



## Market Update:

### Monday, October 5, 2015

## Record Rainfalls in Southeastern France

Crawford & Company has mobilized its teams in France, Italy and surrounding regions after record-setting rainfall fell over Southeastern France Saturday evening, causing widespread damage to property and sadly, loss of life, with 21 people killed. Most affected areas include coastal towns between Mandelieu (5km west of Cannes) and Nice.

Insured flood losses are expected to be substantial, given the density of construction in the region and the high value of properties. It's also been confirmed by French rail operator SNCF that the network has suffered some serious damage.

A major challenge to the restoration effort includes blockage by considerable debris, including hundreds of vehicles transported by the flood waters after streams and rivers broke their banks from the huge volume of flood water.

As an indication of the intensity of the rainfall, on Saturday, Cannes received 107mm of rain in one hour and 195mm over a two hour period, the equivalent of two months rainfall for this time of year. The previous record for Cannes goes back to 1998 when 63mm of rainfall fell in one hour. Similarly, the commune of Biot where the Brague stream broke its banks received 200mm of rainfall in two hours; Mandelieu 178mm and Valbonne-Sophia 100mm.

On Sunday, the French interior minister Bernard Cazeneuve stated the incident will be declared a "Catastrophe Naturelle".

#### Surge plan in action

Crawford's teams have considerable experience in dealing with the consequences of catastrophic flooding in Europe, and the Company's surge plans have been designed to respond to complex scenarios such as this.

Crawford & Company has already deployed its catastrophe response teams to the area and will maintain a presence in the zone to continue handling assignments from the insurance and reinsurance markets.

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