

- **The Claims Committee**
 - **Preparedness plan**
- **Coordinated assessment**

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The Claims Committee

- **is one of 4 committees in Norwegian Natural Perils Pool**
- **consists of 5 persons representing some of the largest insurance companies in the pool**
- **shall – according to the rules for the pool - perform the necessary review of the claims submitted by the companies for distribution, taking the initiative when necessary in connection with large claims when more than one company and/or The State's natural damage scheme are involved in the same claim**

The Claims Committee

Main tasks:

- **Decide coordination when a great number of claims have occurred**
 - ✓ **prepardness plan**
 - ✓ **arrange for coordination**
- **Support the companies in their claims handling**
- **Supervise claims put forward by the companies**
- **Coordinate large claims with other involved, such as The State's natural damage scheme and / or the Norwegian Water Resources and Energy Directorate**
- **"Handbook in Natural Perils Insurance"**
- **Various courses for claims handlers and surveyors**
- **Carry out projects put forward by the Board of Directors**

The Claims Committee

Coordination

According to the Instructions for The Norwegian Natural Perils Pool the Claims Committee shall take necessary lead at large claims where more than one insurance company and/or The State's natural damage scheme are involved in the same damage

When coordinated assessment is decided The Claims Committee takes over the organisation of the assessment of the losses in cooperation with an appointed coordinator for the given area

In a coordinated situation we follow the guidelines in "Handbook in catastrophe handling"

The Claims Committee

Our preparedness for natural disasters involves:

- **Preparedness plan**
- **Handbook in catastrophe handling**

Preparedness plan

A web-based program for handling large natural disasters which are being coordinated

Includes soft-ware where the coordinator records all first notifications from the companies

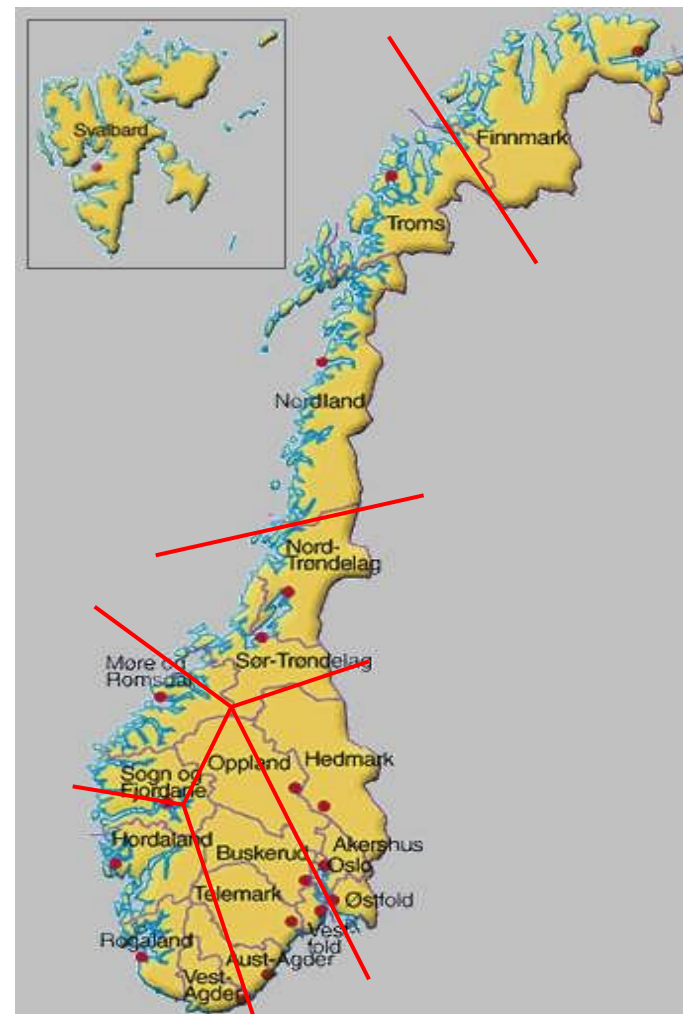
The coordinator is responsible for updating the web-server every evening

The program is essential as far as information about the continuation of the appraisal work is concerned. This is important information for the companies and The Claims Committee

The continuation of the appraisal work can be supervised every day

Coordination

- Norway is divided into 7 coordination areas
- 7 coordinators have been appointed in advance by the Claims Committee
- The coordinator is responsible for appraisals in his area when coordination is decided



The coordinator shall:

- Establish contact with the companies in his area
- Appoint sub-coordinators when needed
- Get a total review of the extent of the damage
- Arrange for surveyors
- Arrange for accommodation for the surveyors
- Arrange for transportation and necessary materials to the surveyors
- Check the routines for reporting claims are being followed
- Record all notifications continuously when received by the coordination office
- Put the various commissions into an order of priority based on :
 - safety
 - habitableness
 - values at stake
- Distribute the commissions to the surveyors
- Implement the necessary salvage/damage limiting measures
- Frequently summon and inform all involved surveyors and companies in cooperation with The Claims Committee

The coordinator shall:

- Establish groups for appraisal over telephone, when The Claims Committee has established a framework for such a modification of the routines
- Arrange for quality assurance of the survey reports before these are forwarded to the companies
- Update the web-server for continuous transfer of information to the companies and The Claims Committee



(The list is not exhaustive)

Coordination

In a coordinated situation all damages to buildings and gardens etc. shall be surveyed and appraised. It is taken for granted that the insurance companies will follow the guidelines given by The Claims Committee in "Handbook in catastrophe handling".

The companies are responsible for:

- **Reporting all claims necessary to survey to the coordination office**
- **The quality of the first notification**
- **Giving the notifications correct priority**
- **Continuous contact with their customers**

Coordination

How often do we coordinate?

Year	Number of claims	Part of Norway	
1992	33 000	Vestlandet and Trøndelag	Hurricane
1995	11 000	Østlandet	Flood
1996	5 000	Nordland and Troms	Storm ("Frode")
2006	450	Trøndelag	Flood This coordination was a test of the web-based preparedness plan

To sum up:

- **We are prepared for natural disasters**
- **Preparedness plan, guidelines and handbooks are continuously updated based on previous experience**
- **Preparedness plan and IT systems are recently tested**
- **The companies have recently tested their ability to handle a great number of claims**
- **Once a year the Claims committee meets the coordinators for updating, information and training**
- **The coordinators preparedness plan and IT systems are controlled every second year**

Thank you for your attention!

