



Treasury Committee

Anne Pardoe
Head of Policy
Citizens Advice
By e-mail

Monday, 29 June 2026

Follow-up to oral evidence session on 24 June 2026

Dear Ms Pardoe

Thank you for appearing in front of the Committee on Wednesday 24 June 2026.

During the session, the Committee asked the panel to respond in writing to some questions. For reference, I have included the relevant question numbers from the session transcript where available.¹ Please could you provide the following, where possible, along with any further information you may wish to add:

1. Additional information on the main consumer harms in the insurance market, including consumer groups who may be uninsurable and the impact of AI and hyper-personalisation on consumers. (Q59, Q62 and Q64)
2. Explanation of your view of the FCA's intervention in the insurance market. (Q60 and Q61)
3. Your views on whether there should be a basic insurance product that can be accessed in a similar way to basic bank accounts. (Q62)
4. Further information on the work of Citizens Advice on the cost of motor insurance. (Q63)

We would be grateful if you could respond to this letter by Monday 6 July 2026. To ensure your responses are considered for the oral evidence session with the FCA, we are working on a tighter deadline than usual. In line with the Committee's usual practice, in due course I will be placing this letter and your response in the public domain.

Yours sincerely

Dame Meg Hillier MP
Chair of the Treasury Committee

¹ [Oral evidence: Consumer finance, HC 359](#)
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