

## Crichton publications 2001-2012

*This list is limited to public documents, and in particular does not include*

- *Teaching lectures/seminars published on the internal web sites of various universities.*
- *Briefings and training sessions given to corporate clients.*

### Affiliations

*Please note that all of these publications reflect the author's personal views and do not necessarily reflect the views of the institutions listed below.*

- Hon. Visiting Professor, AON Benfield Hazard Research Centre, University College London. This is the leading hazard research centre in Europe, specialising in natural disasters and insurance. <http://www.abuhrc.org/Pages/index.aspx>
- Hon. Visiting Professor, Middlesex University Flood Hazard Research Centre, London, <http://www.fhrc.mdx.ac.uk/>
- Honorary Research Fellow, University of Dundee, the home of the first UNESCO water research centre in Europe and the British Flood Insurance Claims Database (the biggest such database in the world). <http://www.dundee.ac.uk/>
- Fellow of the Chartered Insurance Institute. <http://www.cii.co.uk/cii.aspx>
- Chartered Insurance Practitioner.
- Former member of the UK Advisory Committee on Natural Disaster Reduction under the auspices of the UN ISDR initiative.
- Former member of the Research Councils' Earth Observation Expert Group.
- Former member of the DTi Earth Observation Programme Board.
- Former member of the Research Committee of the Scottish Government Building Standards Committee.

### Archived copies of papers

Where copyright allows (or where permission is granted by original publishers) archive copies of many of the following publications can be found at: <http://www.ilankelman.org/crichton.html>

### Papers completed but not yet accepted for publication.

Crichton, D, submitted for blind peer review. "*Dealing with climate change: Paradigm or paradox? – An insurance view.*" Journal of Renewable Energy.

### Peer reviewed papers accepted for publication.

Crichton, D (in press, with editor). "*Floods, SUDS and insurance in Britain; - some frequently asked questions.*" AON Benfield UCL Hazard Research Centre, University College London.

### PUBLISHED (or about to be published)

#### December 2011. (Scheduled or in press.)

Crichton, D, 2011. '*Flood Risk Management – a new era for Scotland?*' Scottish Planning and Environmental Law Journal, SPEL.

Crichton, D 2011 "*Flood Risk Management North and South*"

Lists 40 differences between England and Scotland re flood risk. Journal of the Town and Country Planning Association.

Crichton, D., 2011. "*Flood Risks and Insurance Fact File*". Chartered Insurance Institute, London, 18<sup>th</sup> Edition, December 2011. Available for downloading (for the 100,000 CII members and subscribers only) from <http://www.cii.co.uk/knowledge/factfiles/>  
Or log in and access direct at <http://www.knowledge.cii.co.uk/resource/flood-risks-and-insurance>

#### August 2011.

Crichton D, 2011. '*Response to SEPA Consultation dated 15 June 2011.*'

Flood Risk Management (Scotland) Act 2009. Flooding in Scotland: A consultation on Potentially Vulnerable Areas and Local Plan Districts. SEPA Edinburgh 15 June 2011.

Crichton, D 2011. "International Historical, Political, Economic, Social, and Engineering Responses to Flood Risk." Chapter 12 of "Flood Hazards: Impacts and responses for the built environment" pp155-176. Lamond et al (editors). CRC Press, Boca Raton, FL, USA. ISBN 978 1 4398 2625 6

#### **June 2011.**

Crichton, D 2011 "Insurance and Blue Infrastructure." Proc. Adaptation Scotland conference. SCCIP, Edinburgh, 2011. Available at <http://www.sccip.org.uk/7/47/285/Adaptation-Scotland-Our-Dynamic-Earth--Edinburgh.aspx>

Crichton, D 2011 "Flood Risk Management North and South" web only publication on <http://www.ilankelman.org/crichton/201140diff.pdf>  
Accessed 4 June 2011.

Lists 40 differences between England and Scotland re flood risk.

#### **May 2011.**

Crichton, D, 2011. Live interview on BBC Radio Scotland 12.50 on 16<sup>th</sup> May 2011. "The Mississippi Floods". Interviewer John Beattie.

Crichton, D, 2011. "The role of insurance in flood risk management". Proc. Northern Flood Conference, University of Cumbria, Keswick Flood Action Group.

#### **April 2011.**

Crichton, D, 2011. "The Reservoirs (Scotland) Bill" Scottish Planning and Environmental Law Journal, SPEL vol 144 pp 31-33, Glasgow.

Crichton, D, 2011. "The Hot topic" Chartered Insurance Institute Journal, Apr/May 2011, Letters, p 14. London

#### **February 2011.**

Crichton, D., 2011. "Regulating Reservoir Risks" Journal of the Town and Country Planning Association. Vol. 80 No 2. Pp87-89. February 2011.

#### **January 2011.**

Crichton, D., 2011. "Flood Risks and Insurance Fact File". Chartered Insurance Institute, London, 17<sup>th</sup> Edition, January 2011. Available for downloading (for the 100,000 CII members and subscribers only) from <http://www.cii.co.uk/knowledge/factfiles/>  
Or log in and access direct at <http://www.knowledge.cii.co.uk/resource/flood-risks-and-insurance>

Crichton, D., 2011. "Reservoirs" Insurance Day, January 2011.

Crichton, D., 2011: "Compensation and Flood Insurance" C. Zevenbergen, A. Cashman, N. Evelpidou, E. Pasche, S. Garvin and R. Ashley, *Urban Flood Management*, pp240-250. CRC Press/Balkema – Taylor & Francis Group, London, 2011. ISBN: 9780415559447.

#### **December 2010.**

Crichton, 2010, Oral evidence to Stage 1 of the Reservoirs (Scotland) Bill. First Report, 2011 (Session 3). Rural Affairs and Environment Committee of the Scottish Parliament, Jan. 2011. [www.scottish.parliament.uk/s3/committees/rae/reports-11/rur11-01.htm](http://www.scottish.parliament.uk/s3/committees/rae/reports-11/rur11-01.htm).

#### **November 2010.**

Scottish Government. (2010d) *Reservoir Safety Consultation Response: David Crichton*. Available at: <http://scotland.gov.uk/Publications/2010/08/02143146/6>  
[Accessed 10 November 2010].

#### **August 2010**

Reservoir safety in Scotland consultation response: David Crichton.

Web only publication on <http://www.scotland.gov.uk/Resource/Doc/320315/0102441.pdf> accessed 19th January 2011.

### **February 2010**

Crichton, D., 2010. *"Flood Risks Bulletin. Flooding from burst pipes due to freeze"*. Chartered Insurance Institute, London, February 2009. Available for downloading (for the 90,000 CII members and subscribers only) from <http://www.cii.co.uk/knowledge/factfiles/>

### **November 2009**

Crichton, D., 2009. *"Flood Risks and Insurance Fact File"*. Chartered Insurance Institute, London, 16<sup>th</sup> Edition, November 2009. Available for downloading (for the 90,000 CII members and subscribers only) from <http://www.cii.co.uk/knowledge/factfiles/>

### **September 2009.**

Roaf, S. Crichton, D., and Nicol, F. , 2009. *"Adapting Buildings and Cities for Climate Change."* (Second edition) 384pp. Architectural Press, Oxford. ISBN 978 1 85617 720 7 This is the expanded and updated edition of the first edition published in 2005, which became a big seller in the USA and a Portuguese edition was published in Brazil. It is still the only architectural text book in the world dealing with adaptation to climate change. See <http://www.elsevierdirect.com/product.jsp?isbn=9781856177207>

### **July 2009**

Roaf, S. Crichton, D and Nicol, F. (2009) *"A Adaptacao e Cidades as Mudancas Climaticas. Um guia de sobrevivencia para o seculo XXI."* 384pp. (Brazilian Portuguese). Bookman, Sao Paulo. ISBN 978 85 7780 443 6.

### **May 2009.**

The Chartered Insurance Institute's (CII) recent report entitled "Coping with Climate Change: Risks and Opportunities for Insurers" (see below) is now fully public and is available for downloading free of charge from <http://www.cii.co.uk/research>

### **April 2009.**

Crichton, D. 2009. *"Security, Resilience and the Megalopolis: Climate and Catastrophe Risk."* Proc. Seminar at UCL, 29<sup>th</sup> April, London.

### **March 2009.**

Crichton, D, 2009. *"Climate and Catastrophe Risk."* Proceedings of Malta Insurance Rendezvous. 4<sup>th</sup> March 2009, Malta.

### **February 2009.**

Crichton, D, 2009. *"General Insurance for Personal Lines Business"*. Chapter 7 of Dlugolecki (ed) *"Managing risk in the context of climate change"* The Chartered Insurance Institute, London

Crichton, D, 2009. *"General Insurance for Small Businesses"*. Chapter 8 of Dlugolecki (ed) *"Managing risk in the context of climate change"* The Chartered Insurance Institute, London

On 23 February 2009, the CII Group published this detailed report on climate change and how the insurance industry can adapt and mitigate the associated risks. This is their third such report on this subject (the previous ones were published in 1994 and 2001), and is edited by Dr Andrew Dlugolecki who formerly participated on the Intergovernmental Panel on Climate Change which received a Nobel Peace Prize. It comprises 18 chapters exploring the science of climate change, the types of risks that could emerge across different types of insurance clients, and how these risks implicate virtually all aspects of insurance and financial services. (The flood chapter was written by Crichton as were most of the storm chapter and the SME chapter.)

### **January 2009.**

Crichton, D., 2009. *"Flood Risks and Insurance Fact File"* Chartered Insurance Institute, London, 15<sup>th</sup> Edition, January 2009. Available for downloading (for CII members and subscribers only) from <http://www.cii.co.uk/knowledge/factfiles/>

**November 2008.**

Crichton, D., 2008 *'Is the Clyde prepared? An Insurance Industry Perspective'*. Proceedings of Annual Clyde Forum Conference, 11<sup>th</sup> November 2008. Clyde Forum, Glasgow. Available from <http://www.clydeforum.org/>

**October 2008.**

Crichton, D., 2008 *"How Scotland is adapting to climate change."* Proceedings of Flood Forum, 22nd October 2008. Insurance Institute of Perth and Dundee

Crichton, D., 2008. *"Can Insurers Adapt to Climate Change?"* Proceedings of Second Annual Insurance Leaders' Summit. Insurance Institute of Ireland, Dublin. 9<sup>th</sup> October 2008. Available from <http://www.insurance-institute.ie/conference/Speech.html> downloaded 13th October 2008.

**August 2008.**

Crichton, D., 2008. *"Towards A Comparison of Public and Private Insurance Responses to Flooding Risks."* Dicke, W, and Meijerink, S (eds). Pp 583-592, International Journal of Water Resources Development, Delft, Netherlands. Vol 24, Number 4. ISBN 0790-06207  
Volume 24, Issue 4, December 2008, pages 583-592.

Available online: 4 Jul 2011 from <http://www.tandfonline.com>

Crichton, D., 2008. *"Flood Risks and Insurance Fact File"* Chartered Insurance Institute, London, 14<sup>th</sup> Edition, August 2008. Available for downloading (for CII members and subscribers only) from <http://www.cii.co.uk/knowledge/factfiles/>

**April 2008.**

Flack, T, and Crichton D, 2008. *"Wet, wet, wet."* Pp55 – 58, BIBA Times. Insurance Times special report for the BIBA Conference on 30<sup>th</sup> April 2008.

**January 2008.**

Crichton, D, 2008. Written evidence to the Scottish Parliament Rural, Agriculture and Environment Committee Inquiry into flooding and flood risk management.  
Available from

<http://www.scottish.parliament.uk/s3/committees/rae/inquiries/flooding/index.htm>

Crichton, D, 2008. Supplementary written evidence requested by the Scottish Parliament Rural, Agriculture and Environment Committee Inquiry into flooding and flood risk management.

Available from

<http://www.scottish.parliament.uk/s3/committees/rae/inquiries/flooding/index.htm>

Crichton, D, 2008. Oral evidence to the Scottish Parliament Rural, Agriculture and Environment Committee Inquiry into flooding and flood risk management. 23<sup>rd</sup> January 2008.  
Available from

<http://www.scottish.parliament.uk/s3/committees/rae/inquiries/flooding/index.htm>

Crichton, D, 2008. *"The role of Insurance in reducing flood risk."* Geneva Papers on Risk and Insurance: Issues and Practice. International Association for the Study of Insurance Economics. Available from <http://www.palgrave-journals.com/gpp/journal/v33/n1/full/2510151a.html>

**Abstract**

This paper considers the problems of flood risk management in the context of public and private insurance. It demonstrates the important role of insurance in reducing flood risk with

examples from the U.K. and France. It includes a brief description of the summer 2007 floods in England.

#### **December 2007**

Crichton, D. (2007.). *"The Future of Flood Management in the UK"* Insurance Research and Practice No 1, December 2007. Journal of the Chartered Insurance Institute, London.

Available for free downloading from [www.cii.co.uk/knowledge/irp](http://www.cii.co.uk/knowledge/irp)

##### Abstract

The floods in summer 2007 have once again raised the issue of how society should deal with flooding risks. The insurance industry in the UK no longer offers cheap insurance cover on new houses in flood hazard areas. For many years this had enabled people to get mortgages and encouraged speculative building in such areas. As insurance in flood hazard areas becomes more expensive and harder to find, this change in strategy is intended to reduce building in such areas. But a disturbing barrier to adaptation is emerging: planners have not stopped new building on the flood plains of England. Instead, new developments are proceeding that are not dependent on the availability of mortgages: social housing for the poor, sheltered housing for the old, hospitals for the sick and schools for the young. How ironic that these are the very people who are the most vulnerable to flood! Housing association homes for essential workers like teachers, nurses, police and bus drivers are also being built on the flood plain, and while these workers are less vulnerable, if their homes were destroyed society as a whole would suffer.

#### **November 2007.**

Crichton, D, 2007 *"Increasing vulnerability to climate change and international developments in flood risk management"*

Proceedings of a seminar "UK Flood: Recent Lessons; future prospects." In association with the under 35s Reinsurance Group, organised by the Benfield UCL Hazard Research Centre, 9<sup>th</sup> November, 3 Minster Court, Mincing Lane, London.

Crichton, D, 2007 *"Flood control."* Insider Quarterly issue 24. Winter 2007. pp 44-45. London.

Crichton, D, 2007 *"What can cities do to increase resilience?"* Phil. Trans. R. Soc 10. 1098 pp1 – 11. Royal Society, London 2007.

Available from <http://www.journals.royalsoc.ac.uk/content/?Author=David+Crichton>

#### **October 2007.**

Crichton, D, 2007 *"Can We Manage the Risks of Climate Change? - Increasing vulnerability to climate change in England and Wales"* Proc. Chartered Institute of Public Finance Accountants (CIPFA) Better Governance Forum Annual Conference 2007 The New Wembley Stadium – London 18 October 2007

Crichton D 2007. *"Best laid plans"* PPP Journal Issue 58, pp 103- 106. October 2007. PSCA International, Newcastle under Lyme, England. ISSN 1754-7415. Available from

[http://www.publicservice.co.uk/article.asp?publication=The%20PPP%20Journal&id=277&content\\_name=Risk&article=8411](http://www.publicservice.co.uk/article.asp?publication=The%20PPP%20Journal&id=277&content_name=Risk&article=8411)

##### Editor's introduction

As climate change threatens to expose areas of England to heightened storm conditions, Professor David Crichton voices concern over the increasing incidence of property development in flood hazard areas, and assesses whether the Government has the public's best interests at heart.

#### **July 2007.**

Crichton, D, 2007 "The Hull floods of June 2007. Some insurance industry implications". Benfield UCL Hazard Research Centre, UCL, London. Available from

[http://www.benfieldhrc.org/floods/Crichton\\_Hull\\_2007.pdf](http://www.benfieldhrc.org/floods/Crichton_Hull_2007.pdf)

Crichton, D, 2007. The Growing risks of climate change on households in England.

Proceedings of the AIRMIC conference 6 June 2007. AIRMIC, London. Re-published by the



Benfield UCL Hazard Research Centre, UCL, London. Available from [http://www.benfieldhrc.org/floods/Crichton\\_AIRMIC\\_2007.pdf](http://www.benfieldhrc.org/floods/Crichton_AIRMIC_2007.pdf)

Crichton, D, 2007. "Flooding risk in Scotland" Live radio interview with BBC Radio Scotland. Broadcast 13<sup>th</sup> July

Crichton, D, 2007, "Evidence Ev 137 to House of Commons Transport Committee "Novice Drivers" Seventh Report of Session 2006–07. London, The Stationery Office, HC 355-II

Crichton, D, 2007. The IRM Interview. P14, InfoRM, the Journal of the Institute of Risk Management. London, IRM July 2007.

#### **June 2007.**

Crichton, D. June 2007 "*Reservoir Safety and Climate Change: a briefing note.*"

By David Crichton, June 2007.

[http://www.abuhrc.org/Publications/Reservoir\\_Safety\\_Climate\\_Change.pdf](http://www.abuhrc.org/Publications/Reservoir_Safety_Climate_Change.pdf) accessed 14 December 2010.

Crichton, D. June 2007. "*Forth Causeway?*" pp 51-52 Scottish Planning and Environmental Law Vol. 121. ISSN 1350 2808 IDOX plc, Glasgow.

Crichton, D. 2007. "*Coming to terms with climate change.*" Proceedings of the Annual AIRMIC Conference. London.

#### **May 2007.**

Crichton, D. 2007. "*The Growing risks of climate change on households in England.*"

Proceedings of the Annual BIBA Conference. May 2007.

Crichton, D., 2007. "*Flood Risks and Insurance Fact File*" Chartered Insurance Institute, sixth edition, London, May 2007. Available for downloading (for CII members and subscribers only) from <http://www.cii.co.uk/knowledge/factfiles/>

Lindholm, O G, Schilling, W, Crichton, D, 2007. "*Urban water management before the court: flooding in Freidrikstad, Norway.*" Pp204-209, Journal of Water Law, Volume 17, Issue 5. ISSN 1478 5277

#### Comments by David Crichton

The blockage of drains is a growing cause of localised flooding. The increased use of disposable sanitary products and the disposal of fat into drains from fast food restaurants and so on does not help, especially as sewer systems are not designed for these substances, let alone for climate change. Sometimes flooding from such sources can be more widespread: one system completed in 2002 is 35km long, serves a population equivalent of 270,000 and relies on a single pressurised pipe only 800mm in diameter. It became blocked by grease within four months of opening, resulting in severe localised flooding.

The new European standards for urban drainage (EN752) are based on flood frequency rather than rainfall return periods as earlier standards. Drainage designs will therefore in future have to take into account other factors such as pre-existing groundwater levels, or changes in urban run-off. Even so, the new standards only require drainage to cope with a 1-in-30-year event in urban areas. Recent court cases in Norway as described in this paper have challenged this limit and allowed insurers to recover flood claims costs for drainage failure caused by events up to 1 in 100 years.

#### **March 2007.**

Crichton, D, 2007. "*Insurance and Adaptation to Climate Change*" Proceedings of an international conference at Maison de l'Assurance, Paris, 13<sup>th</sup> March 2007.

Crichton, D, 2007. "The risks faced by SMEs and their insurers" AXA Investment Management, London, 7<sup>th</sup> March 2007.

**December 2006**

Crichton, D. 2006 "Managing the risks of climate change" Proceedings of the annual conference of the Chartered Institute of Public Finance Accountants (CIPFA) Better Governance Forum, London, 5<sup>th</sup> December 2006.

**November 2006**

Crichton, D. 2006 "*Climate Challenge, leading local action on climate change.*" Proceedings of the annual conference of the Local Government Association. London. 28<sup>th</sup> November 2006.

Crichton, D. 2006 "*Coming to terms with climate change*" Gordon Manley Memorial Lecture for the Royal Met. Society, Durham University. 16<sup>th</sup> November 2006

**October 2006.**

Crichton, D. 2006 "*Climate Change and its Effects on Small Businesses in the UK*" AXA Insurance. ISBN 978 0 9554108 0 2.

[http://www.axa.co.uk/aboutus/corporate\\_publications/climate\\_change.html](http://www.axa.co.uk/aboutus/corporate_publications/climate_change.html) . Accessed 15 October 2006.

**September 2006**

Crichton, 2006 Book review of "Smith, K, 2004 Environmental Hazards, Assessing Risk and Reducing Disaster" published in The Geographical Journal Vol. 172 part 3, pp 267-268.

**May 2006.**

Crichton, D., 2005. "*Flood Risks and Insurance Fact File*" Chartered Insurance Institute, sixth edition, London, May 2006. Available for downloading (for CII members and subscribers only) from [http://www.cii.co.uk/is/factfiles/flood\\_insurance.php](http://www.cii.co.uk/is/factfiles/flood_insurance.php)

Crichton, D., 2006. "*Response to the Government Consultation on the Planning Gain Supplement.*" House of Commons ODPM: Housing, Planning, Local Government and the Regions Select Committee. Planning Gain Supplement Vol II Written Evidence PGS 01. Published 11 May 2006. Available from

[www.parliament.uk/parliamentary\\_committees/odpm.cfm](http://www.parliament.uk/parliamentary_committees/odpm.cfm)

Crichton, D., 2006. The Planning etc. (Scotland) Bill Stage 1 Evidence to the Communities Committee of the Scottish Parliament. Available for downloading from

<http://www.scottish.parliament.uk/business/committees/communities/reports-06/cor06-05-Vol02.pdf#page=570>

**April 2006.**

Crichton, D., 2006. "*Towards an identification and analysis of issues in the management and insurance coverage of hydro meteorological risks.*" Peer reviewed paper commissioned by the OECD, and published at the Seventh annual Conference on Insurance Regulation and Supervision in Latin America by the Association of Latin American Insurance Supervisors (ASSAL), The International Association of Insurance Supervisors (IAIS), The Organisation for Economic Co-operation and Development (OECD), and The Portuguese Insurance Institute (ISP). Lisbon, April 2006.

Crichton, D., 2006. "*What can cities do to increase resilience?*" Proceedings of a conference entitled "Climate Change and Urban Areas - US-UK dialogue in a policy framework" Funded jointly by the US and UK government at University College London, April 2006.

Crichton, D., 2006. *"Indicators of Sustainable Flood Management in Scotland: An Insurance Industry View"* pp114:37-114:40 Scottish Planning and Environmental Law Journal No. 114, April 2006.

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Crichton, D., 2006. *"Climate change and insurance"*. British Association National Science week lecture at the Royal Statistical Society, London.

Crichton, D., 2006. *"UK Flood insurance"*. Insurance Times conference, Grocer's Hall, London.

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Crichton, D., 2006. *"Flood Risks and Insurance Fact File"* Chartered Insurance Institute, fifth edition, London, March 2006. Available for downloading (for CII members and subscribers only) from [http://www.cii.co.uk/is/factfiles/flood\\_insurance.php](http://www.cii.co.uk/is/factfiles/flood_insurance.php)

#### **February 2006.**

Crichton, D., 2006. *"Fine words about flood hazards."* Town and Country Planning Journal Vol. 75 Number 2, February 2006, pp47-48.

#### **January 2006.**

Crichton, D., 2006. *"Unanswered questions on climate change and flood risk"*. Pp14-15, Town and Country Planning Journal. Vol. 75, Number 1., January 2006.

Live radio broadcast, BBC Radio Cumbria, *"The anniversary of the Carlisle floods"*. 9<sup>th</sup> January 2006.

#### **November 2005.**

Crichton, D., 2005. . *"Flood insurance"* North Yorkshire County Council conference, 17<sup>th</sup> November 2005.

Crichton, D., 2005. *"Flood insurance."* Cost C22 Workshops, Amsterdam, Holland, 3<sup>rd</sup> November, 2005.

#### **October 2005.**

Crichton, D., 2005. *"Flood insurance"* Construction Industry Environmental Forum Workshop to launch CIRIA publication C623.

Crichton, D., 2005. . *"Natural Disasters, - Managing the Risk."* Norwich Insurance Institute Centenary Lecture. Norwich Council Chambers, 18<sup>th</sup> October 2005.

Crichton, D., 2005., *"Natural Disasters, - Managing the Risk."* Conference of the Association of Insurance and Risk Managers in Industry and Commerce (AIRMIC), London, October 2005.

#### **September 2005.**

Crichton, D., 2005. *"Indicators of Sustainable Flood Management: an insurance industry view."* *Proceedings of the Scottish Sustainable Flood Management National Conference*, Battleby, Perthshire

#### **July 2005.**

Crichton, D., 2005 « *La Dimension écossaise* ». Proceedings of Colloque Franco-anglais, Paris, Septembre 2004 « Les Grandes Tempêtes et Inondations en Europe Du Nord » Association Française Pour La Prévention Des Catastrophes Naturelles, Paris.



Crichton, D., 2005. "Will climate change drown the flood insurers?" Proceedings of the National Conference of the Association of Local Authority Risk Managers (ALARM), Manchester University, 4-6 July 2005.

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#### **June 2005.**

Crichton, D., 2005. "Perspectives from the insurance industry" Proceedings of the Third National Conference on Sustainable Drainage, Incorporating 27<sup>th</sup> Meeting of Standing Conference on Stormwater Source Control. 20<sup>th</sup> - 21<sup>st</sup> June 2005 at Coventry University, England.

The paper is available from:

<http://www.benfieldhrc.org/activities/publications.htm#pres>

and

<http://www.benfieldhrc.org/floods/index.htm>

Crichton, D., 2005. "Flood Risks and Insurance Fact File" Chartered Insurance Institute, fourth edition, London, June 2005. Available for downloading (for CII members and subscribers only) from [http://www.cii.co.uk/is/factfiles/flood\\_insurance.php](http://www.cii.co.uk/is/factfiles/flood_insurance.php)

Crichton, D., 2005. "Climate change: Modelling the Underwriting Risks." p16, New London Journal, Summer 2005. The Insurance Institute of London.

Crichton, D., 2005 "The Shetland Islands". Island Vulnerabilities web site. Available from <http://www.islandvulnerability.org/ShetlandCrichton.pdf>

#### **May 2005.**

Crichton, D., 2005. "Perspectives from the insurance industry". Written and oral evidence requested by the Scottish Parliament Environment and Rural Development Committee for their Inquiry into climate change. Scottish Parliament, Edinburgh. (This was the only evidence given to this Inquiry from an insurance perspective.)

Written evidence available from:

<http://www.scottish.parliament.uk/business/committees/environment/papers-05/rap05-06.pdf#page=10>

Transcript of oral evidence available from:

<http://www.scottish.parliament.uk/business/committees/environment/or-05/ra05-0602.htm#Col1653>

Crichton, D., 2005 "Towards an integrated approach to managing flood damage." Journal of Building Research & Information (2005) 33(3), 293–299. Routledge Journals, Abingdon.

#### **April 2005.**

Crichton, D., 2005. "The threat of climate change". Journal of Catastrophe Risk Management, pp24-25. Spring 2005. London.

#### **March 2005.**

Broadcast interview, 8.15am, 15<sup>th</sup> March, BBC Radio Scotland morning news live interview "dams and reservoir risks"

Crichton, D., 2005. "Flood risk and insurance in England and Wales: are there lessons to be learnt from Scotland?" Technical Paper Number 1, Benfield Hazard Research Centre, University College London. Available for free downloading from [www.benfieldhrc.org](http://www.benfieldhrc.org)

See:

[http://www.benfieldhrc.org/activities/tech\\_papers/tech\\_paper1/pages/intro/cover\\_page.htm](http://www.benfieldhrc.org/activities/tech_papers/tech_paper1/pages/intro/cover_page.htm)

Comments: This report was first published on the internet in January 2003, with an updated and expanded version released in April 2003, in response to the high level of interest from the

*insurance industry. A further updated and expanded edition was published on 16th March 2005.*

Crichton, D., 2005. *"Flood Risks and Insurance Fact File"* Chartered Insurance Institute, third edition, London, March 2005. Available for downloading (for CII members and subscribers only) from [http://www.cii.co.uk/is/factfiles/flood\\_insurance.php](http://www.cii.co.uk/is/factfiles/flood_insurance.php)

Crichton, D., 2005. *"Insurance and Climate Change"*. Proceedings of a Conference on Climate Change, Extreme Events, and Coastal Cities: Houston & London. Houston, Texas, 9<sup>th</sup> February 2005.

The paper is available from:

<http://www.benfieldhrc.org/activities/publications.htm> for the publications page or [http://www.benfieldhrc.org/climate\\_change/insurance\\_and%20climate\\_change.pdf](http://www.benfieldhrc.org/climate_change/insurance_and%20climate_change.pdf) for the actual pdf.

### **January 2005.**

Meyer, A., and Crichton, D. January 2005. *"Contraction and Convergence"*. Post Magazine Weather supplement, 29<sup>th</sup> January 2005. London.

Crichton, D., 2005. *"House Insurance: Affording your premiums in the 21<sup>st</sup> century."* Proceedings of the annual Ecohousing Conference held at RIBA, London, January 2005.

Crichton, D. January 2005. *"The role of private insurance companies in managing flood risks in the UK and Europe."* In *Urban Flood Management*, eds. A. Szöllösi-Nagy (UNESCO) and C. Zevenbergen. ISBN 04 1535 998 8, 2004, 160 pp. A.A. Balkema Publishers, Leiden, Netherlands. Available from [www.balkema.nl](http://www.balkema.nl) or [www.tandf.co.uk](http://www.tandf.co.uk) .

Roaf, S. Crichton, D., and Nicol, F. , 2005. *"Adapting Buildings and Cities for Climate Change"* 361pp. Architectural Press and Elsevier Press, London. Price £28. ISBN 0 75065 9114

### Reviews

1) Stephen Tindale, Executive Director, Greenpeace, UK. 12/10/04

*'A timely and fascinating book on the crucial issue of energy use in building which accounts for half of our total energy use.'*

2) Edward Mazria, architect, author and educator living in Santa Fe, New Mexico. 21/11/04

*We are at the crossroads of the most significant crisis of modern times. Two profound, life changing events are converging to create this crisis – the warming of the earth's atmosphere by burning fossil fuels, and the rapid depletion of global petroleum and natural gas reserves. As these events intensify over the coming years, they will dramatically change how we live and how we relate to the natural world. These changes can cause the human race great pain and suffering or they can inspire a historic transition to a kinder and gentler world.*

*Sue Roaf, David Crichton and Fergus Nicol in their new book Adapting Buildings and Cities for Climate Change, dissect these events and rightly conclude that at the center of this crisis stands the architecture and building community. They clearly illustrate that this community, unknowingly, is chiefly responsible for precipitating this crisis and argue for nothing less than a building design revolution to address the problem.*

*What makes this book so important is that it not only outlines the issues and science behind climate change, but details the steps necessary to alleviate future large scale dislocations and hardship. Ms. Roaf identifies the key players in this struggle, their roles, and the actions needed to spark this revolution. She makes it crystal clear that there is no technological fix looming on the horizon, and that if the architecture and building community do not step forward and lead, there is little hope for meaningful change to take place.*

*This book contains the framework for beginning the critical dialogue necessary to confront humanity's greatest challenge.*

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*'The industry should welcome the report from the Benfield Greig Hazard Research [Centre] into flooding and take time to study it carefully'*. Clive Bolton, Director, Norwich Union, UK.

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- "An authoritative and up to date review..." Prof. Alan Werritty, University of Dundee.

- "...an important work and one which adds greatly to the efforts of the insurance sector to define an appropriate and progressive role in efforts to confront climate change." Klaus Topfer, Executive Director, United Nations Environment Programme.
- "I can strongly recommend this report to scientists, businesses and government agencies and departments concerned with climate change." Lord Hunt of Chesterton (Professor Julian Hunt, former chief executive of the UK Meteorological Office.)

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- Guide 9. Personal liability, extensions in policy cover and miscellaneous. (animals, vehicles, amateur sports, hobbies, games, special interests, special events, policy extensions, first party insurance.)
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