

GAB Robins

Storm Bulletin



9 December 2010

Current Surge Plan Status: RED

Brief thaw before temperatures plummet again



The frozen River Ouse in York (image courtesy of The Sun)

We are expecting another temporary thaw, at least for many areas of the country. Rain and warmer temperatures from late tomorrow and throughout the weekend will help melt the ice and snow, with temperatures rising to 8 degrees in some areas. Met Office forecasters are predicting the risk of widespread ice and freezing conditions for today but with prospects for less cold conditions on Friday and over the weekend.

The forecasters warn that this warmer weather will only last until Sunday with another cold Arctic front moving in to affect the country on Monday. Whilst further freezing conditions are expected there is currently no suggestion of further snowfall.

Despite this areas of Scotland continue to be gridlocked with little change in the sub zero temperatures and ability to move around certain roads. We have received reports from our adjusters that several suppliers have been stranded whilst attempting to reach policyholders due to frozen diesel! Thankfully the mobile phone networks are still operational and we are able to communicate and advise policyholders of any delays.

These warmer conditions will certainly give rise to far more policyholders discovering burst or leaking pipes with resultant damage. Finding a plumber who is not already fully booked up with calls in many areas will become increasingly difficult. Our Advice to Policyholders document will continue to be

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available on our website www.gabrobins.co.uk and will help provide some essential tips for anyone discovering a frozen or damaged pipe.

Current Activity

We are experiencing very high levels of incoming instructions for burst pipe and escape of water claims. The majority of these are domestic claims (see freeze claims distribution maps later), but so far during December we have seen a 100% plus increase over normal intake levels.

Inevitably this is presenting some strain on our resources but we are managing to deal with all urgent cases and are still maintaining good service levels for initial contact and offered visits. We will continue to monitor this position over the next few days and will keep you advised.

Thanks to an excellent response from our staff we have been able to achieve the following in very difficult circumstances:

- Attempted contact within 24 hours – **96.5%**.
- Offered first visit within 5 days - **85%**.

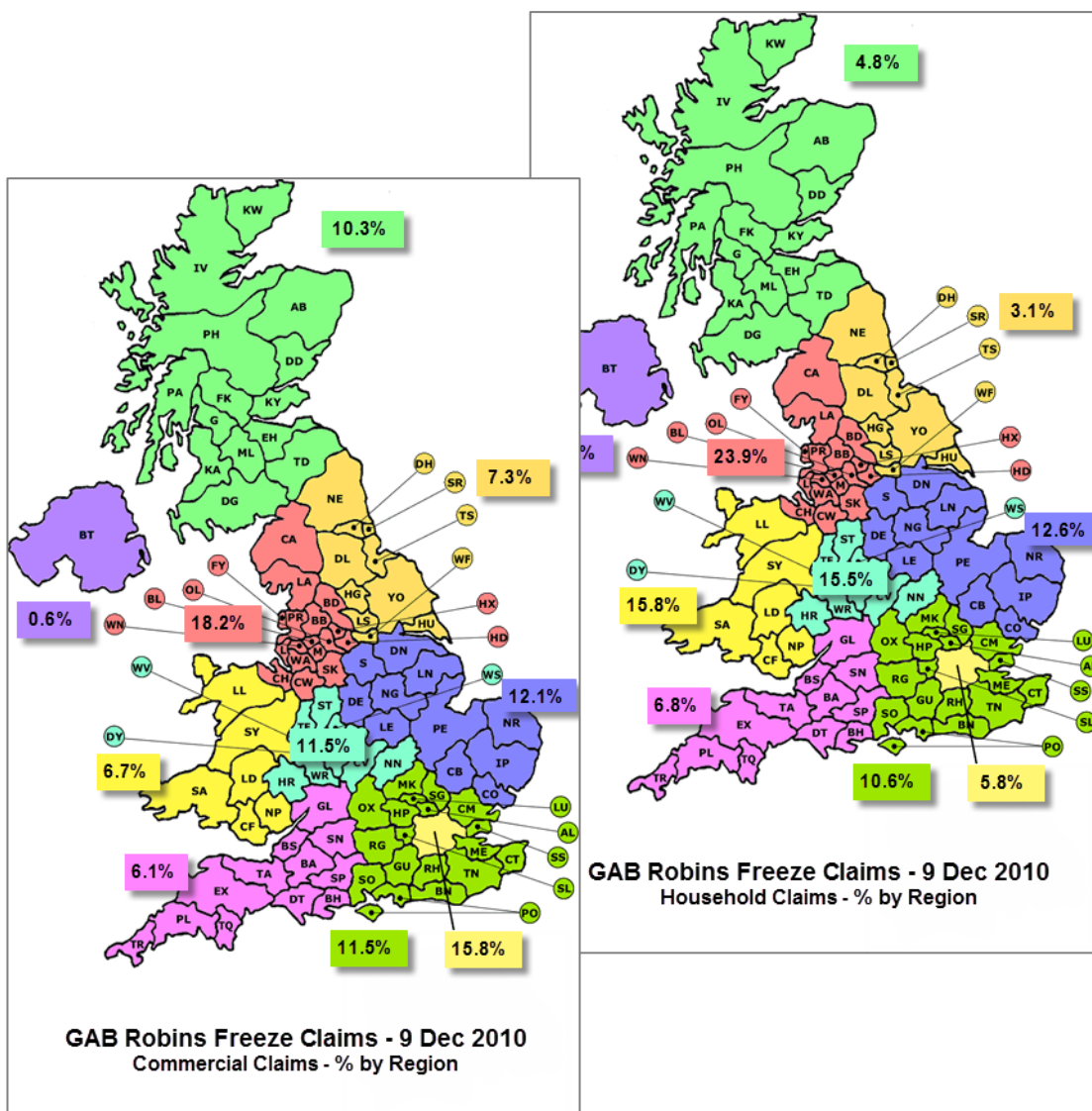
Our Service Centres are operating as normal with assistance from other offices. The main priority is to contact policyholders and arrange visits. Additional staff have been brought in to assist with appointment making and calls to policyholders who require our assistance.

Actions being taken, (these are continually under review):

- Additional adjuster diary time provided for new and re-arranged visits.
- Urgent or serious losses continue to be given priority.
- Adjusters from regions less seriously affected being moved to 'hot spot' areas for burst pipe claims e.g. North West and East Midlands.
- Additional resource has been made available from experienced non property adjusters to assist in worst affected areas and arrangements for further resources are being made.
- A full compliment of adjusters will be working throughout the weekend to maximise number of visits possible.
- Additional resources provided for Service centres in Manchester and Brighton - these offices to open throughout the weekend.
- Extra team of staff provided to maintain courtesy calls to policyholders and to keep them updated.
- Our Supplier Manager has discussed contingencies with all relevant suppliers and is satisfied there are no current capacity issues for restoration and drying work. Additional drying apparatus has been sourced by several of our key supplier partners.
- BRICS, our contractor network, has developed a Winter Freeze Response and all contractors have been fully mobilised. There are currently no capacity issues for BRICS contractors and no problems of accessibility apart from some areas of Scotland.

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.

You will note that the North West is the main area for claims volume, both commercial and domestic but we expect this to change when the thaw moves to eastern England and Scotland.



Expected Activity

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

The weather warnings in place are identified on the map which is provided by our Met Office partners.

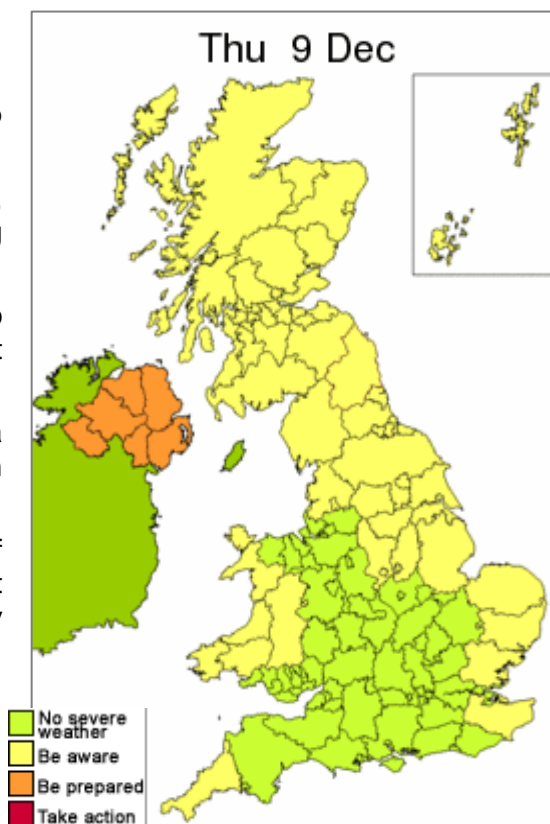
The only area with a significant warning is in Northern Ireland, marked orange, with warnings to be alert for ice and freezing conditions in all areas shaded yellow.

It is expected that the warmer temperatures will move into many areas by tomorrow afternoon and then throughout Saturday and Sunday.

Unless the situation changes dramatically we will issue a further bulletin on Monday with an update on the situation following the thaw over the weekend.

We will continue to provide information on general progress of claims and the areas affected by burst pipes. Please contact your Account Managers for any further information or with any queries.

Insurer specific information and data will be provided via the usual channels. Please feel free to contact me if necessary.



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