

Press release: District Level Licensing in Kent supports sustainable development

Kent's first District Level Licensing scheme to help protected Great Crested Newts during development.

British company appointed lead consultant for Tarbela hydropower project

Her Majesty's Trade Commissioner to the Middle East, Afghanistan and Pakistan, Simon Penney, visited the Tarbela Dam on Monday, only days after UK Company Mott MacDonald was appointed as lead consultant for the Tarbela 5th Extension hydropower project.

Earlier in the morning he visited Minister for Water Resources Muhammad Faisal Vawda to discuss greater collaboration between the UK and Pakistan in meeting Pakistan's future water resource and hydropower ambitions.

The appointment follows the successful commissioning of Tarbela 4, where Mott MacDonald was also lead consultant. The project is being delivered by the Water and Power Development Authority of Pakistan (WAPDA).

Tarbela power station, situated below the largest earth-filled dam in the world, has been steadily developed since it was originally commissioned in 1976. The aim of the extension is to increase seasonal power supply in Pakistan to meet increasing demand for electricity.

Her Majesty's Trade Commissioner Simon Penney said:

I am delighted that a flagship British company like Mott MacDonald is playing such a valuable role in supporting the delivery of an important project that will deliver energy to thousands of people, and congratulate WAPDA on progress to date. I would like to see more UK companies supporting Pakistan in meeting its future energy needs.

Mark Gill, Pakistan power sector leader for Mott MacDonald, said:

We are excited to continue our involvement with the Tarbela project. Our design innovation on Tarbela 4 increased the power supply by 47 per cent. Similarly, our designs for Tarbela 5 have increased power by a further 10 per cent. We are proud that our work will connect new opportunities for energy reliance and sustainability in Pakistan.

For more information:

For updates on the British High Commission and the Chevening Programme, please follow our social media channels:

Contact
British High Commission
Islamabad
tel. 0300 500 5306

[Using InsurTech to help low-income renters](#)

- contents insurance has very low take-up (around 20 to 40 per cent) among low-income renters as many products are not suitable to their needs
- Treasury and FCA has invited multiple firms from across the insurance and financial services industry to attend an Access to Contents Insurance Innovation Workshop
- the ideas generated will help the industry to design better products for low-income consumers

On 20th June, HM Treasury and the FCA ran a workshop to generate innovative ideas for increasing the uptake of contents insurance, particularly among low-income private renters. Hosted by L39 and moderated by 11:FS, the workshop saw product specialists from across the financial services sector (including insurers, brokers, and InsurTechs) join together to explore how technology and behavioural approaches might deliver more valuable outcomes for low-income consumers.

Speaking at the event, the Economic Secretary to the Treasury, John Glen, said:

The UK is leading the world when it comes to innovation in the insurance industry.

There are over 120 InsurTechs registered in the UK, which are fundamentally changing the way that customers interact with

insurers and transforming the way the insurance industry is perceived.

With such low uptake of contents insurance by low-income renters there is a clear opportunity for innovative new approaches to this area that will help some of society's most vulnerable people.

Instead of digitising existing insurance products, the workshop explored innovative technologies and services which have the potential to significantly increase insurance coverage. Insight from the workshop will help the broader market to develop further new insurance services and products.

A panel of judges chose the best solutions based on two different categories; the idea with the biggest credible impact on the market and the idea with the most innovative approach.

The Judges were:

- Gwyneth Nurse (Financial Services Director – HM Treasury)
- Chris Woolard (Executive Director of Strategy and Competition – FCA)
- Caroline Wayman (Chief Ombudsman – Financial Ombudsman Service)
- Sophie Winwood (Associate – Anthemis)

Some of the factors that teams considered are:

- the definition of contents insurance and how this can be deconstructed
- the triggers, channels, and partnerships that bring the right product to the customer at the right time
- how digital technology might cost effectively deliver products better suited to low-income renters needs

The idea judged to have the biggest credible impact came from team 'Simple Sure'. Their product offered a price first, no questions asked insurance product targeted at small, local, and underinsured communities, using B2B marketing to sell the product at key touchpoints in the communities, such as post offices and paypoints.

The idea judged to have the most innovative approach was came from team 'Retro'. Their idea was for loss-specific loans targeted at gig economy workers and then using this touch point as an opportunity to sell contents insurance to help protect against the costs of future incidents.

Attendees of the event included representatives from: Moneyline, LV, Direct Line Group, Aviva, Laka, Urban jungle, Aventus Platform/Homelyfe, Slice, We Are So Sure, Bought By Many, Brolly, Aplan, AON, RSA, Simple Transfer, XnTree, Salary Fits, Vesuviois and the ABI.

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[EU Commission publishes new announcement on no deal preparations](#)

This month, the EU Commission made another announcement about its preparations in case the UK leaves the EU without a deal. You can [find the announcement here](#).

Even though the UK government is clear that leaving under the Withdrawal Agreement is the preferable option, we also continue to prepare for all Brexit scenarios, and to provide advice on how you can ensure your rights as UK nationals living in the EU are protected.

In Portugal, the national government has already passed a [law with contingency measures to protect the rights of UK nationals living in Portugal in case of a no deal](#), which includes the right to stay for residents, the right to access healthcare, and the right to access public education.

There are some actions you can take now to prepare for the UK's exit from the EU, whether that is with or without a deal:

- make sure you are correctly registered as a resident
- register with your local health centre for access to public healthcare in Portugal
- register your address with the IMT or exchange your UK driving licence for a Portuguese one
- regularly check our [Living in Portugal guide](#) for updated information
- sign up for [our email alerts](#)