



Institute
and Faculty
of Actuaries

The view from the Environment Agency

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How do we manage flood risk?



Flood and Water Management Act - FCRM roles and responsibilities

<u>Risk Management Authority</u>	<u>Strategic level</u>	<u>Operational level</u>
Environment Agency	National Strategy (by WAG in Wales), reporting and general supervision	Main Rivers, Sea (flooding and erosion)
Lead Local Flood Authority	Local Strategy and investigations	Surface Runoff, Groundwater
District Council or IDB	Input to national and local strategies	Ordinary Watercourses, Sea (with EA consent)

Arrangements underpinned by duties to cooperate and share data, ability to delegate functions and scope for Ministerial directions

The wettest winter in 250 years

December	January	February
2013	2014	



Most serious tidal surge for
60 years



1.4 million
properties protected by
Environment Agency
flood defences



Thousands
of homes and businesses
protected by temporary
flood defences



155
severe flood
warnings issued



50 closures
of the Thames
Barrier



Largest
pumping operation
ever in England



7,000
properties flooded



4,500
staff involved



2,500 km²
farmland protected

Impact on Infrastructure



Cost of Dec 2013 March 2014 flooding

- Estimated to be **£410m** with a range of **£260m** to **£660m**.
- Around half is for damages to **residential and commercial properties**
- Around a quarter is for **agricultural losses**
- Around a quarter is for **infrastructure, emergency response and other indirect impacts**.

Incident response



Asset damage, inspection and repairs



Building community resilience



Our role in Insurance



The Environment Agency's role

- Providing flood risk data
- Building and maintaining assets to reduce the chance of flooding
- Provides flood warnings and information to property owners to help them take action to reduce their flood risk
- Provides advice on property developments

The insurance industry has a crucial role

- Helping people to recover from the devastation of flooding
- Getting householders to take action to prepare for and limit the damage caused by flooding
- Resilient repair for those affected by flooding where possible. We welcome the progress made here

Working with Government and encouraging better data sharing among all relevant organisations

Learning for the future



Thank you