

# New body eyes brokers

By Jonathan Swift

A NEW body charged with compiling best-practice guidelines for handling subsidence claims is targeting insurers and brokers in the run-up to its next meeting in September. It also plans to appoint an independent chairman around the same time.

The Subsidence Forum held its first meeting in May this year, attended by representatives from the loss adjusting, specialist contractor and engineering sectors as well as four insurers — Norwich Union, Lloyds TSB Insurance, Halifax Home Insurance and Zurich (see box 1).

According to spokesman Robert Withers, it is now looking to raise more interest ahead of its next meeting. He hopes that if it can attract the top five or six household insurers it will have input from companies that represent 80% of UK household premium.

He added that the Subsidence Forum would also like to attract broker members to get a more rounded representation.

"We have a very small window of opportunity to do something, as everyone is focused on the subject of subsidence at the moment. 'Event years' do not come about too often," Mr Withers commented.

Although subject to debate, a large number of commentators have described 2003 as an 'event year', with 2004 potentially throwing up a similar level of claims.

The stated aim of the Subsidence Forum is to reduce the amount of time and expense spent on a claim by providing a common platform to identify best practice, share expertise and produce a series of recommendations. The findings will form the basis of a best-practice guide that the Subsidence Forum hopes will become an industry 'bible' when completed in May 2005.

Mr Withers added: "No generic service standards or recommendations are currently available within the insurance industry. There is an agreement between insurers with regards to the handling of subsidence claims if a customer changes insurer, but this does not extend to protocols once a claim is in progress. Although the cus-



■ The Subsidence Forum is keen to establish a best-practice guide.

tomers is protected, this agreement can lead to internal wrangling between the parties over liability issues, such as tree recovery actions, for example."

Four sub-committees have been formed to work on producing a series of service recommendations, in four areas. Each committee has a chair (see box

2) and is made up of representatives from all the interested parties. Each will report initial findings at the next Subsidence Forum meeting on 7 September.

"If we can establish a generic protocol in the four areas we've identified. This will allow all parties to get on and settle the claim," said Mr Withers. "This has got to be a win-win scenario both for insurer and customer. We want to unify the various parties involved in the subsidence claims-handling process and enhance the understanding of each other's role."

He added that although the Subsidence Forum is currently chaired by Vic Handley, chairman of ASUC Plus (formerly the Association of Specialist Underpinning Contractors), the appointment of a permanent chairman will be discussed at the next meeting.

For more information, [www.subsidenceforum.org.uk](http://www.subsidenceforum.org.uk)

## Box 1: members of the Subsidence Forum

- |                                   |                                   |
|-----------------------------------|-----------------------------------|
| ■ Building Research Establishment | ■ National House Building Council |
| ■ Building Risk Solutions         | ■ Norwich Union                   |
| ■ Crawford & Company              | ■ Structural Surveys Direct       |
| ■ Cunningham Lindsey              | ■ Treesubs                        |
| ■ Ellipta                         | ■ UK Drainage Network             |
| ■ GAB Robins                      | ■ VKHP-Douglas Rose Partnership   |
| ■ Halifax Home Insurance          | ■ Zurich Insurance                |
| ■ Lloyds TSB                      |                                   |

## Box 2: sub-committee chairs

<b>Liability and Recovery</b>	John Parvin, Zurich Insurance
<b>Customer Care / Focus</b>	Jill Hunt, Lloyds TSB
<b>Process, Protocol and Technical Innovations</b> (interaction between project engineer and contractors)	Bob Walker, Cunningham Lindsey
<b>Risk Management, Data-share and Cash Settlement etc...</b>	Gary Stone, Building Risk Solutions

## Penny Black's insurance week

Penny was very interested to read that the new head of general insurance at the Association of British Insurers is set to earn around £100 000 a year. The Association is keeping tight-lipped about the front runners at this stage, though Penny has had a little wager on an internal dark horse. As for the outgoing head, John Parker has told PM that not only has he taken a pay cut to join the Environment Agency but his contract is for six months.

collecting the customer care award. Bounding up to the stage, Mr Cooter's attempt to 'high-five Clive', completely bypassed TV's Mr Anderson. Penny's suggestion of a curtsy must have fallen on deaf ears.

After the awards, Penny bumped into

