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**By e-mail**

Dear Stakeholder,

### **FLOOD INSURANCE CONSULTATION – UK GOVERNMENT RESPONSE**

I am writing to advise that the UK government response to the consultation on the future of flood insurance has been published today.

As you are aware on 27 June the UK Government announced a headline agreement with the insurance industry on flood insurance to guarantee affordable flood insurance for people in high risk areas. The public consultation on 'Securing the future availability and affordability of home insurance' ran from 27 June to 8 August 2013.

We received 149 responses to our public consultation, as well as a further 17 responses to the shorter consultation about the draft Flood Insurance clauses for the Water Bill. The commentary published on 6 September also provided a fuller picture of how we see Flood Re working and what we are proposing on the Flood Insurance Obligation.

The full UK Government response to the consultation can be found here:  
<https://www.gov.uk/government/consultations/insurance-in-areas-of-flood-risk>

The Water Bill will soon be debated in the House of Commons and we plan to replace the current placeholder clause with full clauses at Committee stage of the Bill.

Yours sincerely,

Dan Osgood

**Deputy Director, Floods, Coastal Erosion and CBRN Recovery  
Department for Environment, Food and Rural Affairs**

