

Norwich Union

Overview

Norwich Union is the UK's largest insurer with a market share of around 14 percent. With a focus on insurance for individuals and small businesses, Norwich Union insures:

- one in five households
- one in seven motor vehicles
- more than 800,000 businesses

Norwich Union products are available through a variety of distribution channels including brokers, corporate partners such as banks and building societies, and Norwich Union Direct.

Norwich Union is part of Aviva which is the world's sixth-largest insurance group[~]. It is one of the leading providers of life and pensions products in Europe and has substantial businesses elsewhere around the world. The main activities are long-term savings, fund management and general insurance. Norwich Union has over 36,000 employees in the UK.

As a result of the regulated environment that Norwich Union operates in and the sound business practice of protecting its staff, customers, shareholders and key stakeholders, Norwich Union takes Business Continuity Management very seriously.

[~] Based on gross worldwide premiums.

Business Continuity arrangements

Periodic business interruption risk assessments and Business Impact Analyses are performed to determine the criticality of the business processes as well as dependencies. The Impact Analysis provides the priority and recovery time objectives for use by the tactical decision making team (Silver) in the event of a disaster.

This process determines the business continuity strategies to be deployed across the company. The business continuity strategies cover preventative and reactive measures to mitigate the business interruption risk. Where external Work Area Recovery services are required the appropriate solution is sourced. The business continuity strategies are a direct input into the Business Continuity Plans.

Supporting the Business Continuity Plans are the Incident Management procedures, which detail the emergency response and its operation, crisis communication, public relations and co-ordination with public authorities and the emergency services.

All Business Continuity Plans are regularly updated along with the Disaster Recovery Plans and Incident Management procedures.

All Business Continuity Plans are tested and training provided to all teams. Work Area Recovery and Disaster Recovery tests are performed periodically for critical processes. A rolling test schedule is produced and the outcome of each test is reviewed and a report produced, which documents follow-up actions and any retesting that may be required.

Experience / Scenario

Norwich Union has adopted the incident management processes used by the UK emergency services' Gold, Silver, Bronze system. The 'gold silver bronze' system aims to reduce duplication of effort and clearly distinguish strategic, tactical and operational roles, thereby reducing layers of management/escalation.

The model also aims to maximise use of the business continuity expertise built up by the business and distinguishes between the concentration of resource on internal service provision and from the business concentration on business recovery.

The following are the main scenarios that Norwich Union plans for mitigating against:

- Loss of Staff
- Loss of Power
- Fire
- Flood (internal and external)
- Health & Safety breach
- CBRN
- Explosion (internal or external)
- Exclusion zone established by Emergency services
- Loss of IT, telephony and/or network communications for longer than one day
- Utility and/or facility failure of a building
- Denial of access to a building

At one time or another Norwich Union has had to manage all of the above scenarios.

One major incident that was managed happened from the discovery of an envelope containing a suspicious substance was detected in the post room in Norwich. Once the substance was discovered a preliminary investigation was completed and the police contacted. The Silver Team were fully mobilised and the emergency services were called to site, which resulted in 17 members of staff going through decontamination. The media were present, with the incident reported as the main item on the evening news and the next day it was front page news for the local paper. Two business continuity plans were invoked to continue critical processes. The substance was declared non-hazardous.

This incident was positive proof that the time and effort which have been invested in the Incident Management Process and the training and education of the Silver Team has been worthwhile. Despite moving into uncharted waters with regard to the nature of the incident, the fundamental process was robust, withstood the challenge and was well-executed. The priority was clearly understood and full co-operation was received from all operational areas.

Lessons / Messages

The key successes from the powder incident were:

- The 17 staff were safe with due care and attention given to their welfare. This meant that they all returned to work the following day.
- No business impact was experienced, due to the successful implementation of the Business Continuity Plans.
- The Gold, Silver, Bronze incident management model worked and it proved effective for managing the incident.
- Prior exercising ensured that all members of the Silver team worked well together.
- There was effective liaison with the Police, Fire and Ambulance services throughout the incident, which ensured that information they requested was available in a timely manner.
- Various communication methods were used throughout the incident to staff, directors and the media. Various methods were employed: one-to-one briefings; press releases; intranet messages; SMS texts; runners; Tannoy; telephone incident lines and a notice board at rendezvous point for evacuated staff.

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