

PE1441/G

Minister for Environment and Climate Change

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David Stewart
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The Scottish Parliament
Edinburgh
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Dear David

Scottish Parliament Public Petition PE1441 on Flood Insurance Problems

Thank you for your letter of 9 January asking why insurers are not allowed to use the Scottish Flood Defence Asset Database (SFDAD) when setting premiums and what progress, if any, is planned or ongoing to change this situation.

I understand that SEPA has recently written to all local authorities seeking their permission to share data they provide to the SFDAD to wider professionals involved in flood risk management and allied services such as the insurance industry (currently SFDAD membership is open to ABI Members). Once these permissions have been granted, the insurance industry should be able to use the SFDAD to assist in setting premiums.

PAUL WHEELHOUSE