



Treasury Committee

Alistair Hargreaves
Chief Executive Officer of UK Insurance
Admiral

By email

23 July 2025

Dear Mr Hargreaves

Follow-up requests following insurance companies hearing on 08 July 2025

Thank you for your appearance in front of the Treasury Committee on Tuesday 08 July 2025.

During the hearing, you committed to follow-up in writing on the following points. I have referenced the question number in the [transcript](#) for further background:

- How often has someone missed a monthly payment and then made a claim on their insurance? (Q35)
- According to the FCA, 79% of consumers in financial difficulty pay monthly insurance premia. Are these higher charges for that cohort of customers consistent with your consumer duty? And do your processes effectively identify these customers? (Q48 - Q50)
- Could you outline your policies on how long someone must be recovered from cancer before it no longer affects their record and they stop being charged a higher premium for travel insurance? (Q62 - Q65)
- Does taking antidepressants incur a premium on travel insurance? (Q68 - Q69)
- Do you use terms such as 'sudden' or 'sudden flooding' in your flood insurance policies, and would a flood insurance claim ever be declined on the basis that the flooding was not considered 'sudden'? (Q104)
- What is the gender and ethnic breakdown within your organisation? (Q109 - Q111)
- Does your firm support the proposals currently under consultation by the FCA regarding non-financial misconduct rules? (Q112)

We would be grateful if you could respond to this letter by 22 August 2025.

In line with the Committee's usual practice, I will, in due course, be placing this letter and your response in the public domain.



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Yours sincerely

Dame Meg Hillier MP
Chair of the Treasury Committee