Treasury Committee

Hannah Gurga
Director General
The Association of British Insurers (ABI)

By email

Friday, 20 March 2026

Dear Ms Gurga

Follow-up requests following Financial Inclusion Strategy evidence session on 4 March 2026

Thank you for your appearance in front of the Treasury Committee on Wednesday 4 March 2026.

During the evidence session, you were asked to follow-up in writing on the following points. I have referenced the question numbers from the transcript for further background:

- Could you set out the top five drivers of motor insurance premium costs, and provide any supporting data, including the impact of claims costs, parts availability and repairs? (Q135)
- What data can you provide to explain why insurance premiums for multi-occupancy buildings have risen since Grenfell, including which specific risks insurers believe have increased, and why many buildings, even after remediation, are struggling to secure affordable insurance? (Q149)
- What policy proposal would help ensure that escape-of-water risks are properly addressed, so that new flats do not later face unaffordable insurance premiums? (Q154)

The Committee would also welcome your answer to the following question:

- What impact do you expect the financial inclusion strategy to have on risk-based pricing and underwriting for customers with pre-existing conditions? (Q123)

We would be grateful if you could respond to this letter by 15 April 2026.

Treasury Committee

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

Yours sincerely

Meg Hillier.

Dame Meg Hillier MP
Chair of the Treasury Committee

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