

**Professor David Crichton**, (pronounced “Kryton”)  
**MA, FCII, Chartered Insurance Practitioner**

- Visiting Professor at the Benfield Hazard Research Centre at University College London (the leading such centre in Europe),
- Visiting Professor at Middlesex University Flood Hazard Research Centre (the leading flood research centre in the UK).
- Hon. Research Fellow at the University of Dundee, (the home of the British National Flood Insurance Claims Database, and the British Hydrological Society flood events database.)
- Fellow of the Chartered Insurance Institute
- Chartered Insurance Practitioner
- Member of government and academic boards, including the Research Committee on Building Standards in Scotland.
- Member of the UK Advisory Committee on Natural Disaster Reduction, part of the United Nations ISDR initiative.

David has many years' experience in the insurance industry at senior management level. He has held senior underwriting and claims management positions in both property and casualty business, and has won a number of insurance industry awards. He now mainly advises insurance companies and multinational companies on strategic issues relating to climate change impacts.

- *“ABI has been pleased to engage the services of Professor David Crichton in articulating insurers' concerns and achieving a greater common understanding of the key issues from an insurance perspective.”* Jane Milne, Manager, Property and Household, Association of British Insurers.

His report, *“Flooding Risks and Insurance in England and Wales: are there lessons to be learned from Scotland?”* was updated and extended in March 2005. It is available free from [www.benfieldhrc.org](http://www.benfieldhrc.org) along with several other reports he has written.

Comments include:

- *‘The industry should welcome the report from the Benfield Hazard Research [Centre] into flooding and take time to study it carefully’.* Clive Bolton, Director, Norwich Union, UK.
- *“...a fascinating and excellent analysis, with many relevancies to the United States.”* Jacquelyn Monday, Association of State Floodplain Managers, USA.

His book *“The Implications of Climate Change for the Insurance Industry”*, has sold well around the world. Comments on this book include:

- *“...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.)

He was a contributing author for the Greater London Authority report on climate impacts on London and co-author of a report on climate change and flooding for the Scottish Executive. He was a contributing author along with Kofi Annan and ex President Clinton of an international book on risk management for natural disasters. He was involved in work for two of the Foresight programme projects on flood for the OST, and was invited to advise Prof. Sir David King at the early stages of planning the projects.

He is based in Scotland, where he has regularly advised 28 (out of 32) local authorities on flooding issues. He has also advised local authorities in England on climate change and flooding problems.

He has published commissioned articles for technical journals in the field of land use planning, insurance, and construction. He has also published peer reviewed research papers on various related subjects. He is particularly interested in sustainable flood management and in adaptation and maladaptation in terms of exposure and vulnerability of buildings and infrastructure to climate change and has worked with architects and planners to promote resilience and sustainable solutions.

He has served on national steering committees for reservoir safety, sustainable drainage, and building standards for flood repairs. He has served for several years on the NERC Earth

Observation Expert Group, the DTI Earth Observation Programme Board, and the ESSRC Steering Committee.

He has addressed many Insurance Institute meetings across Britain, and is the author of the "Flood Risks and Insurance" fact file on the Chartered Insurance Institute web site.

He has given guest lectures to postgraduates in architecture, town planning, construction, and geography at various universities, and has had numerous press, radio, and TV interviews. He is in great demand as a speaker in conferences and is regularly voted "best speaker" in delegate response forms.

He has advised senior executives of major insurance and other companies around the world on strategic issues and spoken at important international conferences in four continents. He has addressed UN Ambassadors and White House staff on climate change issues in New York, was funded by the UK MoD to represent Europe at a major NATO conference in Toronto on natural disasters, and the DTI to advise NOAA in the USA. The Australian government funded him to address a conference in Canberra in 2002 (and invited him back in 2004), and the UN FCCC has funded him to address international climate change workshops. He assisted with the establishment of the UNEP Finance Initiative and has even advised Dutch experts on the insurance aspects of flood risk management.

In 2005, he spoke at an important climate change conference in Texas at the invitation of the UK Foreign Office, and was the only insurance expert invited to give oral evidence to the Scottish Parliamentary Inquiry on climate change. During 2005, he also spoke at major conferences in Denmark, Germany, Holland, and all over Britain, including the annual national conference on Sustainable Drainage and the national conference of the Association of Local Authority Risk Managers.

Recent publications include:

- Crichton, D. 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. 160pp., A.A. Balkema Publishers, Leiden, Netherlands. ISBN 04 1535 998 8 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, Oxford, England. ISBN 0 75065 9114

For a full list of publications, see <http://www.benfieldhrc.org/activities/publications.htm>

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