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Supporting the uptake of resilient repair during the recovery process (FD2706)

Appendix 4: Facilitated Group Discussions Report

July 2019

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List of acronyms

ABI Association of British Insurers

RICS Royal Institution of Chartered Surveyors

RIBA Royal Institute of British Architects

1. Introduction

1.1 Objectives of the facilitated group discussions

The purpose of the facilitated group discussions was to validate findings from interviews with key experts via a mapping process together with 'stress testing' suggested changes arising from the research.

Specifically, the facilitated group discussions address **Research Question 4** of the overall research project:

What approaches could be taken to make the implementation of resilient measures more effective in the recovery process following flooding incidents?

The facilitated group discussions had two aims:

1. To present the interim findings and get feedback on the process and description of resilient repair in recovery. From this, to agree with experts a 'good enough' representation of the steps that should happen in the recovery process.
2. To 'stress test' the list of suggested improvements to the process that arose from the research.

1.2 Outline of facilitated group discussions

The facilitated group discussions were structured in two parts, with one of the research aims (see aims above, 1.1) being addressed in each. These two parts were further sub-divided into two sessions.

Part 1 of the workshop presented interim findings of the research, by way of formulated case studies of homeowner and business experiences, and a revised process plan of the reinstatement process. Part 2 of the facilitated group discussion presented a selection of themes for improving the reinstatement process, and a selection of suggestion improvements, for participants to comment on. Section 2.1 provides further detail on how the facilitated group discussions were run.

1.3 Participants

The participants were chosen to cover a range of professions relevant to resilient recovery and were drawn from contacts within the project team and the Defra project board. The facilitated group discussions engaged with 16 professionals across the private, public, and third sector, as well as the academic community. Stakeholder groups comprised the insurance, damage management and surveying industries. Within each facilitated group discussion between four and eight professionals, from a mix of backgrounds, attended to discuss the interim findings.

2. Description of approach

2.1 Facilitated group discussion process

The aim of **Part 1** of the facilitated group discussion was to present the interim findings of the research. Participants were firstly given a fictional case study exercise, based on the composite experiences of homeowners and businesses that had been collected up to that date. In two groups, participants reviewed the case study in order to identify any experiences or aspects mentioned that were unfamiliar to them, or surprised them, and finally, to consider key changes that would have made a (positive) difference.

Secondly, participants were shown a revised process plan, with decision points highlighted, covering the reinstatement process. This had been drawn up based upon professional interviews and the Quick Scoping Review, together with a description of the different actors involved to set the scene. All the participants then came together in a plenary session to discuss the information given, adding additional information they felt was relevant on separate post-it notes.

The aim of **Part 2** of the facilitated group discussion was to 'stress test' both the themes and the suggested improvements to the process which had been generated by the research. The first session of Part 2 presented themes for improvement arising from the Quick Scoping Review and interview data. Participants were asked in a plenary session if the themes were sensible and as expected. Participants were also requested to rank the themes in terms of importance to the overall process, and highlight any modifications they would make to the list of themes.

The final task in the facilitated group discussion presented participants with a selection of suggestions that could encourage resilient repair in the recovery process. Participants were divided into two groups, each being asked to reflect upon how realistic the suggestions were, where these would fit within the process, and what actions would need to be taken. which professional group for them to be put into practice. Participants were also asked if they felt any suggestions were 'easy wins' or key priorities to pursue.

The structuring of the four sessions varied with each facilitated group discussion, depending upon the participants attending (for example, their professional background and familiarity with the research project). In activities, half of the project team acted as facilitators, and half as note-takers. Activities were recorded by note-taking from several members of the project team, and audio recordings were collected of all plenary and group sessions.

2.2 Approach to analysis

Both facilitated group discussion notes and facilitated group discussion recordings were used in the analysis. Facilitated group discussion notes were compiled into a written word document, and facilitated group discussion recordings were compiled into a digital audio folder. Facilitated group discussion notes were analysed inductively to investigate emergent themes, through the use of coding to gather information about recurrent themes. Audio recording was subsequently used to sense-check the coding and emergent themes from the analysis.

2.3 Ethics

Free, prior and informed consent was collected through a formal consent form for all participants who attended the facilitated group discussions. Explicit consent was sought for the use of facilitated group discussion recording. The consent form was approved through an ethics approval process at the University of West of England. All information provided in the facilitated group discussion was treated as confidential, not passed on to any third parties and not used for any other purposes outside of the project. Any comments made during the discussion are presented anonymously in subsequent reporting. Personal information was stored securely and was destroyed three months following collection, in compliance with General Data Protection Regulations.

3. Results

3.1 Case studies exercise

Participants were asked to discuss what they had learnt, or thought was surprising about the experiences describe, and what changes might make a difference?

‘Marjory and Allen’ case study (1).

Participants in **facilitated group discussion 1** argued the negative experience of *Marjory and Allen* in the case study formed a barrier to encouraging resilient repair, because the homeowners became disengaged with professionals and the repair process. Participants felt it was important the homeowners became their own project managers, and kept track of the professionals who visit the house. A key issue was the homeowner’s desire to have a fast solution that repaired the house to match exactly to its condition prior to the flood. It was suggested that it is important that the realistic length of time needed to reinstate a property is communicated at the outset, to manage homeowner expectations.

Another barrier discussed was the need to understand the context to a flood event, including the term ‘resilience’. One participant thought it implied a degree of ambiguity, and is not clear enough for those involved the distinction between ‘resilience’ and ‘resistance’ in flood protection. All participants called for a flood protection standard which could, for example, be deployed for all buildings in a high flood-risk area, and also on the agenda at the point of property sales. One participant also felt there was a need to encourage local expertise that

could be called upon, rather than promoting resilient products, which may be a more straightforward part of understanding resilient repair.

With both groups in **facilitated group discussion 2** there was no surprise amongst participants regarding the negative experience of the *Marjory and Allen* case study, with admission that such an inefficient experience can commonly occur if there are too many parties involved without adequate co-ordination. This can lead to misaligned expectations between the different actors involved in the reinstatement efforts. Both groups argued appropriately qualified actors need to be used in a more streamlined process, where there are synergies between actors rather than conflict. Achieving co-ordination and a better understanding of each actor's role in the reinstatement process was suggested as an enabler for householder understanding and acceptance of resilience.

Several actions were suggested to improve the co-ordination and communication lacking in this case study. These included: providing training materials of case study experiences for brokers, and an advice line that surveyors could use. An independent source providing advocacy and a 'steer' on resilience could also support the process.

The householder's reluctance to switch from a local builder was brought up in **facilitated group discussion 3** discussions. There is a loyalty attached to local builders, despite a potential lack of capacity or knowledge by the builder to undertake reinstatement measures. A resilience qualification could help to alleviate this. One group reported that some insurers have modified their policy conditions to allow for local builders to be involved in the process.

'Charles' case study (2).

In **facilitated group discussion 1**, participants reflected on the confusion within the case study regarding which actors are working for whom, who is fulfilling each role, and where each actor's role starts and ends. If a loss adjuster fulfils a role for both the insurance company and a policyholder, there is a potential conflict of interest. Participants argued there are many 'myths' about resilient repair evident in this case study that need clarifying. In many instances within this case study, no responsibility was attached to resilience, but attendees argued that resilience should be on the agenda of all the actors involved. Lastly, participants reflected that the surveyor needed to be involved much earlier on in the process.

The lack of ownership of resilience across the supply chain was also discussed by groups in **facilitated group discussions 2 and 3**. Professionals argued that the 'responsibility' should be shared by all actors within the reinstatement supply chain, although ultimately driven by insurers and introduced by loss adjusters. Professionals felt that there was a perception that resilience was more applicable to commercial, rather than domestic contexts, and this needs to change.

Groups in **facilitated group discussion 2 and 3** suggested that a consistent and reliable standard in industry for resilience could alleviate the current lack of understanding and

responsibility within the supply chain. The absence of a synchronised agenda of resilience was pointed out by the both groups, causing further complexity, confusion, and stress on the homeowner. One group felt that the lack of finance for resilience was a barrier for surveyors communicating resilience options to homeowners, as well as homeowners choosing resilience in their reinstatement plans.

In addition to uncertainty about who is responsible for resilience, it was also felt that there is uncertainty about what resilience means. Resilience needs to be better communicated to householders, for example beyond physical probabilities of flood risk which can be confusing to homeowners. In **facilitated group discussion 2**, the theme of timing arose, in terms of having a conversation at the beginning of the process about what resilience options are available to customers. One group in **facilitated group discussion 3** went further and felt that resilience should be introduced in 'peacetime', for example, when an insurance policy is first taken out, so that citizens can gain an understanding of resilience measures and how they can play a part of the reinstatement process at the outset. However, the opportune moment was also felt to vary on a case by case basis, for example, if homeowners had insurance via the Flood Re process.

The changeable nature of domestic insurance policies, and overcoming the lack of trust in supply chain actors who are not local, or who are perceived as partisan, were principal barriers also discussed. As in case study 1, it was mentioned there is often a conflict in appointing a local builder, at the wish of householders, versus appointing a builder trusted by the insurer.

'Jake's' fishing tackle shop case study (3)

Facilitated group discussions 1 and 2 felt that the positive experience that occurred in this case study highlights the importance of trust, and the influence of 'who you know' and engage with in the process. Within this case study there was a good relationship between the landlord and the tenant, which spearheaded the positive outcome. There was self-interest on the part of both actors to effectively work together and get the process right, and the attitudes of both in this context were seen as important.

Groups in **facilitated group discussion 2 and 3** highlighted multiple positive factors that facilitated *Jake's* experience of the repair process. Firstly, the customer had financial capital for repairs, from claims spending and funding from insurers (In certain circumstances insurers may provide some funding if a policyholder pays a high premium for their insurance). Secondly, the builder and architect adhered to best practice in the case study, and because actors were local and known, this promoted trust and confidence in the advice provided between all the stakeholders in the process. Attendees highlighted that this positive experience would be context dependent: for example, for rented properties, it is often unclear where responsibility lies between the landlord and the tenant. Attendees argued there needs to be a separate fund that can provide support in residential contexts.

Within this case study, it was noted it was in the broker's interest to introduce resilient measures, as resilience can reduce the cost of a premium for flood insurance (the role of the broker being to find insurance that will cover a property following a flood). However, participants argued that the physical impact of any resilience measures needed to be verified by an independent actor, prior to securing insurance. A flood risk assessment, detailing the steps that have been taken, could provide clarity to assist this process.

3.2 The repair process and actors involved

The process diagrams were presented and verbal elaboration of what they represented was provided. Participants then asked questions and reflected on *where in the process diagram might there be the opportunities to enhance resilience?*

In **facilitated group discussion 1**, incorporating resilience into the repair process was felt to be more challenging in commercial contexts, where there is the need to reopen a business as soon as possible, often alongside reinstatement activities. This priority to minimise business interruption may reduce the opportunities to introduce resilient repair, despite its benefits on future risk management. Attendees felt a wide-ranging disaster recovery plan and maintenance plans needed to be explicitly stated as a precursor and first step for the repair process.

Attendees in **facilitated group discussion 1** felt that although the repair process diagram had a representation of key decision points, the opportunity to enhance resilience in the reinstatement process is dependent on a number of factors. These included the nature of the flood event, the standards of reinstatement chosen, and the differing cycles of refurbishment in domestic and commercial contexts. The first stage of the repair process was considered to be critical to integrating resilience. The pressure of time, and the need to arrange formal processes with the right actors early on, was a key theme of discussions. Attendees recounted situations where properties were incorrectly reinstated when processes had been undertaken hastily and without the correct professional input.

It was also argued by attendees in **facilitated group discussion 2** that resilience should be introduced as soon as possible in the process, even if physical resilience changes cannot be made until later on. To this effect, resilience should be reflected in the wording of insurance policies, and in the design of new buildings. The optimal point to introduce resilience into the repair process was felt to be at the strip-out and drying stage, positioned at the beginning of the diagram.

There were many similarities in the discussion of the resilient process diagram in **facilitated group discussion 3**. Attendees also felt that the drying stage was where resilience can influence the repair process but, as with **facilitated group discussion 2**, resilience needs to be on the agenda from the very beginning of the process. This includes the point at which an insurance policy is taken out, as it is an opportunity to condition and inform the process to come. One attendee suggested this needs to extend beyond providing information on resilience, to outlining the roles and responsibilities of all stakeholders.

Opportunities to enhance resilience are met with several challenges. In **facilitated group discussion 2** participants argued that ‘sympathetic’ strip-out is becoming more common (as opposed to ‘systematic’ strip-out), which provides fewer opportunities for introducing resilience measures into the building. The difficulty in recognising resilient materials at the strip-out phase was mentioned, and it was suggested a log book of house materials could be designed to support this. In **facilitated group discussion 3**, attendees commented on barriers hindering the introduction of resilience in the drying phase. Firstly, the increased preference for drying (rather than strip-out) reduces the opportunity to introduce resilient repair, and secondly, there are increasingly more actors in the process, making it more complex. The conflict between using local versus national actors was reiterated here, with the recognition that homeowners or businesses prefer to ask a known/trusted builder, who may not have the appropriate skills which can pose a risk for the insurer in the future.

In terms of the actors involved, the theme of co-ordination resurfaced in all facilitated group discussion discussions. Attendees felt actors in the repair process are unsure of their own, and others’ responsibilities for resilience, including who is on site at any period of time. This lack of co-ordination limits the ability to integrate resilience within the repair process. It is necessary to mobilise a team of professionals very early on in the process, with effective co-ordination, to avoid adverse reinstatement actions being undertaken. One attendee suggested a claim service ‘app’ that would log the visits made by various actors to a property.

3.3 Themes for improvement

The groups were presented with the themes for improvement that had emerged from the earlier research process. Participants were then asked for comments and to discuss *whether the themes are as expected?*

In **facilitated group discussion 1**, attendees felt that central to theme of building trust is a greater emphasis on funding and responsibility in ‘peace time’, which can build resilience into the agenda before a flood occurs. One suggestion was a fund for the co-ordination of professionals during ‘peace time’ (also referred to as the ‘recovery gap’), which could be led by the local authorities. Attendees agreed with the theme of increased communication, in particular the lack of rigour and guidance regarding resilient repair in the recovery phase. This leads to professionals being uncertain about how to integrate resilient products. The perception of resilience, and what it entails, was identified as key to driving improved uptake.

The outline of key research themes led attendees in **facilitated group discussion 2** to discuss perceptions of resilience, in terms of the difference in attitudes towards resilience in varying contexts (such as national versus local events, and what part(s) of the building had been affected). The themes were considered to interlink, with key success/failure trigger points in particular around:

- Lacking emotional capacity to deal with the event;
- Uncertainty of how long the reinstatement process will take;

- Perception of resilience as costly and time consuming;
- Getting resilience on the agenda of professionals;
- Hastily accepting resilience changes (for example, during drying).

Attendees suggested the incorporation of resilience within building regulations could address, in part, many of these key trigger points within the process.

This consideration of whether resilience should be a matter of standards rather than a matter of choice was reflected upon in **facilitated group discussion 3**. Some measures of resilience can be enacted by default without a policyholder involved, (for example the use of appropriate plaster). If resilience is enacted by choice, the differences from reinstatement need to be clarified. Taking out resilience measures needs to become a ‘normal’ action that a responsible householder would undertake, rather than an exceptional act. However, other attendees argued that only some resilience measures are easy to normalise and implement.

3.4 Suggestions for improvement

Table 1 below lists the suggestions discussed across the Facilitated Group Discussions. Different suggestions for improving the repair process were posed at each of the three Facilitated Group Discussions (columns 2-4). The suggestions relate to the overall themes for improvement that surfaced from the Quick Scoping Review and interview stages (column 1). The response of participants, in terms of the feasibility of the suggestions posed, is recorded in the green rows in columns 2-4.

Participants were taken through the lists of suggestions for improvement to the process and asked:

- a) How realistic the suggestions were
- b) Where they would fit within the process
- c) What actions would need to be taken, and by which professional group, for these to be put into practice.

The response of participants, in terms of the overall feasibility of the suggestions posed, is recorded in the green rows in columns 2-4 and summarises their responses to the three questions.

Table 1. Suggestions for improvement – results of facilitated group discussion discussions

Green = considered feasible or ‘easy win’; orange = considered partly feasible;

red = not considered feasible at present.

Theme	Facilitated group discussion 1 Suggestion & Response	Facilitated group discussion 2 Suggestion & Response	Facilitated group discussion 3 Suggestion & Response
<p>1. <i>Build trust between professionals, and between professionals and policyholders</i></p>	<p>Suggestion: Consistent and informed point of contact for policyholder and contractors</p>	<p>Suggestion: Clearer communication of requirements/ limitations for resilience from insurers to loss adjusters/ supply chain</p>	<p>Suggestion: Learning and feedback after a major event</p>
	<p><u>Response:</u> This could previously have been the local authority, but for insured homes this could be a role for the loss adjuster. It needs to be set up early in the process, and the role established in 'peacetime' with support from insurers. Funding would facilitate.</p>	<p><u>Response:</u> Both groups agreed this is a good idea and that resilient repair should be led by insurers. Barriers such as lack of information and cost need to be removed first. May work in other contexts better than flooding (for example, escape of water). Needs to be enacted by insurers before policies are written, in wording and agreements.</p>	<p><u>Response:</u> attendees felt it may be difficult to focus on resilient repair because other issues could be prioritised. The collection and sharing of data was felt to be worthwhile, including reporting and dissemination into a review. Industry would need direction from policyholders, but it was not considered appropriate to have homeowners in the room.</p>
<p>2. <i>Increase communication</i></p>	<p>Suggestion: shared plans and workflow documents</p>	<p>Suggestion: Shared decision making (all professionals meeting before drying equipment is delivered)</p>	<p>Suggestion: Use of technology/ shared technology to manage claims and improve communication</p>
	<p><u>Response:</u> Barriers may include issues of confidentiality, and the size of the flooding event. Information could be shared online to facilitate access. It</p>	<p><u>Response:</u> Both groups felt it is a good suggestion, but one that is hindered by logistics; planning the information required for the event and</p>	<p><u>Response:</u> It would be useful for professionals to share information, but the technology would have to be appropriate to all professionals involved.</p>

Theme	Facilitated group discussion 1 Suggestion & Response	Facilitated group discussion 2 Suggestion & Response	Facilitated group discussion 3 Suggestion & Response
	needs to be set up early in the process, and would best be managed by a project management professional.	organising all professionals in a space at one time. It should be set-up before a flood, to clarify expectations in advance. A best practice industry agreement amongst insurers could also facilitate.	Introducing shared technology may lead to ambiguity about who makes decisions.
3. <i>Normalise resilient reinstatement</i>	<p>Suggestion: No-cost changes that don't change appearance to be specified by surveyor</p> <p><u>Response:</u> This is seen as a 'quick-win' that could be implemented immediately into the process. Barriers could be the response by the homeowner, if they do not trust the surveyor. Changes need to be explicitly stated and outlined in a list for homeowners. The process is undertaken by the surveyor, who could be guided by the loss adjuster, and local authority, the Royal Institute of Chartered Surveyors (RICS), or the Royal Institute of British Architects</p>	<p>Suggestion: Set up a 'flood agreement' between insurers similar to the (existing) subsidence agreement</p> <p><u>Response:</u> Both groups felt this suggestion is a good idea, but questioned its feasibility because it implies voluntary betterment; one group suggested it could make the market anti-competitive, while both groups were concerned of targeting this when householders could change insurers fairly quickly, despite if it was made an industry standard. The Association for British Insurers (ABI) or Government legislation was felt to be needed</p>	<p>Suggestion: Reinstatement companies offer resilient finish alternatives within each quality/ price band</p> <p><u>Response:</u> Group responses were mixed on the suitability of this suggestion. One group felt it was a realistic option, although necessary to manage customer expectations (as most customers may only choose certain resilient finish alternatives). One participant revealed that a customer had asked for resilient alternative products. In comparison the other group thought that if there are no differences between resilient and non-resilient finishes, it may be more effective to</p>

Theme	Facilitated group discussion 1 Suggestion & Response	Facilitated group discussion 2 Suggestion & Response	Facilitated group discussion 3 Suggestion & Response
	(RIBA) at a national level.	to facilitate in providing data and evidence on this. Overall, the agreement would need to operate in a different way to the existing subsidence agreement.	have resilient repair as the standard. A standardised 'resilience mark' could support this.
4. <i>Provide funding mechanisms</i>	<p>Suggestion: Provide resilience (as a featured benefits or as an extra add on) as a feature on price comparison websites to make it visible</p> <p><u>Response:</u> Considered conceivable that a limit of cover for betterment could be added. The benefits need to be communicated. It would be facilitated if there was an existing standard.</p>	<p>Suggestion: Provide resilience (as a featured benefits or as an extra add on) as a feature on price comparison websites to make it visible</p> <p><u>Response:</u> One group felt that this initiative needs to extend beyond price comparison websites. The other group argued it needs to be undertaken appropriately, updated by insurers, with a uniform definition of resilience and a cover option up to a certain amount, that are understandable to customers.</p>	<p>Suggestion: Higher premiums to allow for betterment as an add on</p> <p><u>Response:</u> This concept was suggested to be unpopular with insurers and the commercial industry and so it may be better not to use the term 'betterment'. Additionally, if introduced, betterment would have to be limited to a set amount of money. Both groups argued it is a difficult suggestion because it discriminates against customers who cannot afford higher premiums, and there may be low take-up. The concept would only support those who make a claim, and so one group discussed whether a fund could be set up that collects all betterment funds that could be used by</p>

Theme	Facilitated group discussion 1 Suggestion & Response	Facilitated group discussion 2 Suggestion & Response	Facilitated group discussion 3 Suggestion & Response
			communities hit by flooding.
<p>5. <i>Streamline delivery of resilience so that it does not cause delays and reduces the perception of resilience as a costly and time consuming process</i></p>	<p>Suggestion: Local support network of professionals can create knowledge in local contracting network</p> <p><u>Response:</u> Considered a good idea, but could potentially reduce competition within a market.</p>	<p>Suggestion: Create improved supply chain for resilience products</p> <p><u>Response:</u> To facilitate this, materials need to be more readily available, cost of products need to decrease in line with demand, and the public need to have an awareness of resilience products.</p>	<p>Suggestion: Local support network of professionals can create knowledge in local contracting network</p> <p><u>Response:</u> it was felt important to ascertain what networks already exist in areas. It is an unpredictable arrangement for local companies who may not have the knowledge or be able to rearrange work to support. One group discussed whether it would be possible to set up an arrangement where a network could share work, but this would be predicated on a formal agreement, and a new local network may be less dynamic and trusted.</p>
<p>6. <i>Streamlining delivery of the whole process to make room and</i></p>	<p>Suggestion: Streamlining process (even between different insurers) in the initial stages of a big event to reduce travel time for experts and improve standardisation e.g. One surveyor/ one street, regardless of insurer</p>		

Theme	Facilitated group discussion 1 Suggestion & Response	Facilitated group discussion 2 Suggestion & Response	Facilitated group discussion 3 Suggestion & Response
<i>emotional space for resilience (but avoiding sense of haste and confusion)</i>	<u>Response:</u> As above	<u>Response:</u> This was felt to be an important suggestion, but one that is logistically challenging to enact in practice for reasons of GDPR and contractual obligations. It was considered an aspirational suggestion that is out of reach for the near future.	<u>Response:</u> Both groups felt this was a good idea in theory, but may be difficult in practice due to monopolising and reducing competition, and different insurers using different supply chain actors. A focus on one actor per area (e.g. loss adjuster) may be the wrong target, as the appointed loss adjuster may not be local anyway or have to return another time. It could be a best practice standard that could be led by ABI.
<i>7. Allow for emotions</i>	Suggestion: Recognise professionals have emotions too, support professionals	Suggestion: Training of professionals in the emotional aspects	Suggestion: Allow space and time for emotional adjustment and empathy
	<u>Response:</u> (facilitated group discussion did not get on to this item)	<u>Response:</u> Attendees confirmed that many professionals will already have a degree of training on this, but that current training could be improved, particularly to convey the benefits of resilience, and to further build a general understanding and awareness. Again, the feasibility of sending	<u>Response:</u> Attendees felt this was important and could be spearheaded by corporate social responsibility. It was suggested that any professional going on site has a pre-informed awareness of the issues that are being faced, from independent advice that is empathetic. It is also

Theme	Facilitated group discussion 1 Suggestion & Response	Facilitated group discussion 2 Suggestion & Response	Facilitated group discussion 3 Suggestion & Response
		industry professionals to courses in line with existing commitments was questioned.	important to assess the needs of the customer, and when is the best time to go on site and make contact. This recommendation was discussed as part of the 'streamlining the delivery' process; it can work if there aren't multiple actors coming and going with a lack of co-ordination.
<i>8. Build trust in resilience (not only in the policyholder but also in the supply chain)</i>			<p>Suggestion: information for professionals and more promotion of the insurance industry</p> <p><u>Response:</u> Participants felt the suggestion was needed in order to promote resilience from the bottom-up in the repair process. It could be administered via training courses, (the cost of which not borne by professionals) in order to encourage uptake</p>