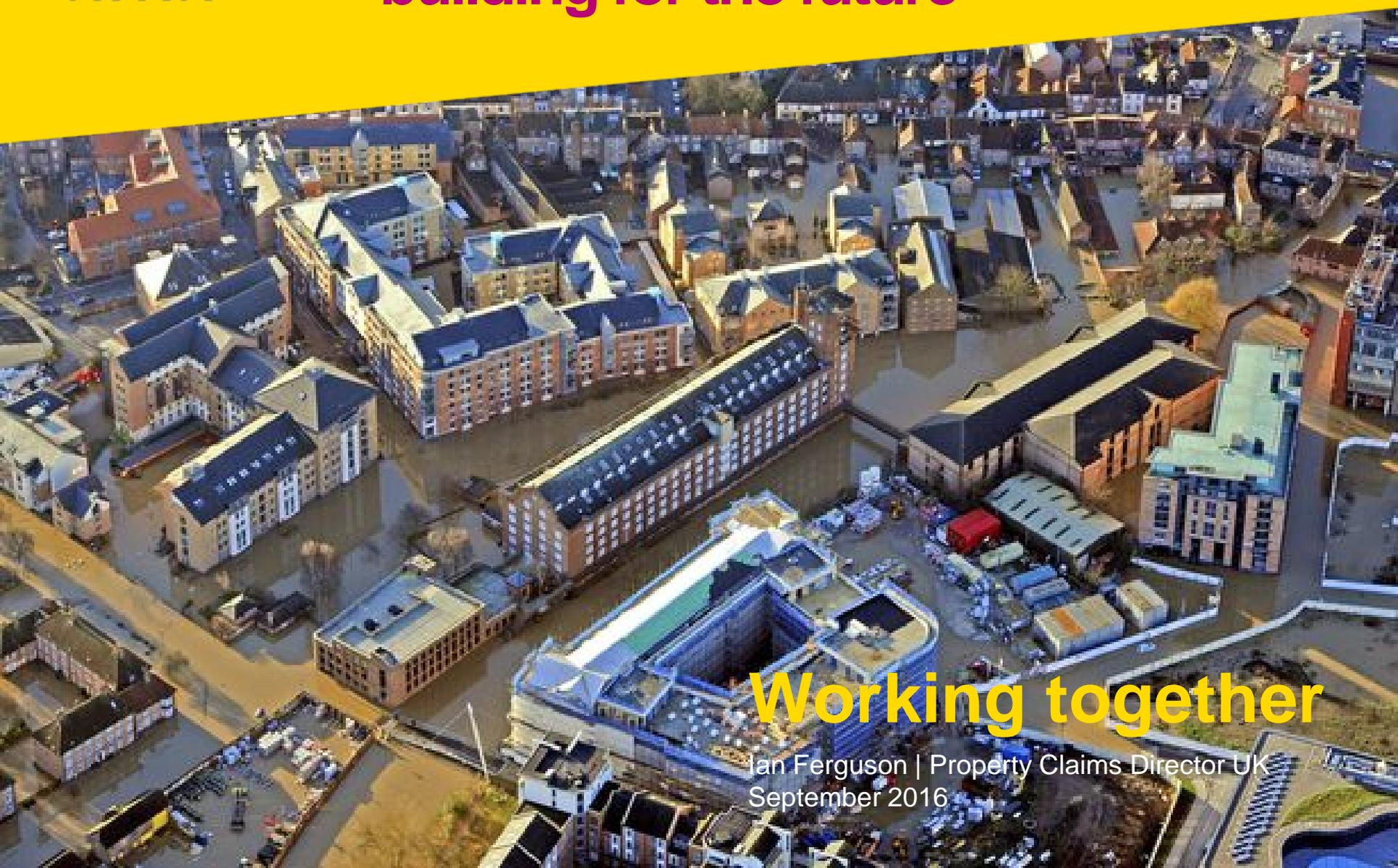




Flooding and resilience building for the future



Working together

Ian Ferguson | Property Claims Director UK
September 2016

- **Aviva's response**
- **The risk and severity of flooding**
- **The scale and devastation**
- **The emotional impact it brings**
- **Flood defences**
- **Local flood protection**
- **Flood resilience**
- **10 key changes**

The **scale** of the floods

How severe was Storm Desmond?

847 billion
litres of rainfall over
Cumbria



Enough to
cover
all of
Cumbria
with 12cm
of water



Enough to fill
Wembley Stadium
almost

212
times
over

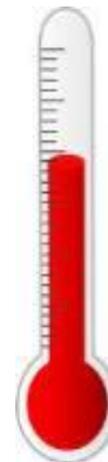


How extreme was December 2015 for Cumbria?

More than
200%
of average
December
rainfall
for NW



**Warmest UK
December
since 1910**
8° average is
more typical for
April or May



**New UK record of
highest rainfall in 24
hours**

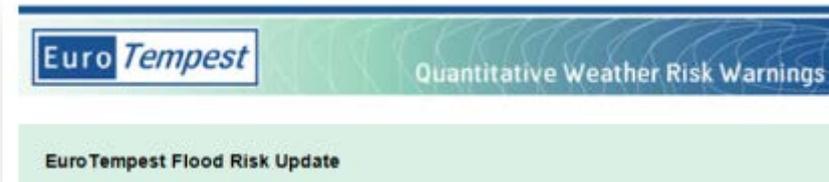


Insight into Aviva response



Met Office @metoffice · Dec 5

The last time we issued a RED warning was for severe gales on 12 February 2014
bit.ly/1TrDWbq



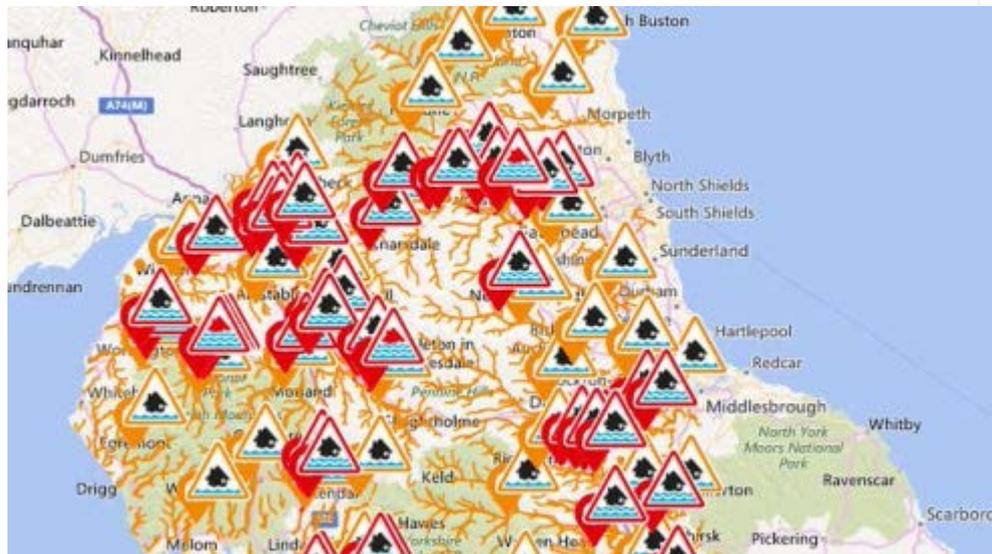
Met Office @metoffice · Dec 4

Warnings have been issued for #StormDesmond which will bring severe gales this weekend bit.ly/1ed1LTH



Met Office @metoffice · Dec 5

Our highest level of warning, a RED 'take action', for rain has been issued for parts of #Cumbria #StormDesmond



Small text at top: [Detailed information for you from insurance customers? Don't see this email? Click here](#)

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We're here to help if you need us

Hello Sir/Madam,
Severe weather has had a real impact on homes across the country, in particular in your area.

So, **if you've been affected** by the recent storms and floods, we're on hand to get things sorted **with the minimum of fuss.**

Here's some information you may find useful:

- **Flood advice** what to do before or after a flood
- **Video on what to do** if a flood is forecast
- **Video on what to do** if you've been affected by

If you've been affected please get in touch:

Online claim form
Make a simple [online claim](#) using the home claim form

Already registered for **MyAviva?**
[Log in](#) to make a claim

Call us 0345 030 6945*



First insurer on the ground, at flood relief centres across Cumbria from day -1

Aviva teams visit flood-hit communities to give advice on claims

22:47 27 December 2015 | Dan Grimmer



Tweet



Aviva sends teams to Cumbria to help customers affected by flooding: Norwich-based insurer Aviva is ensuring...



Command centres created to direct operations



Drones used to overlay our claims data with policy exposure, so that we could get to our customers quickly and take care of them

#Digitalfirst

January 9, 2016 8:25 pm

Drones dispatched to assess flood damage

Oliver Ralph

Share Author alerts Print Cite Comments



Insurance companies have deployed drones to assess flood damage, as Aberdeenshire became the latest part of the country to be affected.

Aviva has in recent weeks sent unmanned drones to survey damage in York, Kendal and Carlisle. "It is the first time we have used them in this way," said Rob Townsend, the company's UK claims director.

[Twitter](#) [Facebook](#) [Google+](#) [LinkedIn](#)

"It is relatively new technology. We use it to identify where we have customers that are flooded in areas that we can't get to. Drones are fantastic when there is a lot of uncertainty about where has and has not been impacted."

He added that one of the main uses of drones was to help to direct the company's staff on the ground, rather than to provide a detailed assessment of the cost of the damage. "It gives us a macro view of the exposure in areas we cannot get to. It won't tell us about the internal damage but it does tell us about the amount of resources we need."

ON THIS TOPIC

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Connolly makes brace for La Liga

Being as impressed in 2015, says China

US views on climate change since 2010 set

IN UK BUSINESS & ECONOMY



Where are these floods?



Perth (1993)



Ballater (2016)

Risk and severity is increasing...



Same devastation...

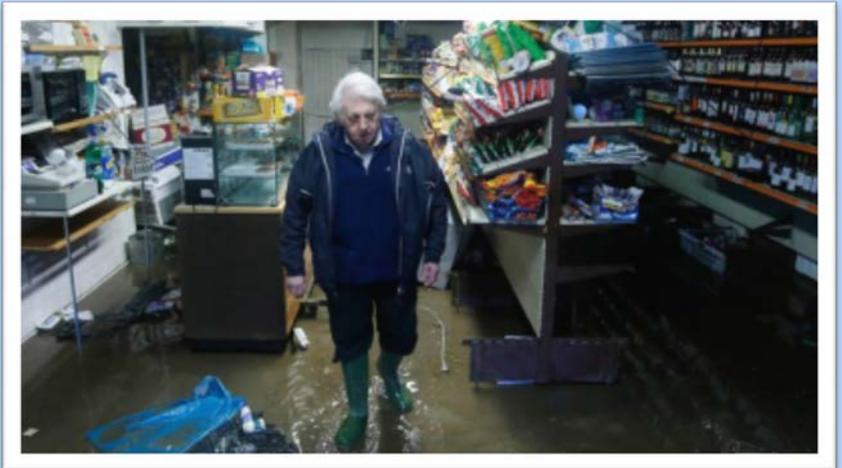


The emotional impact



Getty Images

Residents of Cockermouth console each other as flood waters begin to recede revealing the damage



Flood relief is hugely helpful but it doesn't cover everyone and doesn't stop the massive emotional, physical, cultural, environmental and economic damage

Flood defences



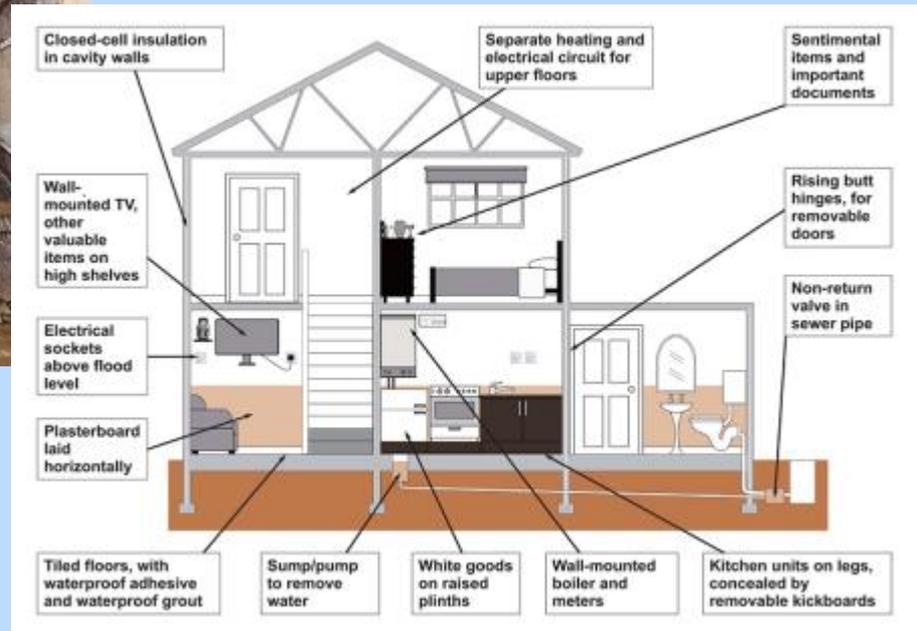
Even where major flood defences have been implemented they can still be breached and individuals are not clear on their residual risk.

Local flood protection



During an event, it's essential that the key players are well coordinated - BERG do a fabulous job in this but need more support. Sand bags are not the answer!

Flood resilience



Lastly, current rectification is including products that will not withstand future flooding. Our housing and business stock is left no more resilient than it was before the flood.

We need 10 key changes

1. Continued investment in hard and soft infrastructural programmes
2. Insurers & local authorities to reward individual businesses & communities for risk prevention activity
3. Building regulations need to support the resilience agenda
4. Services/Products need to be available to help people take individual action
5. Weather forecasting needs to be more specific and advisory
6. During an event there needs to be clear coordination
7. Insurers need to be on the ground urgently and work to minimise unnecessary strip-outs
8. Insurers always aiming for resilient rectification within the indemnity spend
9. Instant & easy access to resilient improvements should be available and grants reclaimable by insurers
10. Social and emotional support should be available for families and individuals



Thank you