



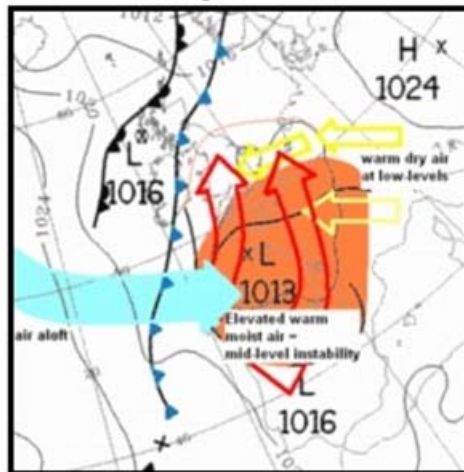
GAB Robins Surge Bulletin



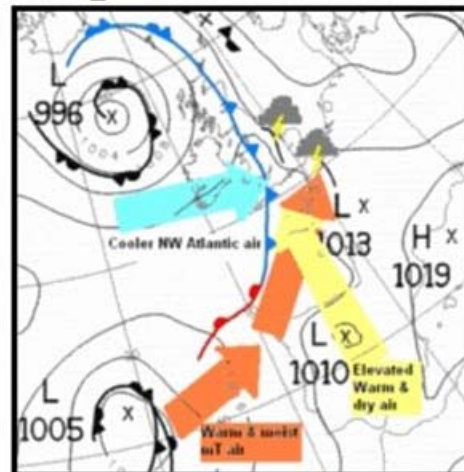
Current Surge
Status: **RED**
2 July 2012

New month but same dreadful weather!

The Dynamics of a Spanish Plume



Mid-level instability



Loaded 'gun' conditional instability

Spanish plume: The pattern occurs when warm, moist air sweeping up from the south is lifted by a cold weather front from the west bringing prolonged and exceptionally intense downpours (image courtesy of The Daily Mail)

Update

Remember the drought and the hosepipe ban? The Environment Agency has confirmed that the period from April to the end of June had been the wettest since records began.

The Met Office has suggested the appalling weather was simply the result of "intense thunderstorms" but other meteorologists believe the weather was caused by the 'Spanish Plume'.

'Spanish Plume' is the name given to a complex meteorological phenomenon which leads to warm conditions and heavy showers or thunderstorms as seen over parts of the UK and north-west Europe.

It is a plume of very warm air that pushes north from the Spanish plateau and reaches the British Isles on a southerly airflow. Over the UK we are normally affected by much cooler Atlantic air as cold fronts come in from the west. When these two air masses meet, the very warm 'plume' air is forced to rise vigorously over the cooler Atlantic air and as a result thunderstorms are produced. Because these features can cover large areas the storms are often grouped together and can give widespread, heavy rainfall, often accompanied by hail. The severe thunderstorms experienced since 28 June clearly fit this meteorological description.

The consequences have been severe and this has resulted in widespread storm and flood damage in many areas of the country. As the clean up operations began over the weekend, further heavy rainfall has continued to affect the Midlands and some other parts of the country. A further Yellow weather warning has been issued for later today for Northern Ireland, so little respite for people in this part of the country still recovering from the storms and flooding experienced last week.

Our Service Centre staff have worked throughout the weekend with adjusters visiting as many policyholders as possible and providing support and advice. We will continue to focus on the worst affected areas and adjusters continue to be moved around the country as the volume of claims received has continued to increase during the past few days.

There are currently no flood warnings in place.

Current Activity

Our Service Centres were open throughout the weekend with large numbers of storm and flood claims received for most areas of the North East, North West and Midlands.

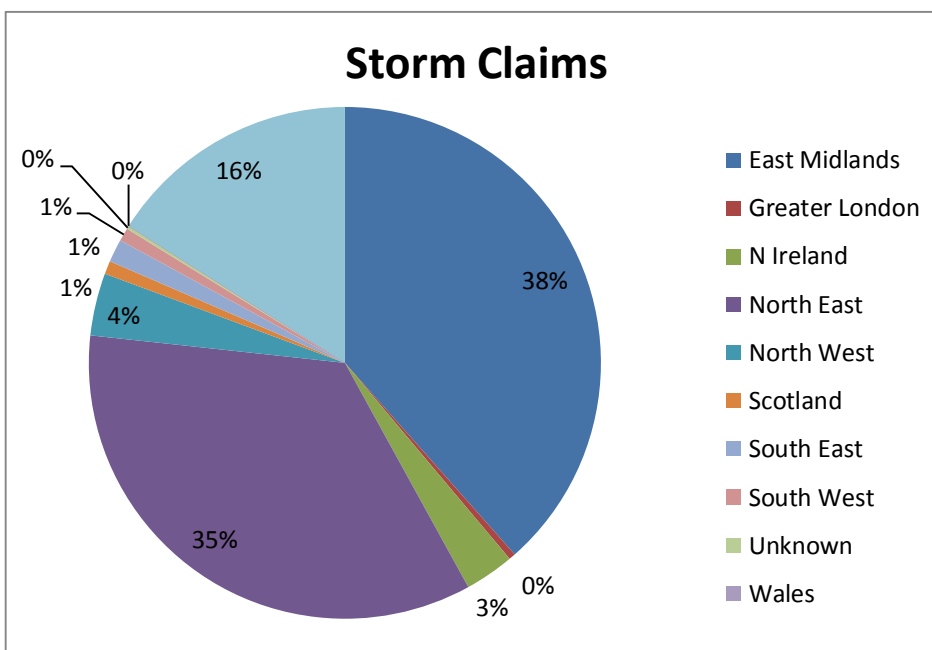
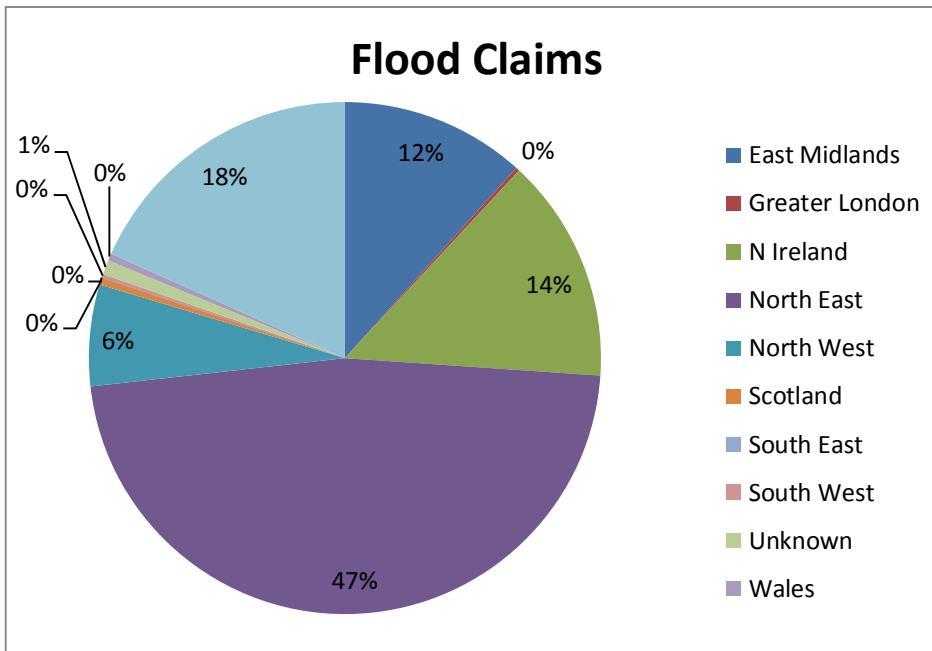
There was an even spread of commercial and domestic claims ranging from a flooded shopping centre in Newcastle to properties affected by lightning strikes and storm or flood damage. Particular care is being taken to ensure that all claims are correctly coded as either storm or flood based on appropriate definitions and bearing in mind policy cover.

- Service Centre staff worked through the weekend contacting customers and booking appointments.
- Urgent losses were visited over Saturday and Sunday where access was possible.
- Additional adjusters were sent to the North East, the area with the largest volume of new instructions.
- A number of significant losses were received in Newcastle and the North East resulting in our Major Loss teams being mobilised in these areas.
- We have been able to make contact with the vast majority of policyholders over the weekend, providing assistance and advice, arranging emergency services such as drying companies and contractors, and visiting the most seriously damaged properties.
- Appointments to visit other properties were made for Monday, Tuesday or Wednesday and so far we are able to offer visits within two/three days for non-urgent cases, but the more serious losses will be visited within 24 hours.
- BRICS contractors are taking instructions and currently have capacity in the key areas.
- SPECS, our building inspection service, continues to receive above average volumes of smaller building claims but have capacity in most areas currently.
- We are arranging joint visits with BRICS and Surveying Services where we have authority and where it will add value for the customer.
- We are liaising with all suppliers relating to their capacity and currently there are no issues.
- In some areas, eg Northern Ireland, it has been difficult to arrange alternative accommodation but we have managed to locate suitable temporary accommodation in all cases received so far.
- We are mindful that insurers require reserve information as quickly as possible and adjusters will be focusing on providing accurate and timely reserve information.

Actions

We are continuing to monitor claim volumes and the worst affected areas to ensure we have plenty of staff available to deal with urgent losses. Our adjusters are very mobile and many have spent the weekend assisting out of their normal areas and working throughout the daylight hours to visit as many policyholders as possible.

The volume of claims has increased significantly in all the affected areas, particularly Newcastle. Main areas involving storm and flood claims received since 28 June are:



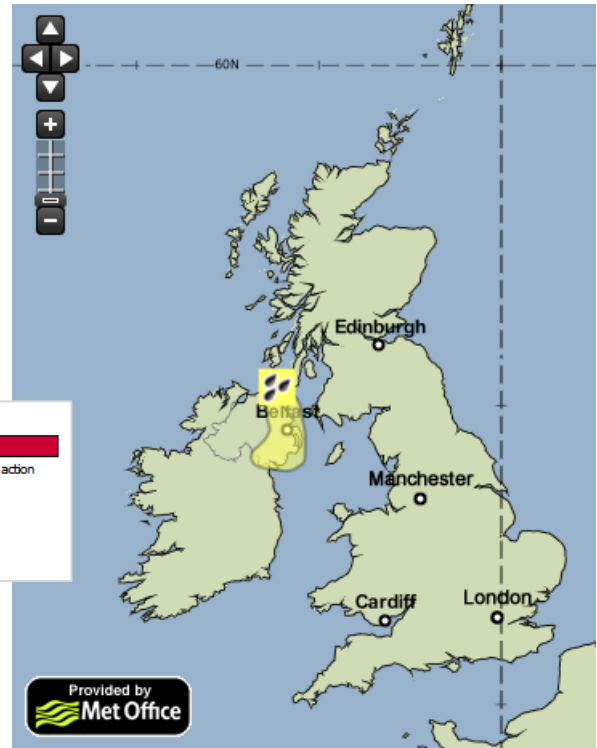
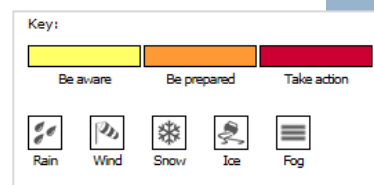
We will continue to collate the data and will provide further information directly to individual clients and in future bulletins.

Current Surge Plan Status

RED status of alert arising from claims received and data that indicates the severity of the event. Our surge status will remain at red for the time being.

Expected Activity

The weather continues to be unpredictable and changeable with rainfall set to continue in many areas with below average temperatures. The Met Office has issued a Yellow weather warning for Northern Ireland for later today and into the evening. Scattered, possibly thundery, showers are expected to develop throughout the afternoon and evening. Although many places will escape the heaviest showers there is a low risk that one or two could be heavy enough to lead to very localised surface water flooding.



Further bulletins will be provided and Account Managers will provide further detailed information to clients. If you require any 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



Follow us [@GABRobinsUK](https://twitter.com/GABRobinsUK)