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Mr Patrick Lee  
via email

15 July 2022

Our Ref: FOI9118

Your Ref:

Dear Mr Lee

## **Freedom of Information: internal review**

I refer to your email dated 23 April 2022 asking for an internal review of the Financial Conduct Authority's ("FCA") response of 11 April 2022 to your request made under the Freedom of Information Act 2000 ("the Act").

Your original request dated 12 March 2022 is as follows:

*"Please supply lists of all general insurance companies currently providing personal a) home insurance, and b) motor insurance in the UK."*

In our original response, dated 11 April 2022, we informed you that we hold the information you are seeking. We explained, however, that we are unable to provide this to you as this information is exempt from disclosure under section 44 (Prohibitions on disclosure) of the Act.

### Internal review

As you may be aware, we would normally aim to complete a review within 20 working days. In this case the review has taken longer, for which I apologise.

I have now had an opportunity to review our decision of 11 April 2022. I have also considered your email of 23 June 2022 in which you clarified that the scope of your request is limited to product providers of home and motor insurance restricted to firms based in the United Kingdom.

The outcome of my review is that I am please to supply you with the information you have requested. This is provided as an attachment to this letter.

Please note that we have identified UK insurers with relevant permission types to potentially enable them to distribute home or motor insurance to retail customers. This list is prepared on a best endeavours basis and there may be selected examples where the firm is not currently effecting home or motor insurance for retail customers.

## Conclusion

I believe that we have now been able to comply with your information request in full.

If you are not content with the outcome of the internal review, you have a right of appeal to the Information Commissioner who can be contacted by phone or on their website. *Telephone: 0303 123 1113, Website: [www.ico.org.uk](http://www.ico.org.uk).*

Yours sincerely

A handwritten signature in black ink, appearing to read 'PP Pegg', written in a cursive style.

**Edward Pegg**  
**Internal Reviewer**