

**Summary of findings – National Flood Forum 2010
survey of flooded individuals'**

Produced by Dr Tim Harries

1. The characteristics of the survey sample

- The sample is not representative of the flooded population as a whole. Respondents were recruited by word of mouth and it seems likely that many are members of flood action groups.
- 295 people completed the survey
- Most of these completed it on-line but 4% sent their answers by post
- 84% of respondents had had personal experience of flooding (51% one flood ; 23% two floods; 10% more than two)
- 57% had been evacuated due to flooding.

Tables 1 and 2 show the geographical distribution of the survey respondents and who they were insured with.

Table 1 Location of respondents

	Number / percentage of total		Towns with high concentrations of respondents
Worcestershire	56	19%	Pershore: 27, 9%; Worcester: 15, 5%
East Riding	56	19%	Hull: 53, 18%
Cumbria	34	12%	
Oxfordshire-Berkshire	24	8%	
Gloucestershire	18	6%	
Herefordshire	18	6%	Bodenham: 16, 5%
Warwickshire	18	6%	Broom: 11, 4%
Other counties	66	22%	
Unknown location	5	2%	
TOTAL	295	100%	

Table 2 Respondents' insurance companies*

	Number / percentage of total	
Aviva	50	17%
Halifax	22	8%
AXA	16	5%
Direct Line	13	4%
Legal & General	12	4%
Lloyds TSB	12	4%
Royal Sun Alliance	12	4%
Other	130	44%
Unknown	19	6%
Uninsured	9	3%
TOTAL	295	100%

* Companies are only listed if they had ten or more customers in the survey sample

2. Experiences of insurance

62% of respondents agreed that, if they had a choice, they would continue to use their current insurance company

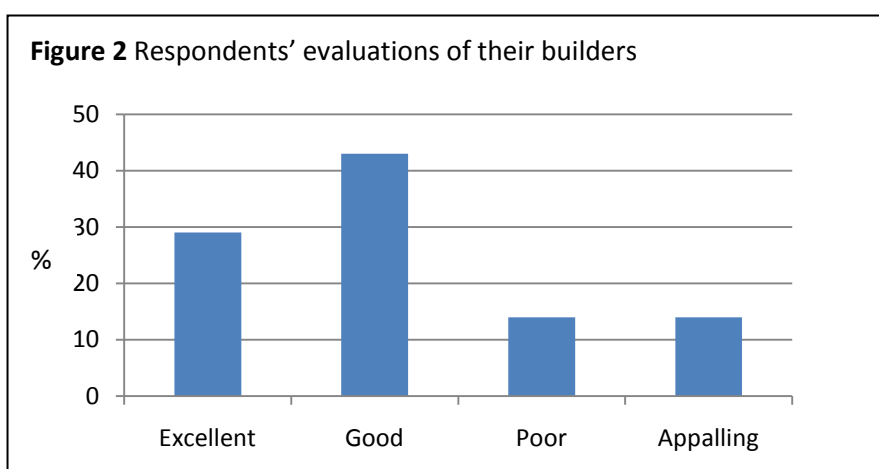
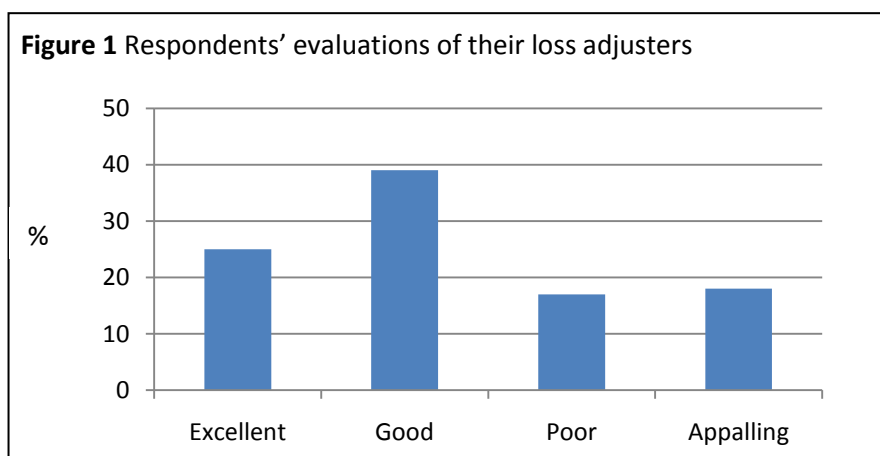
At the time of the survey, the average size of respondents' excesses was £2,800

As a result of being flooded ($N = 230$):

- 12% report that they were offered a renewal that excluded flood insurance
- 51% report that their excesses were increased... and the average increase was £4,700
- 60% report that their premiums were increased due to flooding or flood risk
 - ... respondents who were customers of AXA, Aviva or Halifax were twice as likely to have had their premiums increased due to flood risk compared to customers of other insurers ¹
 - ... the average reported size of the increase was 556% ($N = 97$).

3. Experiences with loss adjustors and builders

Figures 1 and 2 show how respondents rated the performance of the loss adjustors and builders who they dealt with after the flooding.



¹ $N = 256$, $p < 0.05$, $\chi^2 = 7.07$, $OR = 2.12$

4. Property-level protection and resilience

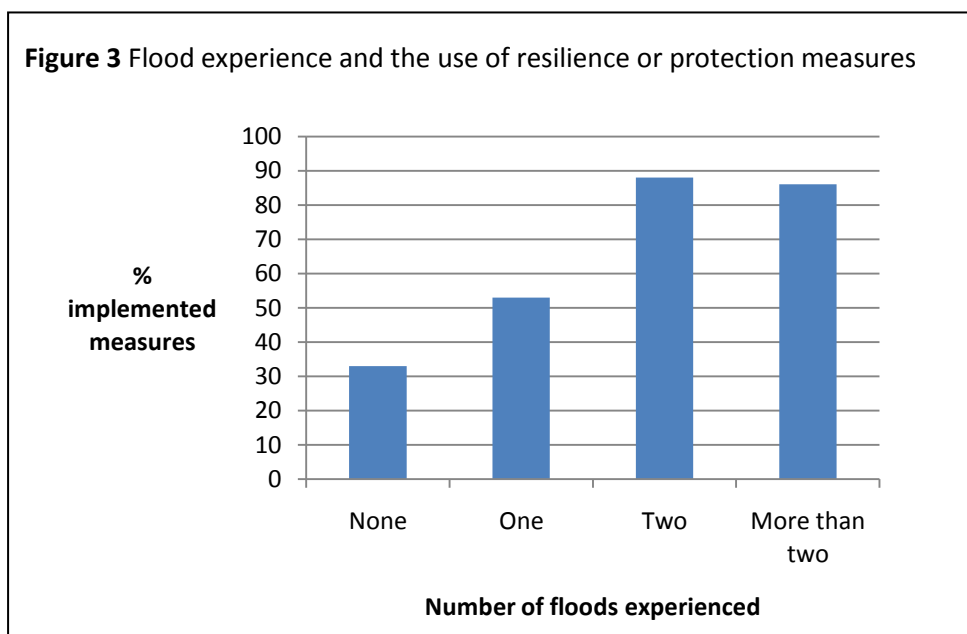
4% of those that had implemented some form of protection or resilience said that the level of their excess had been reduced in consequence. (Respondents were not asked about reductions in premiums.)

Table 3 shows the percentage of respondents that had implemented resilience or protection measures and how much these measures had cost them after contributions from insurance companies, public grants etc.

Table 3 Prevalence and cost of protection and resilience measures

	Respondents who had employed the measures	Some costs absorbed by insurer / within rebuilding costs	Average cost to the respondent	Comments
Protection	39%	2%	£3,500	
Resilience	44%	15%	£2,242	most commonly, raised sockets
Resilience or protection	64%	17%	£4,122	

People with more experiences of flooding were statistically more likely to implement resilience / protection measures – especially if they had experienced more than one flood (see Figure 3)².

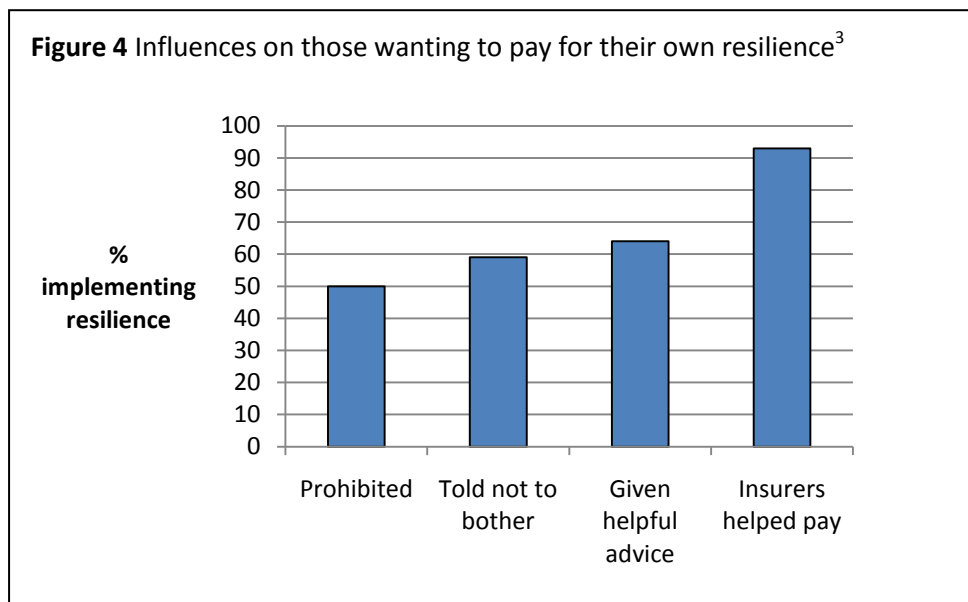


There was no statistical association between insurers and the use of resilience / protection measures.

² $N = 233$, $df = 3$, $p < 0.005$, $\chi^2 = 36.32$

At least a third of respondents (116) said that they had been willing to fund resilient reinstatement themselves.

- 20% of these received help / encouragement to implement resilience reinstatement
- 20% of these were discouraged / prohibited from doing so (⅓ by loss adjustor; ⅓ by surveyor; ⅓ by builder) ... and these respondents were statistically less likely to have implemented resilient reinstatement (see Figure 4).



5. Long-term insurance agreements

81% (194) agreed that the National Flood Forum should raise the issue of long-term insurance agreements at the Insurance Summit

Appendix - respondent quotes

Respondents who rated their loss adjustors or builders as 'poor' or 'appalling' were asked to comment on their performance. Below is a selection of these comments.

6.1 loss adjustors

"Zero recognition of trauma. Zero explanation of why no money for future prevention."

"We had 3 different loss adjustors who did not contact us - we had to contact them. Voice mails were sometimes never answered. Loss adjustors changed and our claim details were lost."

"Good once he got going. Totally failed to contact us to begin with – in spite of frequent chasing"

"I was always having to phone to chase things up, nothing ever ran smoothly"

³ $N = 116, df = 3, p < 0.05, \chi^2 = 12.76$

“It was a constant battle, the loss adjuster was impossible to contact and we had to deal through his assistant who was arrogant.”

“Just didn't do much! - so we did it all”

“Loss adjuster was based in USA and knew nothing about circumstances here. Very unhelpful.”

“Loss adjuster arrived from Norway not familiar with uk, without a calculator or camera. Our file was passed to another person arriving from USA and working out of a hotel. Our file was then passed to another office before the claim was settled.”

6.2 Builders

“Builder unable to cope - used subcontractor - poor workmanship - told lies - damaged items that had survived the flooding”

“had new kitchen 6months before flood new one after flood not fitted to same standard, builder used untrained staff to cope with demand for work caused by floods”

“He kept cancelling the start date. When he did start his workmen only worked half days and then when they were on site they used my toilet facilities and did not clean up after themselves leaving the toilet full of faeces. We had to call him back on the day we should have moved in because he had left a radiator off the wall and the dining room/kitchen had flooded and then a year later all the walls cracked and we had trouble getting him to come back.”

“He was inundated with similar work and couldn't cope. The quality of his work was excellent when he got round to doing it.”

“Terrible standard of work long periods where no work carried out. Had 3 sets of builders in total”

“Very poor standard of workmanship. Shoddy, replacing decent stuff with substandard materials”.