

# 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*.