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From Richard Benyon MP
Minister for Natural Environment and Fisheries

Sean David

Thank you for your letter of 24 October about negotiations on the future of flood insurance and for the opportunity to respond to the points that were raised during the Scottish Government Public Petitions Committee's inquiry into this matter last month.

Flood insurance contains both reserved and devolved decision-making aspects. Decisions on financial services in Scotland such as insurance are reserved matters for the UK Government. By contrast flood risk management policy decisions are taken by the devolved administrations, and by the UK Government for England.

The availability and affordability of insurance in flood risk areas is an important issue for our Government. We are in intense yet constructive negotiations with the insurance industry on a range of approaches that could succeed the current Statement of Principles when it expires on 30 June 2013.

The Department continues to keep in regular contact with the Scottish Government about how any future arrangements might apply in Scotland. Ministers meet routinely to discuss issues of common importance.

RICHARD BENYON MP

