

GAB Robins

Storm Bulletin



1 December 2010

Current Surge Plan Status: **RED**

The UK freeze continues

The country continues to be in the grip of some of the worst early winter conditions in decades. The situation this time is similar to what occurred earlier this year. Claim volumes have increased significantly in the past two days but are expected to accelerate when the thaw eventually sets in.

Forecasters are suggesting that this cold snap will run to the weekend and we are anticipating continued high volumes during this period.

One major insurer has estimated that the freezing weather conditions could cost the UK economy up to £1.2 billion a day, with retailers and the restaurant and bar industries likely to be the worst affected.

We are pleased to say that our major client centres are fully operational at this time and are appreciative of the dedication of colleagues some of whom have overcome adverse weather conditions to ensure we continue to provide a normal service.



Commuters brave the snow near St Paul's in London (image courtesy of The Sun)

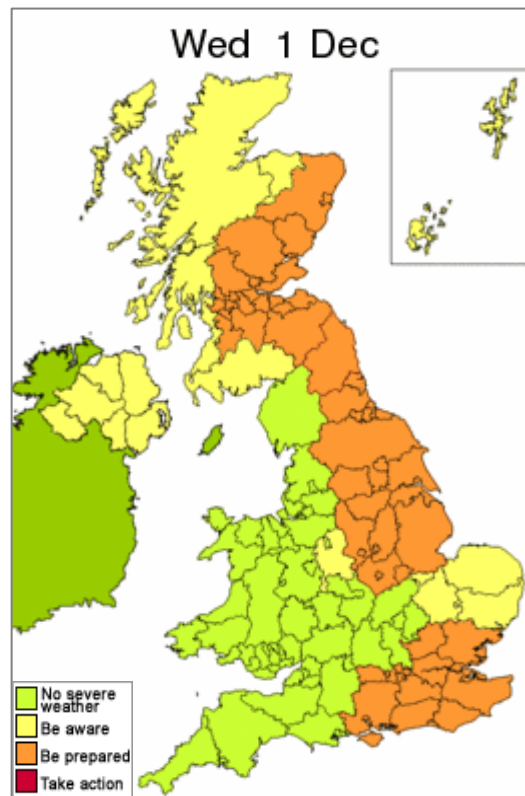
Current Activity

The number of claims received continues to increase largely involving a combination of causes from burst pipes and storm to weight of snow causing damage. We also receiving higher than normal volumes of overflow cases from insurer field forces due to the logistical difficulties caused by current road conditions. As of close of business yesterday, the greatest volume of claims has been received for Watford, Swansea, North Wales, Liverpool and Birmingham. However, the nationwide distribution of cases is widespread.

Yesterday alone saw a 100% increase in instructions and over above the normal level. 81% of incoming claims were as a result of escape of water or frozen/burst pipe perils.

Our service centres are coping well and of all new claims received in the last two days, 75.2% have already had appointments secured within normal service standards.

Despite the difficult travelling conditions over 90% of our field adjusters are mobile and undertaking site visits. That said, access to certain areas is still a problem, and where such access is impossible we are providing our clients' customers with appropriate advice, pending us being able to get to site.



Expected Activity

We have changed our Surge status to **RED** in view of the level of yesterday's intake. Our service centre and field adjusting staff are set to work this weekend to maintain service levels. Where contact cannot be made immediately or visits arranged due to access problems we have begun a program of calls to ensure telephone contact is made every 48 hours.

We expect the level of incoming claims to continue at high levels for some days. Exactly how long depends on the length of time the extremely cold snap continues. We are preparing for an up lift in burst pipe claims as and when a thaw sets in. Mean while we are not experiencing difficulties in sourcing drying facilities and are in close touch with restoration suppliers.

Further bulletins will be issued depending on conditions and claims activity. Information will be provided on progress of claims and also about any areas where access continues to be difficult or restricted.

Please contact your Account Managers for any further information

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