

Chapter 6

Guidance on the Identification of Contracts of Insurance

6.2 Purpose of guidance

6.2.1

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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*.

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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.