



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

Appendix 3: Suggestions for improvement to improve uptake of resilient reinstatement

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Appendix 3: List of Suggestions by theme

	Suggestion for change or roll out/ increase in current practice	Who	Theme
1	Industry could treat flood claims like subsidence claims and agree to improve the resilience of properties as standard	Industry	Normalise resilience
2	Insurers' terms and conditions should encourage cost-neutral resilient reinstatement	Insurer	Normalise resilience
3	Include in building regulations	Government	Normalise resilience
4	Increased information/ clarity on funding sources	Government	Provide funding mechanisms
5	Use loans to cover resilience/ provide loans to cover resilience	Lenders	Provide funding mechanisms
6	Use grants (not necessarily recovery grants) eg for historic buildings	Government	Provide funding mechanisms
7	Incentivise resilience through reduced premium	Insurers	Provide funding mechanisms
8	Use mortgage finance to provide funds	Lenders	Provide funding mechanisms
9	Higher premiums to allow for betterment as standard	Insurers	Provide funding mechanisms
10	Higher premiums to allow for betterment as add on	Insurers	Provide funding mechanisms
11	Improve communication across the supply chain	Industry	Communication
12	Shared workflow document	Industry	Communication
13	Improved standards and guidance	Government	Awareness and knowledge Normalise resilience
14	Training for ancillary trades and utility suppliers	Industry	Awareness and knowledge

			Streamline delivery
15	Improved awareness through good examples and case studies	All	Awareness and knowledge Build trust / demand
16	Working with whole communities to develop strategies and raise awareness	All	Awareness and knowledge Build trust / demand
17	Information for professionals and promotion of resilience by the insurance industry	Insurers	Awareness and knowledge Build trust / demand
18	Tailor grants to focus on recoverability as opposed to resistance	Government	Provide funding mechanisms
19	Government champion resilience	Government	Awareness and knowledge Build trust / demand
20	NGOs champion resilience	NGOs	Awareness and knowledge Build trust / demand
21	Builders merchants feature resilient products after a flood	Industry	Awareness and knowledge Streamline delivery
22	Local support network of professionals can create knowledge in local contracting network	Industry	Awareness and knowledge Streamline delivery
23	Limit damage by involving damage management companies in the flood warning stage	Insurers	Build trust / demand

24	Reinstatement companies offer resilient finishes alternatives within each quality / price band	Industry/ insurers	Normalise resilience Streamline delivery
25	No-cost changes that don't change appearance to be specified without consultation by surveyor	Insurers	Normalise resilience Streamline delivery
26	Keep records of resilience eg in CDM file	industry	Communication Streamline delivery
27	Develop evidence of performance of resilient buildings	All	Awareness and knowledge Build trust / demand
28	Create improved supply chain for resilient products	Industry	Streamline delivery
29	Streamline grant application process	Government	Provide funding mechanisms Streamline delivery
30	Pay grants directly to insurers	Government	Provide funding mechanisms Streamline delivery
31	Streamline loan application process	Lenders	Provide funding mechanisms Streamline delivery
32	Increase amount of grants	Government	Provide funding mechanisms
33	Set up a 'flood agreement' between insurers similar to the existing 'subsidence agreement'	Insurers	Make it standard Provide funding mechanisms

34	Insurers guarantee the grant to facilitate works starting	Insurers	Provide funding mechanisms Streamline delivery
35	Flood Re set up expectations / standards for property ceded to them	All	Normalise resilience
36	Flood Re provide funds for resilience	All	Provide funding mechanisms
37	Provide resilience (as a featured benefit or as an extra add on) as a feature on price comparison websites to make it visible	Insurers	Provide funding mechanisms
38	Shared decision making (all professionals meeting before drying equipment is delivered)	Industry	Communication Streamline delivery
39	Use of technology/ shared technology to manage claims and improve communication	Industry	Communication Streamline delivery
40	Use of mobile technology to improve communication and speed up decision processes	Industry	Communication Streamline delivery
41	Sharing information between insurers on claims and risks	Insurers	Increase awareness and knowledge Communication Build trust / demand
42	Streamlining process (even between different insurers) in the initial stages of a big event to reduce travel time for experts and improve standardisation eg one surveyor/ one street, regardless of insurer	Insurers	Streamline delivery
43	Training of professionals	Industry	Awareness and knowledge Build trust / demand

44	Optimise use of experienced professionals to guide the less experienced during an event to improve outcomes and to provide upskilling	Industry	Streamline delivery
45	Reduce/ remove cash settlements for flood claims	Insurers	Provide funding mechanisms Streamline delivery
46	Use of mobile technology to communicate with customers about their claims that could include awareness raising on resilience	Industry	Communication Build trust / demand
47	Increased regulation including planning to promote resilience	Government	Normalise resilience
48	Resilience rating system to boost demand and provide benchmark	Industry	Build trust/ demand
49	Flood resilience should be part of any reinstatement not just flooding. Making resilience the default.	All	Make it standard
50	Post event learning events to share best practice	All	Awareness and knowledge Build trust / demand