

# THE ROLE OF THE INSURANCE INDUSTRY IN DEALING WITH CIVIL EMERGENCIES

**A protocol between the Association of British Insurers, The Chartered Institute of Loss Adjusters, aviation insurers' representatives<sup>1</sup>, Air Accidents Investigation Branch, the Local Government Association, the Chief Fire Officers' Association and the Association of Chief Police Officers**

## **Principles**

This document sets out a framework for co-operation between the insurance industry, police services, fire and rescue services, local authorities, the Air Accidents Investigation Branch (AAIB) in the event of an emergency. It is not legally binding, but there is an expectation that parties to the protocol will abide by its provisions and co-operate to the fullest possible degree in ensuring it is operationalised. The protocol is intended to cover England and Wales.

Public safety and the preservation of evidence are the primary priorities in any emergency. Judgements about public safety are entirely a matter for the emergency services, local authorities and other key responding partners and where appropriate Department for Transport (DfT) Accident Investigation Branches). This protocol uses the term "emergency" as defined in the Civil Contingencies Act 2004. This maps very closely across to what emergency services personnel would operationally call a "major incident".

The response to any emergency will be on a multi-agency basis. Effective co-operation is the cornerstone of an effective response and recovery effort. As *Emergency Response and Recovery* recognises, the insurance industry is a key enabler in the recovery process and it is in the interests of the communities affected that they are engaged appropriately in the emergency management effort.

## **Procedures**

1. The Association of British Insurers (ABI) and the Chartered Institute of Loss Adjusters (CILA) have nominated a principal point of contact to act on behalf of the insurance industry following an emergency. For incidents involving aircraft accidents a principal point of contact has also been nominated by the Air Accident Investigation Branch.

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<sup>1</sup> Aviation insurance and surveying organisations are not generally members of ABI or CILA. The Air Accidents Investigation Branch (AAIB) will identify aviation insurers at earliest possible time to ensure that the insurers prepare for meeting the costs and organising the recovery from disaster where relevant. (These costs and arrangements can be substantial)

2. The Strategic Coordination group<sup>2</sup>(sometimes known as Gold Command) will nominate a principal point of contact, who must be in a position to make sure that the needs of the insurance industry can be fed into the decision making process.
3. The primary route for the exchange of information between emergency responders and the insurance industry will be through the nominated principal points of contact.
4. At the earliest possible opportunity, the Strategic Coordination Group will provide the nominated principal points of contact with a summary description of the event which may include the type and scale of damage and on-scene management by the emergency services. The SCG will provide updates as appropriate, including the details of the locations of, and any changes to, the positions of cordons or other restricted access.
5. The Strategic Coordination Group will arrange a physical assessment of the site by a representative(s) of the insurance industry at the earliest possible opportunity bearing, in mind the need to maintain the integrity of the site to ensure a full, proper and unhampered criminal investigation.
6. The site visit will allow the insurance representative(s) to make an initial assessment of losses. The representative will make this information available to all insurers, for example by videoing or photographing the site – the insurance representative(s) will respect the confidentiality of this footage. Further visits should be made available as and when conditions permit or progress on sites makes further assessment possible.
7. In the event of an emergency with significant recovery implications, the SCG may establish a Recovery Working Group, usually under the chairmanship of a lead local authority, to minimise the lasting impact. A representative of the insurance industry, nominated by the ABI and the CILA and/or the aviation insurers should be invited to join any such groups that are established.
8. The insurance industry acknowledges the privileges of access, whether to information or physical locations, and that any conditions of access imposed by the emergency services must be complied with. The insurance industry will respect these privileges and any conditions of access necessarily imposed by the emergency services.

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<sup>2</sup> For an explanation of United Kingdom's framework for managing the response to and recovery from emergencies, please see Chapter 4 of *Emergency Response and Recovery*. This can be accessed from: [www.ukresilience.info/ccact](http://www.ukresilience.info/ccact).

This protocol is between the Association of British Insurers, The Chartered Institute of Loss Adjusters, aviation insurers' representatives, Air Accidents Investigation Branch, the Local Government Association, the Chief Fire Officers' Association and the Association of Chief Police Officers. It is effective from September 2007 and will be reviewed biennially in the light of experience.

**Signatories**

**Association of British Insurers.....**

**Association of Chief Police Officers.....**

**Air Accidents Investigation Branch.....**

**Chief Fire Officers' Association.....**

**The Chartered Institute of Loss Adjusters.....**

**Local Government Association.....**