

# Chapter 19

## Non-FSMA powers



## 19.6 Regulated Activities Order 2001 (RAO)

### 19.6.1

The RAO sets out those activities which are regulated for the purposes of the Act. Part V of the RAO also requires the FCA to maintain a register of all those people who are not authorised by the FCA but who carry on insurance distribution activities. Under article 95 RAO, the FCA has the power to remove from the register an appointed representative who carries on insurance distribution activities if it considers that he is not fit and proper. The FCA will give the person a *warning notice* informing him that it proposes to remove his registration and a *decision notice* if the decision to remove his registration is taken. The decisions to give a *warning notice* or a *decision notice* will be taken under *executive procedures*. A person who receives a decision notice under article 95 RAO may refer the matter to the *Tribunal*.