

GAB Robins

Surge Bulletin



9 December 2011

Current Surge Plan Status: AMBER

Hurricane force winds batter Scotland and the North

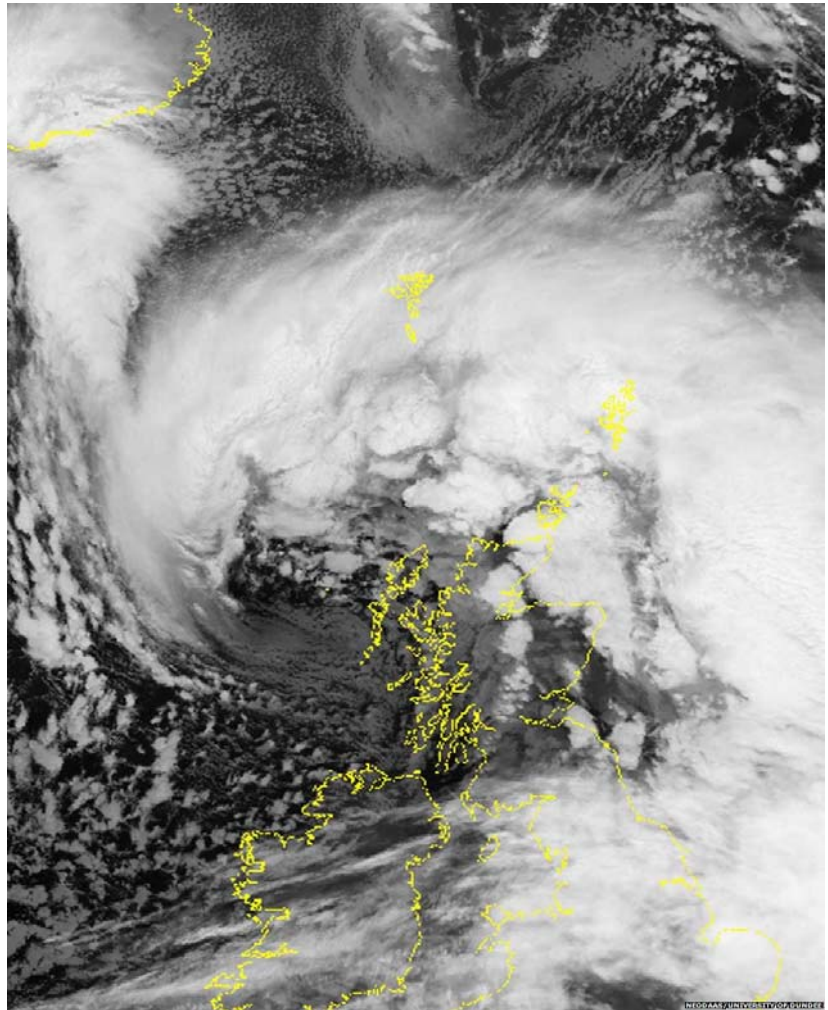
Britain was battered by gales of up to 165 mph yesterday, leaving a trail of destruction across parts of the country.

Scotland suffered the worst conditions when a cyclone brought hurricane-force winds to most areas throughout the day and into last evening.

An extreme wind speed of 165 mph (245 km/h) was recorded at high levels in the mountains of Aberdeenshire though maximum winds at the surface averaged 105 mph (170 km/h) and 80 mph (130 km/h) in the most populated areas.

The high winds generated large waves along coastlines and blew trees and debris into power lines, leaving 60,000 Scottish customers without power.

In Argyll and the Outer Hebrides, power cuts affected another 1,000 residences. The storm shut schools and disrupted transportation, and several roads were flooded.



Current Activity

A large number of storm claims were received yesterday. Most of the claims were in Scotland but claims were also received for other areas including Cumbria, Lancashire and even Cornwall.

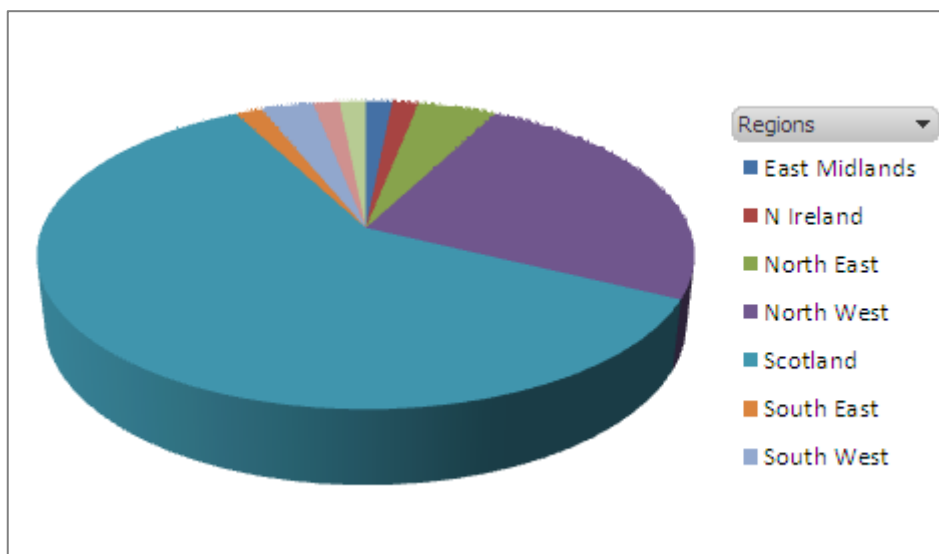
Gale force winds affected the southwest and south coast during the evening but gusts were restricted to a maximum of 60 mph. So far, the vast majority of claims relate to low/modest value building damage. We expect a greater volume of claims to be submitted during today as the conditions improve and people begin to survey the damage caused.

Our Service Centres are operating as normal and are coping well with the incoming instructions. The main priority is to contact policyholders and arrange visits. Very few visits were possible in Scotland yesterday due to the treacherous conditions and road closures. We expect visits to be conducted today as conditions improve in most areas. Our priority is to concentrate on appointment making and calls to policyholders who require our assistance. Urgent cases will receive priority.

Actions taken to cope with the increased volumes are continually under review but measures adopted include:

- Urgent or serious losses continue to be given priority.
- Where necessary emergency contractors have been appointed to try to provide protective covering to roofs etc but in Scotland, this proved impossible due to the strength of the wind so emergency measures will take place today.
- All policyholders were contacted by telephone and advice was provided about mitigation by our triage teams.
- Adjusters from regions less seriously affected are being made available to assist in 'hot spot' areas if required.
- Arrangements are being made for adjusters to handle appointments throughout the weekend.
- Additional support is being provided at Ollerton, our service centre for SPECS Building Inspection and Validation Service.
- BRICS, our Contractor Network, has mobilised all contractors in the affected areas and there are currently no capacity issues.

Almost 60% of storm claims received to date are in Scotland, with around 25% in the northwest.



Current Surge Plan Status

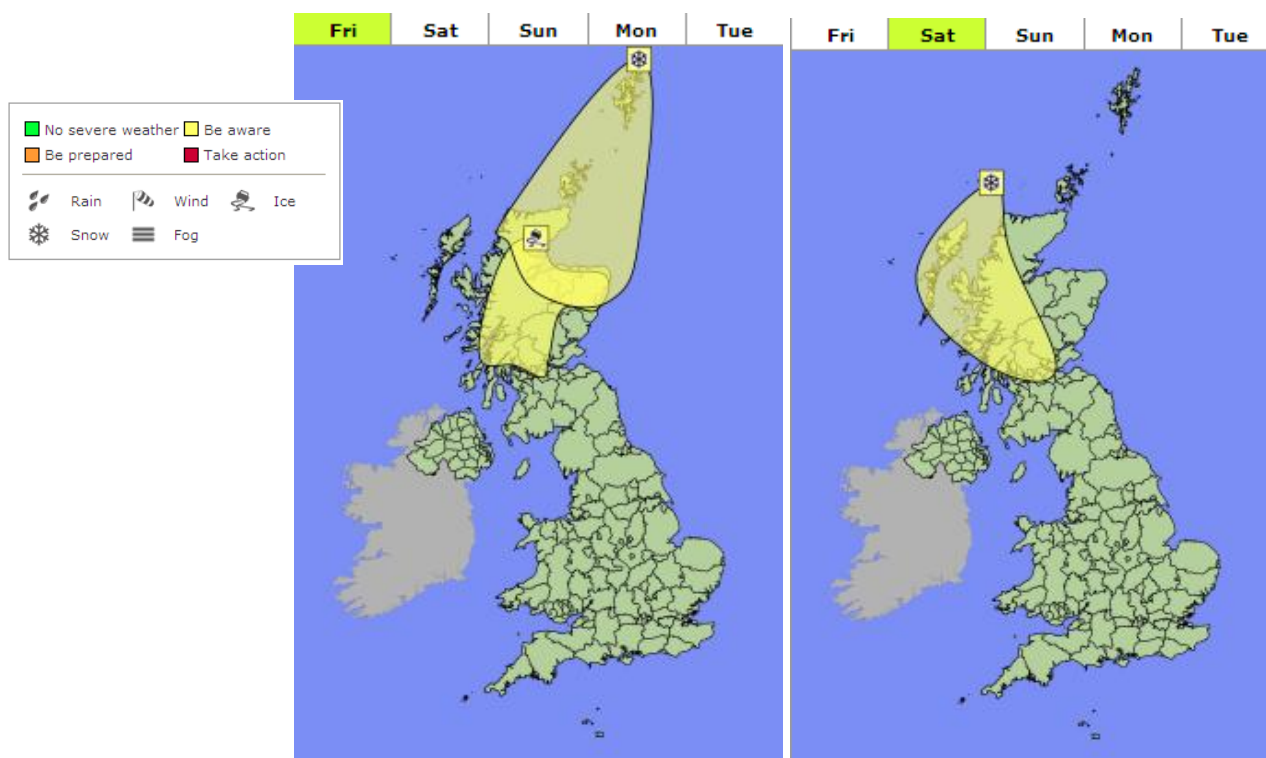
AMBER Status of alert arising from claims received and data that indicates likely event.

Our Surge Plan status will remain at amber unless there is a further significant increase in claim volumes or additional severe weather. The situation is well under control and normal SLAs are being met.

Expected Activity

Our Surge Status will remain at **AMBER**

Our Met Office partners have issued further but less severe weather warnings for those areas highlighted on the maps.



Warnings of icy roads are in force across much of Scotland, Northern Ireland, and parts of northern England as a result of temperatures dropping overnight. There is a possibility of sleet and snowfalls in many areas of the North and Scotland.

Flood warnings are in place for North Yorkshire. The Environment Agency said flood warnings had been issued on the rivers Swale, Ure, Ouse, Nidd and Wharfe but these areas are not heavily populated. There is a possibility of gale force winds and heavy rain returning during the early part of next week.

A further update will be issued depending upon developments over the next 24 hours, but in the meantime should you have any queries or require further assistance please contact your Account Manager or indeed myself.

George Bentley
 Client Services Director
 GAB Robins UK Ltd
 35 Great St. Helen's
 London EC3A 6HB

Mobile: 07801 036961
 Email: george_bentley@gabrobins.co.uk

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