

Ambiental
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Insurers face drain "headache"

PROPERTY insurers have bemoaned a lack of an accurate flood mapping technology in the wake of the summer floods.

Norwich Union and Royal and Sun Alliance revealed that their in-house flood models failed to predict a combined £120m in claims would be picked up from the drain-related flooding that hit Hull and the surrounding area in June.

Alan Gairns, RSA's property development manager, said that more than half of RSA's total of £55m worth of claims from the June floods were drainage related rather than river overflow.

"The only gap in our own flood map surrounds the

drainage issue. We are looking at the feasibility in terms of cost and manpower of incorporating the drains into our system," he said.

Simon Black, head of data and statistical analysis at NU, agreed with RSA's assessment and said: "A usable drainage model is the industries next big headache. Having one would be fantastic but there are no models out there that are currently fit for purpose."

Peter Adlington, a commercial property manager at Allianz highlighted the severity of the problem surrounding the issue as the drainage system in Kingston-upon-Hull was among "the newest in the country".

BRITAIN'S NEXT TOP MODEL

Two catastrophe modelling agencies will go head to head when they release new flood maps early next year.

Air Worldwide and RMS said their respective new and updated maps have been slightly delayed in order to incorporate data from the summer floods but expect to unveil them by spring 2008.

Milan Simic, managing director of Air Worldwide, said: "We are working on having our model out by 2008. It will look at the off-floodplain and drainage issue from a probabilistic regional level rather than down to individual drains or buildings."

He added: "Historically, in the UK around 50% of losses are a result of the off-floodplain flooding, so the importance of quantifying this is tremendous. While traditional river flood defences cater for at least one in 100 year events drains flood once every five to 10 years."

RMS said it would be completely overhauling its existing UK flood model, which was first available in 2001. The company said the new model will incorporate advanced computer technology and will use a more detailed data set allowing it to analyse risks down to a 10 metre radius.

Meanwhile, David Martin, technical manager at Ambiental Technical Solutions, which provides high detail flood mapping for the UK's towns and cities, said: "We are looking at developing a feature to predict surface water flooding caused by drainage systems. However, it is difficult to predict this type of flooding and any model with this feature would clearly be highly sort after."