

## Address Matching - Ensuring Eligible Properties Can Be Ceded to Flood Re

### Background

Flood Re uses data supplied by the Valuation Office Agency (VOA) to support address matching within the Property Data Hub (PDH). It is recognised that whilst this data should be correct and complete anomalies do exist.

The system is programmed to return 3 eligibility indicators on submission of an enquiry as below:

Eligibility Period Indicator	Definition	System Response
0	Post 2008	Property not eligible
1	Pre 2009	Property is eligible
9	Unknown	Property is not eligible

Where a property is returned with a 0 or 9 indicator an Insurer can present evidence to prove that the property is eligible and the risk can then be ceded using the exception process referenced below.

### Anomalies in the data

We are aware that insurers and brokers are finding these anomalies when customers who live in seemingly eligible properties contact them asking for a quote but are receiving responses stating that the property is ineligible. This is because the address details do not match those held in the Property Data Hub (PDH) and consequently the property is rejected. Some of the reasons for this happening are:

- The addresses in the PDH contain full stops and commas that we don't expect to be there, for example 1, New Street instead of 1 New Street.
- Houses have along the years gained or lost un-official names and are sometimes not correctly recorded in the data.
- The first line of an address can be written in a number of ways, for example Cottage 1 Sunshine Place or 1 Cottage at Sunshine Place.

### Eligibility Criteria 9

We are also aware that there are a number of addresses that return eligibility criteria 9 when submitted on Bordeaux or searched for on the portal. This happens when the year of build has been updated or deleted in the VOA data. It can mean a property has had its council tax band changed or reviewed.

### How to alleviate this problem

Flood Re has a number of solutions available to resolve these issues including:

**Batch Address Matching** - Participants can submit a file with a number of addresses to Flood Re and we will arrange additional matching to be completed against the file. You can submit the file yourself via the Flood Re Web Portal or send an email request to [support@floodre-portal.co.uk](mailto:support@floodre-portal.co.uk).

**Exception Process** - If you are not able match a property using the batch address matching, or you have a property that returns a 9 or 0 you can follow our exception process in order to submit a property. The document in this link sets out what to do if you come across a property like this.

<http://www.floodre.co.uk/wp-content/uploads/Exception-v00-06.pdf>

### Tips for Address Matching

From our experience of address matching we wanted to share some key tips which could help with this issue:

- Check the format of the address on the Council Tax Banding website at [gov.uk/counciltaxbanding](http://gov.uk/counciltaxbanding), this is the same data from the VOA so can help to find the correct format if using a single address look up.
- Isle of Man properties are not eligible.
- Commercial properties are also not eligible.
- Good websites to use to find year of build, Zoopla.co.uk, 192.com, [gov.uk/counciltaxbanding](http://gov.uk/counciltaxbanding), [saa.gov.uk](http://saa.gov.uk).

### How other participants are address matching

Some Participants are using the online batch address uploading tool to review their renewal books so that they can anticipate address problems. This has worked well for those participants and has made the process of submitting bordereaux a smoother one.

Other participants are contacting us at quote stage and using the exception process to arrange for address to be processed and again ensure smooth bordereau submission.

Some participants are finding more addresses by using a postcode look up on the offline file.

### Get in Touch

We fully understand that all insurers have different systems and ways of address matching so we strongly recommend that where you have problem cases that you raise these with us and we will then work with you to resolve them in a timely manner. Customers should not be directed to Flood Re so please contact us about the issues you could be having. We are learning more about the data we have here at Flood Re and are interested to learn how it compares to the data held by participants.

Please contact us at [servicedesk@floodre-operations.co.uk](mailto:servicedesk@floodre-operations.co.uk) with all your address matching comments and issues.