

Llyr Gruffydd MS
Chair of the Climate Change, Environment and Infrastructure Committee
Welsh Parliament
Cardiff Bay
Cardiff
CF99 1SN

16 September 2025

Dear Chair,

September 2025 Committee report – The response to recent storms

I'm writing on behalf of the Association of British Insurers (the ABI) to welcome the above Committee report and the focus on making Wales more resilient to future storms and floods. This is all the more vital as climate change increases both the severity and the frequency of extreme weather events, with insurers at the forefront of dealing with their impact.

We support many of the report's recommendations, in particular those around flood resilience measures and the need for long-term planning and investment. We also note the recommendations around insurance, specifically Recommendation 16 on promoting existing insurance schemes to residents in high-risk areas. The ABI shares the Committee's view that insurance must be clear and accessible, especially for vulnerable communities.

As the representative body for insurance providers, we are already actively working across Wales to improve the awareness and understanding of insurance products. Our [‘Responding to Floods: What You Need to Know’](#) Guide, which is also [available in Welsh](#), was developed in association with the National Flood Forum and is a consumer-friendly document to help raise awareness of flood risk and advise households on what to expect from their insurer following a flood. We regularly distribute this to communities, MSs and MPs before and during extreme weather events, alongside [advice on preparing for storms](#). We also share advice on finding insurance, including the [Flood Insurance Directory](#) operated by the ABI, BIBA and Flood Re. This is a service that connects householders and businesses to specialist insurers and lists providers offering cover under the Flood Re scheme.

In addition to our written resources, we work closely with the Welsh Government, Natural Resources Wales and other partners including Flood Re and the British Red Cross to engage with higher-risk communities in Wales on the ground and help them navigate insurance. Since 2018, we've attended community flood network events organised by Natural Resources Wales in locations including Cardiff, Bangor, Merthyr Tydfil and Aberystwyth. Ensuring trusted community voices are present at these events is an important part of the dialogue.

We recognise the report's evidence and recommendations on access to affordable flood insurance for residents and businesses and would be very happy to work with local authorities on their role in

offering advice and signposting. We will also discuss how we can make our communications clearer and more accessible with the Welsh Government and with Flood Re.

Finally, we would note that we received an invitation in January to submit written evidence to the Committee and requested a meeting with your clerks to understand the inquiry's scope. Unfortunately, we did not receive a response. Given the prominence of insurance concerns in the final report and discussions during oral evidence sessions, we would have appreciated the chance to appear before the Committee.

We would welcome the opportunity to support the Committee and other stakeholders as the recommendations in this report are taken forward. Please don't hesitate to get in touch to discuss this and how we can work together to strengthen Wales's climate resilience.

Yours sincerely,



Alastair Ross
Assistant Director, Head of Public Policy for Scotland, Wales & Northern Ireland