

---

**From:** Insurance Review  
**Subject:** RE: Insurance Review [UNCLASSIFIED]

I would like to see a review of the insurance industry as premiums are steadily increasing. I would like more options given to the consumer to tailor a policy to fit them i.e.. Last year I was given extra cover for 'P' contamination. I rang my insurer, AMI, to say I didn't want it as we live in a brand new house that is not let out. I was told I had to take it and couldn't opt out of this cover. It is not fair to expect all consumers to cover the risk of people who let their home to tenants/guests who in turn make, cook or smoke P in it.

This is just one way we could have a choice of getting our premiums down.

regards

Anne Gorman