

# Former chair of ABI to lead flood insurance review

The independent review into flood insurance [announced](#) following the November 2019 flooding in the north of England will be led by the former chair of the Association of British Insurers, Amanda Blanc.

The review was announced by the former Environment Secretary in December and will seek to examine the level of insurance cover held by those affected in Doncaster, the barriers they may have faced in obtaining cover and whether there are any systemic issues in the provision of flood insurance.

Data will be collected through speaking to residents and businesses in the Doncaster area where over 760 properties were reported as having flooded. The River Don recorded its highest ever peak flows at Rotherham and Doncaster on 8 November 2019, with South Yorkshire experiencing its wettest November on record seeing over two and a half times its average rainfall.

The review will provide recommendations that will help enable homes and businesses to access sufficient insurance cover for flooding while also informing any future policy decisions in this area.

Environment Minister Rebecca Pow said:

I'm pleased that the independent review into flood insurance is now underway and I look forward to examining its outcomes in the coming months.

I saw first-hand the awful impact flooding can have on communities across many parts of the country this winter. We want at risk homes and businesses to be able to access sufficient insurance so they have the help they need to get back on their feet as soon as possible after a flood.

Review Chair Amanda Blanc said:

Flooding is a truly devastating event for any householder or business to suffer with consequences that can take many months or even years to overcome. Appropriate and adequate flood insurance can greatly assist with this recovery; helping to get families back into their homes and put businesses back on their feet.

However, for insurance to be effective, all communities, including those most at risk, should consider that flood cover is both available and affordable. I am keen to start work to ascertain if

this has been the case in Doncaster under the current system and to make recommendations to ensure the benefits of flood insurance are accessible to all.

The review is set to be completed by the end of September 2020 and the Terms of Reference can be accessed [here](#).

Over 20 million households in the UK have buildings insurance that covers flood risk and the launch of the government and industry initiative [Flood Re](#) in 2016 has seen four out of five households with a previous flood claim getting price reductions of more than 50% for their flood insurance.