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Drainage plans hold back progress in flood risk mapping

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DIFFICULTY in obtaining details about drainage systems is continuing to limit the development of flood-risk mapping and modelling in the UK.

But a leading flood-risk expert has warned that this is the crucial next step in flood mapping with surface water inundation representing a far greater risk to London than Thames river flooding.

David Martin, part of the team developing new flood risk models at risk consultancy Ambiental, told Insurance Day: "A number of issues are holding us back. It is very difficult to get information on drainage plans. Drainage systems are complex and really make life tricky. We are in talks with a number of universities as to how we progress down that route and take into account rainfall."

"At the moment, there is very little out there apart from historic information that can show that risk."

He added that a number of large insurers were now enquiring about surface water risk in London and how it can be modelled.

Dr Alice Stuart-Menteth, manager of Risk Management Solutions (RMS) UK River Flood Model, said an upgraded version of RMS' UK river flood model was still on course to be released in 2008.

"We are working with claims data from this summer as it became available from clients," she said, adding that the model will now incorporate increased costs that can result in the aftermath of a flood.

"[This includes] loss amplification, which occurred during this summer's floods, and impacted building repairs and additional living expenses, and also the potential for claims inflation with insurers scrutinising smaller claims less due to the large volume of claims."