

## Chapter 6

# Guidance on the Identification of Contracts of Insurance

## 6.2 Purpose of guidance

- 6.2.1 **G** The purpose of this *guidance* is to set out:
- (1) at ■ PERG 6.5 the general principles; and
  - (2) at ■ PERG 6.6 the range of specific factors;
- that the *FCA* regards as relevant in deciding whether any arrangement is a *contract of insurance*.
- 6.2.2 **G** This *guidance* includes (at ■ PERG 6.7) a number of examples, showing how the factors have been applied to reach conclusions with respect to specific categories of business. Further examples may be published from time-to-time.