



Welsh Parliament
Cardiff Bay
Cardiff
CF99 1SN

11 March 2025

Dear Member,

During the Oral Question I answered on 12 February related to planning policy and supporting communities affected by flooding (OQ62289), I committed to write to Members to highlight the existence and availability of insurance scheme Flood Re. I am copying this letter to the Deputy First Minister and Cabinet Secretary for Climate Change and Rural Affairs due to his portfolio responsibility as being the ministerial lead for flooding.

Securing affordable household insurance in flood-risk areas has become an acute issue over the last two decades. Insurers have received more and costlier claims due to flooding, and customers have seen increasing insurance premiums and excesses. With approximately one in ten homes in the UK located in floodplains, and whole areas gradually being excluded from affordable cover and access to flood insurance, it has become an increasingly challenging issue.

[FloodRe](#) was introduced by the UK Government and the UK-wide scheme aims to provide affordable insurance for flood-risk properties. It is a system that is led by the market and is explicitly linked to flood resistance and resilience policies. Flood Re was established through the *Water Act 2014* and came into use in 2016.

Welsh Government and Natural Resources Wales work collaboratively with the Association of British Insurers (ABI) and Flood Re providing advice on responding to a flood, recovering from a flood event and making homes more resilient in the future. Welsh Government colleagues and the Wales Flood and Coastal Erosion Committee have met several times recently to better understand issues in obtaining and promoting affordable flood insurance with ABI and Flood Re. The scheme has been able to boast some notable successes. For example, almost 250,000 households have benefited and four out of five properties that previously submitted claims for flood damage have seen prices fall by 50%. Furthermore, 99% of households at high risk of flooding can now obtain quotes from 15 or more insurers.

The publication of NRW's Flood Risk Assessment Wales (FRAW) flood mapping data is also supporting much improved insurance-related information requests. While insurance is a

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Rydym yn croesawu derbyn gohebiaeth yn Gymraeg. Byddwn yn ateb gohebiaeth a dderbynnir yn Gymraeg yn Gymraeg ac ni fydd gohebu yn Gymraeg yn arwain at oedi.

We welcome receiving correspondence in Welsh. Any correspondence received in Welsh will be answered in Welsh and corresponding in Welsh will not lead to a delay in responding.

reserved matter, this relates directly to the devolved matter of flood risk management and has long benefitted from a joined-up approach across the UK.

I hope this information is helpful to you and your constituents.

Yours sincerely,

A handwritten signature in black ink that reads "Rebecca Evans". The script is cursive and fluid, with the first name "Rebecca" and the last name "Evans" clearly distinguishable.

Rebecca Evans AS/MS

Cabinet Secretary for Economy, Energy and Planning

Ysgrifennydd y Cabinet dros yr Economi, Ynni a Chynllunio