of bursts and leaking mains water pipes.

This disruption is likely to continue in Northern Ireland and parts of Scotland for several days. Local councils are supplying bottled water and offering free showers for those without mains water.

The unprecedented number of leaks and bursts caused by the thaw had put "big pressure" on its systems – no pun intended!

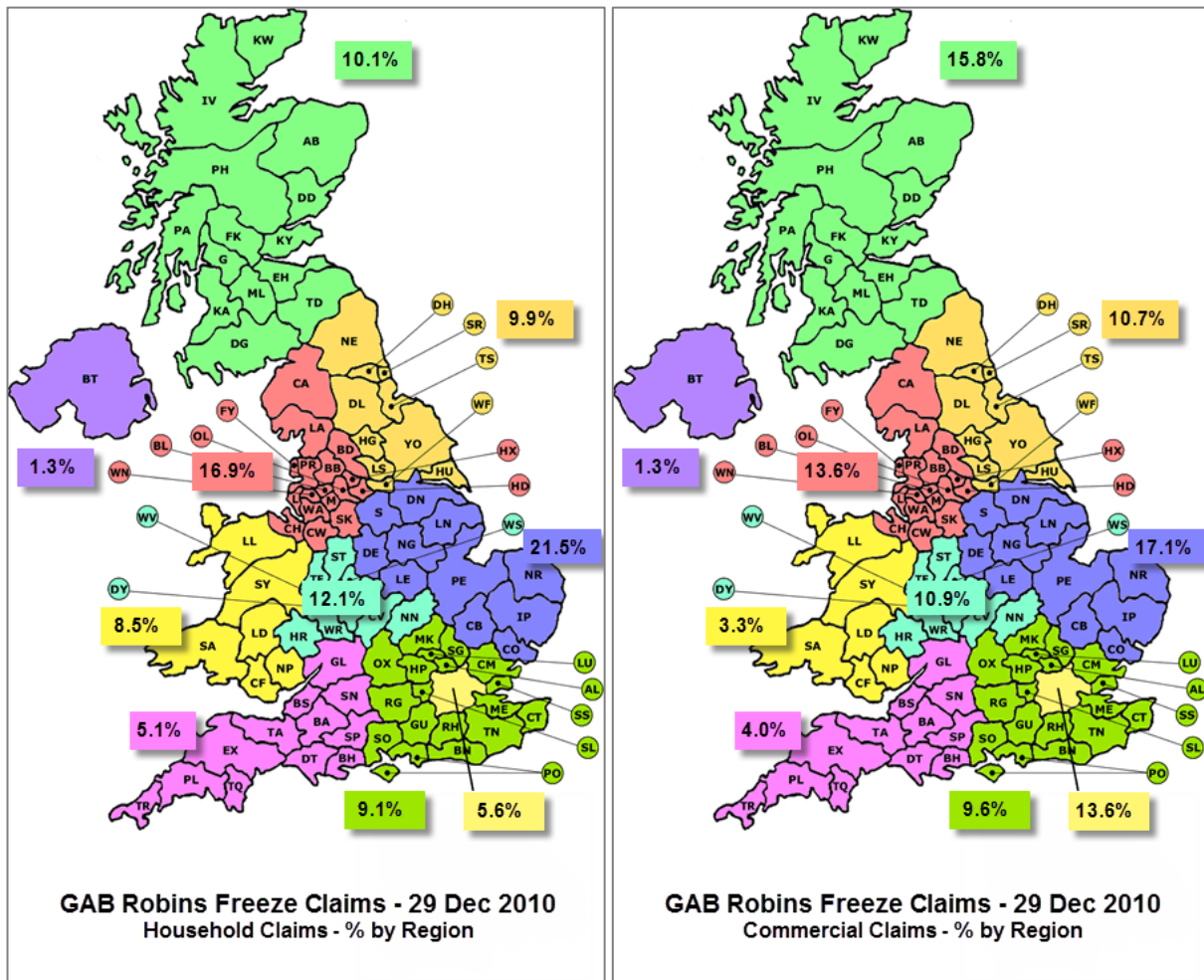
There are reports that fire crews have been forcing their way into empty properties to turn off water and power supplies as people have been away over the Christmas period and businesses closed. As a result we expect today to be the busiest yet for incoming claims for burst pipes as people return home and businesses reopen.

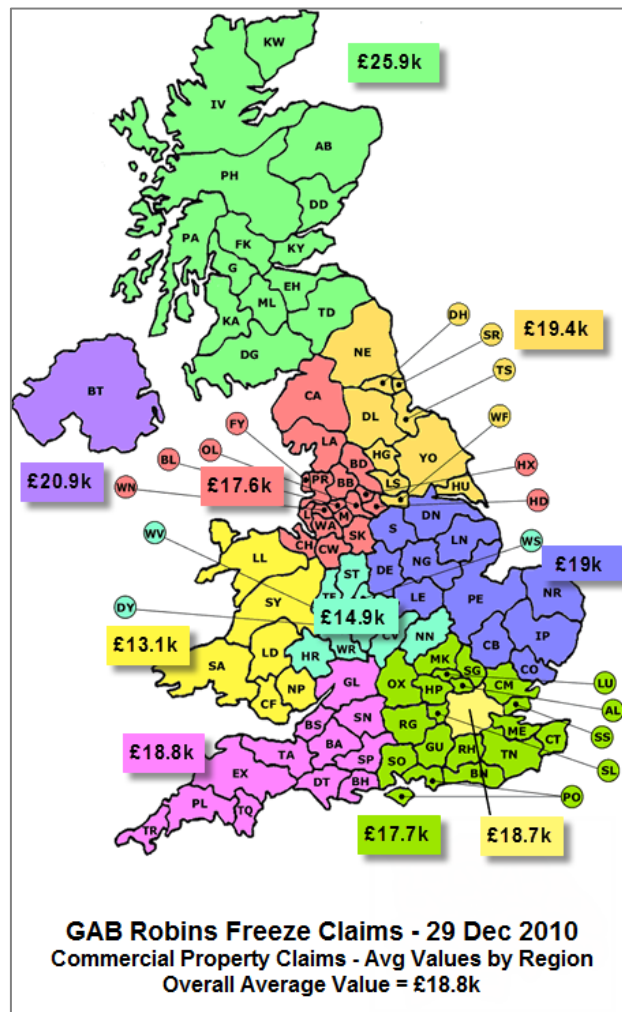
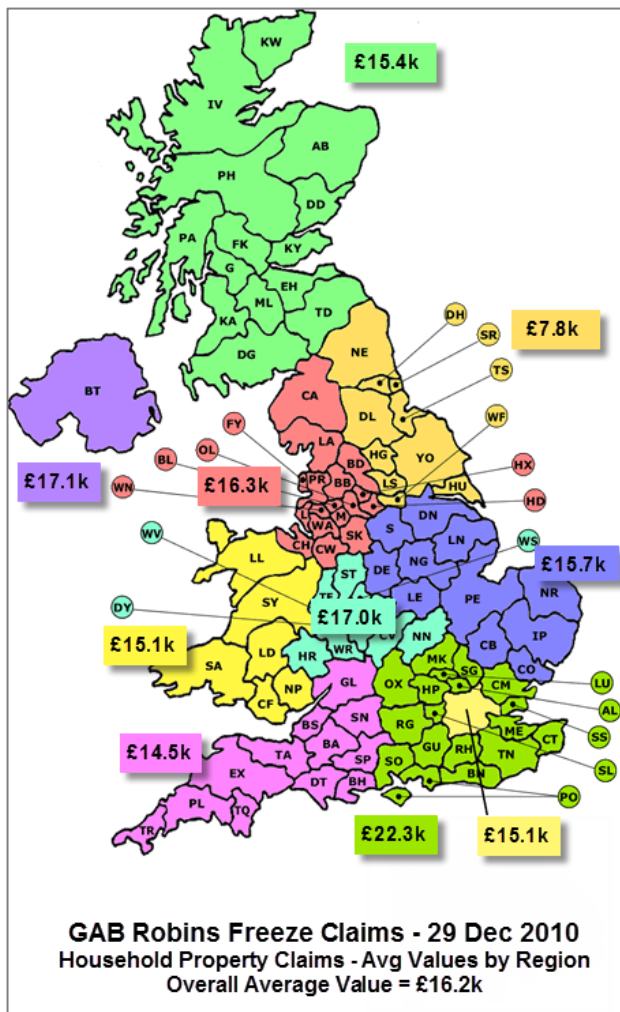


*Above is a Scottish Water worker dealing with burst water main*

## Current Activity

A postcode analysis of the areas giving rise to the largest volumes of burst pipe claims is as below, split between both commercial and domestic losses. We have also added an analysis of average claim values by region. Please note this excludes any large losses which would distort the averages but does provide a useful insight into the size of losses.





The North West and North East are still experiencing very high volumes of claims and these are the most difficult areas to arrange visits for. Additional adjusters have been moved to assist in these areas but because of high volumes in many other areas it is proving extremely difficult to arrange visits for all policyholders for several days. Despite this, contact is being made with each policyholder and advice and assistance is being provided in preparation for the adjuster visit.

All GAB Robins offices are operating as normal following the Christmas period and we now have a full compliment of staff in all locations.

Actions being taken, (these are continually under review)

- A number of adjusters worked throughout the festive bank holidays.
- Despite this, our appointment makers were surprised at the number of policyholders who declined visits during the bank holidays and opted instead for appointments into January.
- Large numbers of claims were received over the Christmas period and we expect exceptionally high volumes from today.
- Additional service centre staff have been provided to assist and deal with telephone traffic, appointment making etc.

- Opening hours have been extended into the evening and will continue over the weekends.
- Weekend and bank holiday visits will continue until any backlog has been cleared.
- More adjusters are being moved to the worst affected areas which remain in the North West, North East and East Midlands.
- Further assistance is being provided by non-property adjusters and senior personnel from non-operational areas of the business.
- Adjusters will be concentrating on making as many visits as possible and this will affect other service standards to some extent.
- Most insurers have provided some relaxation for service standards to ensure that as many policyholders can receive first visits as quickly as possible.
- Individual clients will be provided with detail around any service issues from account managers as the continuing surge in new claims is likely to extend into the new year.
- Our guide on how to prevent and deal with frozen pipes remains on our website ([www.gabrobins.co.uk](http://www.gabrobins.co.uk)).

## Expected Activity

Our Surge Status will remain at **RED**.

For the first time since early December there are no weather warnings in force anywhere in the United Kingdom.

The thaw is likely to continue with fairly mild weather in most areas reaching a high of around 10C which is a rise in temperature of up to 20C in some places around the UK.

The thaw has, however, brought unprecedented numbers of burst pipe and escape of water claims and our Surge Status will remain at **RED** for some time, at least well into January and depending on any further weather developments.

The likely volume of claims could exceed that of the 2007 floods if incoming numbers continue at the current rate. This is likely to place huge pressure on resources at both insurers' claims departments as well as suppliers and loss adjusters.

We will continue to work around the clock to ensure our clients and their policy holders continue to receive a good service.

Other suppliers, particularly restoration companies, are under severe pressure also and this will continue to be monitored on a daily basis by our supplier manager.



Further bulletins will be issued and we will continue to provide information about our progress in dealing with visits given the unprecedented volume of incoming claims. Every attempt will be made to complete as many visits as possible up to the end of December and into January. Information will be provided on progress of claims on a regular basis.

Please contact your Account Managers for any further information

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