



Lucy Rigby KC MP
Economic Secretary to the Treasury
HM Treasury
1 Horse Guards Road
London SW1A 2HQ

11th November 2025

Dear Ms Rigby,

Financial Inclusion Strategy; Opportunities for Collaboration with the IPTF

On behalf of the Income Protection Task Force (IPTF), I would like to congratulate you and your team on the publication of the *Financial Inclusion Strategy (CP 1424)* and the Government's clear commitment to improving access to financial services and household resilience. The Strategy represents a welcome and timely framework for strengthening the nation's financial wellbeing.

The IPTF is an independent, not for profit, cross-industry body dedicated to promoting awareness, understanding and uptake of income protection across the UK population (see more at www.iptf.co.uk). We bring together insurers, advisers and employers to champion the vital role of income protection in maintaining financial resilience and supporting individuals' return to work following illness or injury.

We are particularly encouraged by the Strategy's explicit recognition of income protection as a key pillar of financial resilience, and by the Government's intention to explore new models for the self-employed.

We have sought to engage constructively with Government over the past year writing to the Prime Minister, the Department for Work and Pensions, the Treasury and City Ministers, to share data, insights and practical solutions. Our intention remains entirely positive: to collaborate in the public interest and to ensure that existing expertise within our sector contributes meaningfully to the delivery of your Financial Inclusion objectives.

We would welcome the opportunity to discuss how the IPTF can contribute to your Department's objectives, and how the insurance industry can best support the Government's inclusion and resilience agenda. We would be delighted to arrange a short meeting at your convenience to explore areas of shared interest and next steps for collaboration.

Thank you for your leadership on this important issue. We look forward to working with you and your officials to help ensure that income protection becomes a practical, accessible safeguard for all households.

Yours sincerely,

Jo Miller
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www.iptf.co.uk