Powers exercised
A. The Financial Services Authority makes this instrument in the exercise of the powers and related provisions listed in Schedule 4 (Powers exercised) to the General Provisions of the Handbook.
B. The rule-making powers referred to above are specified for the purpose of section 153(2) (Rule-making instruments) of the Financial Services and Markets Act 2000.

Commencement
C. This instrument comes into force as follows:
   (1) Annex D comes into force on 29 June 2007;
   (4) Part 2 of Annex A comes into force on 1 October 2007; and
   (5) the rest of this instrument comes into force on 1 November 2007.

Amendments to the Handbook
D. The modules of the FSA Handbook of rules and guidance listed in column (1) below are amended in accordance with the Annexes to this instrument listed in column (2).

<table>
<thead>
<tr>
<th>(1)</th>
<th>(2)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Glossary of definitions</td>
<td>Annex A</td>
</tr>
<tr>
<td>Principles for Businesses (PRIN)</td>
<td>Annex B</td>
</tr>
<tr>
<td>Prudential sourcebook for Banks, Building Societies and Investment Firms (BIPRU)</td>
<td>Annex C</td>
</tr>
<tr>
<td>Interim Prudential sourcebook for Insurers (IPRU(INS))</td>
<td>Annex D</td>
</tr>
<tr>
<td>Interim Prudential sourcebook for Investment Businesses (IPRU(INV))</td>
<td>Annex E</td>
</tr>
<tr>
<td>New Conduct of Business sourcebook (COBS)</td>
<td>Annex F</td>
</tr>
<tr>
<td>Supervision manual (SUP)</td>
<td>Annex G</td>
</tr>
</tbody>
</table>

Notes
E. In the Annexes to this instrument, the “notes” (indicated by “Note:”) are included for the convenience of readers but do not form part of the legislative text.
Citation

F. This instrument may be cited as the Handbook Administration (No 6) Instrument 2007.

By order of the Board
28 June 2007
Annex A

Amendments to the Glossary of definitions

In this Annex, underlining indicates new text and striking through indicates deleted text. In Part 1, where a new definition is being inserted, the text is not underlined.

Part 1 (in force 6 August 2007)

RPPD the Regulatory Guide which contains a statement of the responsibilities of providers and distributors for the fair treatment of customers.

Part 2 (in force 1 October 2007)

multilateral development bank any of the following:

(i) African Development Bank;
(ii) Asian Development Bank;
(iii) Caribbean Development Bank;
(iv) Council of Europe Development Bank;
(v) European Bank for Reconstruction & Development;
(vi) European Investment Bank;
(vii) European Investment Fund;
(viii) Inter-American Development Bank;
(ix) International Bank for Reconstruction & Development;
(x) International Finance Corporation;
(xa) International Finance Facility for Immunisation;
(xb) Islamic Development Bank;
(xi) Multilateral Investment Guarantee Agency; and
(xii) Nordic Investment Bank;

…
Part 3 (in force 1 November 2007)

The changes made to the definition of “controlled activity” by the Glossary (MiFID) Instrument 2007 (FSA 2007/1) and the Glossary (Conduct of Business and Other Sourcebooks) Instrument 2007 (FSA 2007/32) are revoked. This definition is amended as follows:

controlled activity (in accordance with section 21(9) of the Act (The classes of activity and investment) any of the following activities specified in Part 1 of Schedule 1 to the Financial Promotions Order (Controlled Activities):

…

(fa) operating a multilateral trading facility (paragraph 4A);

…

(u) agreeing to carry on specified kinds of activity (paragraph 11) which are specified in paragraphs 3 to 10H (other than paragraph 4A) of Part 1 of Schedule 1 to the Financial Promotion Order.

Amend the following definitions as shown:

excess surplus a firm will have an excess surplus in a with-profits fund if, and to the extent that:

(a) the regulatory surplus (or, in the case of a realistic basis life firm, the excess of realistic value of assets over realistic value of liabilities) in that with-profits fund; and

(b) …

…

regulatory system the arrangements for regulating a firm or other person in or under the Act, including the threshold conditions, the Principles and other rules, the Statements of Principle, codes and guidance and including any relevant directly applicable provisions of a Directive or Regulation such as those contained in the MiFID implementing Directive and the MiFID implementing Regulation.
Annex B

Amendments to the Principles for Businesses (PRIN)

In this Annex, underlining indicates new text and striking through indicates deleted text.

Responsibilities of product providers and distributors under the Principles

1.1.10 \( \text{G } \) \( RPPD \) contains \textit{guidance} on the responsibilities of providers and distributors for the fair treatment of \textit{customers} under the \textit{Principles}. 
Annex C

Amendments to the Prudential sourcebook for Banks, Building Societies and Investment Firms (BIPRU)

In this Annex, underlining indicates new text and striking through indicates deleted text.

3.4 Risk weights under the standardised approach to credit risk

... Exposures secured by mortgages on residential property ...

3.4.64 R The requirements about legal certainty referred to in BIPRU 3.4.60R(4)(a) are as follows:

(1) the mortgage or charge must be enforceable in all relevant jurisdictions which are relevant at the time of conclusion of the credit agreement, and the mortgage or charge must be properly filed on a timely basis;

... 3.4.84 R For the purposes of BIPRU 3.4.56R or BIPRU 3.4.58R, a firm may only treat an exposure as fully and completely secured by residential property situated in the territory of a third-country competent authority that is listed as equivalent for credit risk in BIPRU 8 Annex 36R if it would be treated as fully and completely secured under the applicable requirements of that third-country competent authority (including any applicable loan-to-value ceiling).

4.3 The IRB approach: Provisions common to different exposure classes

... 4.3.33 R A firm must regularly compare realised default rates with estimated PDs for each grade and where realised default rates are outside the expected range for that grade a firm must specifically analyse the reasons for the deviation. A firm using its own estimates of LGDs and/or conversion factors must also perform analogous analysis for own estimates of LGDs and conversion factors. Such comparisons must make use of historical data that cover as long a period as possible. A firm must document the methods and data used in such comparisons. This analysis and documentation must be updated at least annually.

[Note: BCD Annex VII Part 4 point 111]
Annex D

Amendments to the Interim Prudential sourcebook for Insurers (IPRU(INS))

In this Annex, where a new version of a form or instructions to a form is substituted for the current version, the new text is not underlined.

…

Appendix 9.11 Reporting Forms

…

Replace Form 60 with the following:
# Lloyd's Return

## Long term insurance capital requirement

The Society of Lloyd's  
Financial year ended  
Units

<table>
<thead>
<tr>
<th>LTICR factor</th>
<th>Gross reserves / capital at risk</th>
<th>Net reserves / capital at risk</th>
<th>Reinsurance factor</th>
<th>LTICR Financial year</th>
<th>LTICR Previous year</th>
</tr>
</thead>
<tbody>
<tr>
<td>L60</td>
<td>Global</td>
<td>31/12/xx</td>
<td>£000</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Insurance death risk capital component

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life protection reinsurance</td>
<td>11</td>
<td>0.0%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Classes I (other), II and IX</td>
<td>12</td>
<td>0.1%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Classes I (other), II and IX</td>
<td>13</td>
<td>0.15%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Classes I (other), II and IX</td>
<td>14</td>
<td>0.3%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Classes III, VII and VIII</td>
<td>15</td>
<td>0.3%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>16</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Insurance health risk and life protection reinsurance capital component

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
</tr>
</thead>
<tbody>
<tr>
<td>Class IV, supplementary classes 1 and 2 and life protection reinsurance</td>
<td>21</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Insurance expense risk capital component

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life protection and permanent health reinsurance</td>
<td>31</td>
<td>0%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Classes I (other), II and IX</td>
<td>32</td>
<td>1%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Classes III, VII and VIII (investment risk)</td>
<td>33</td>
<td>1%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Classes III, VII and VIII (expenses fixed 5 yrs +)</td>
<td>34</td>
<td>1%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Classes III, VII and VIII (other)</td>
<td>35</td>
<td>25%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Class IV (other)</td>
<td>36</td>
<td>1%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Class V</td>
<td>37</td>
<td>1%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Class VI</td>
<td>38</td>
<td>1%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>39</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Insurance market risk capital component

<table>
<thead>
<tr>
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<th>4</th>
<th>5</th>
<th>6</th>
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<tbody>
<tr>
<td>Life protection and permanent health reinsurance</td>
<td>41</td>
<td>0%</td>
<td></td>
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<tr>
<td>Classes I (other), II and IX</td>
<td>42</td>
<td>3%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Classes III, VII and VIII (investment risk)</td>
<td>43</td>
<td>3%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Classes III, VII and VIII (expenses fixed 5 yrs +)</td>
<td>44</td>
<td>0%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Classes III, VII and VIII (other)</td>
<td>45</td>
<td>0%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Class IV (other)</td>
<td>46</td>
<td>3%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Class V</td>
<td>47</td>
<td>0%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Class VI</td>
<td>48</td>
<td>3%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>49</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Long term insurance capital requirement

| 51 |     | | | | |

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8
Replace the instructions to Form 60 as follows:

**Instructions for completion of Form 60**

1. The insurance death risk capital component in lines 11-15 column 5 is based on capital at risk for those contracts where it is not negative. Capital at risk is the benefit payable as a result of death less the mathematical reserves after distribution of surplus. Life protection reinsurance business written by a pure reinsurer or a mixed insurer is reported in line 11. Other business in classes I, II and IX must be split between lines 12, 13 and 14 in accordance with **INSPRU** 1.1.82R. Line 12 is for temporary insurance on death where the original term of the contract is 3 years or less. Line 13 is for temporary insurance where the original term is 5 years or less but more than 3 years. Line 14 is for other class I, II or IX business. For a pure reinsurer the factor of 0.3% in column 1 of line 15 must be replaced by 0.1%.

2. In lines 11-15 columns 2 and 3 are the gross and net capital at risk in accordance with **INSPRU** 1.1.83R. For lines 12-14 the reinsurance factor is calculated in aggregate, so column 4 is the sum of lines 12-14 column 3 divided by the sum of lines 12-14 column 2, subject to a minimum of 0.5 in accordance with **INSPRU** 1.1.81R. For line 15 column 4 is column 3 divided by column 2, subject to a minimum of 0.5 in accordance with **INSPRU** 1.1.81R. Column 5 is column 1 x column 2 x column 4.

3. The insurance health risk and life protection reinsurance capital component in line 21 column 5 must be equal to the entry at line 43 in Form 12 for long-term insurance business, unless an estimate has been made in accordance with instruction 2 to Forms 11 and 12. In this case a supplementary note (code 6001) is required as described in that instruction.

4. For the purpose of calculating the insurance expense risk capital component and the insurance market risk capital component linked contracts must be allocated to:
   - lines 33 and 43 where the firm bears an investment risk,
   - lines 34 and 44 where the firm does not bear an investment risk but where the allocation to cover management expenses is fixed for a period exceeding 5 years from the commencement of the contract, and
   - lines 35 and 45, otherwise.

Life protection reinsurance business and permanent health reinsurance business written by a pure reinsurer or a mixed insurer must be allocated to lines 31 and 41.

5. The insurance expense risk capital component for linked contracts where the firm bears no investment risk and the allocation to cover management expenses does not have a fixed upper limit for a period exceeding 5 years from the commencement of the contract in line 35 is 25% of net administrative expenses in accordance with **INSPRU** 1.1.88R(1).

6. The insurance expense risk capital component for class V in line 37 column 5 is 1% of the assets of the tontine in accordance with **INSPRU** 1.1.88R(2).

7. The insurance expense risk capital component for other business in lines 32, 33, 34, 36 and 38 column 5 is 1% of adjusted mathematical reserves after distribution of surplus in accordance with **INSPRU** 1.1.88R(3). Column 4 is column 3 divided by column 2, subject to a minimum of 85% (50% for a pure reinsurer) in accordance with **INSPRU** 1.1.90R. Column 5 is column 1 x column 2 x column 4.

8. The insurance market risk capital component in line 44 and 45 column 5 for class III, VII and VIII contracts where the firm does not bear any investment risk and in line 46 for class V contracts is nil in accordance with **INSPRU** 1.1.89R.

9. The insurance market risk capital component in line 42, 43, 46 and 48 column 5 is 3% of adjusted mathematical reserves after distribution of surplus in accordance with **INSPRU** 1.1.89R. Column 4 is column 3 divided by column 2 subject to a minimum of 85% (50% for a pure reinsurer) in accordance with **INSPRU** 1.1.90R. Column 5 is column 1 x column 2 x column 4. The amount in line 49 column 3 must equal the amount in Form 14 line 11.

10. The long term insurance capital requirement in line 51 column 5 is the sum of column 5 in lines 16, 21, 39 and 49.
11. The ratios in column 4 must be shown to 2 decimal places, but the unrounded ratios must be used for the purposes of calculating column 5.

12. Where the previous financial year ends before 31 December 2006, column 6 must be completed using the corresponding figures from the previous return, e.g. line 12 column 6 contains the amount previously shown in line 11 column 5.
Annex E

Amendments to the Interim Prudential sourcebook for Investment Businesses (IPRU(INV))

In this Annex, underlining indicates new text and striking through indicates deleted text.

Part 1  (in force 6 July 2007)

Annex A: LIMITED LIABILITY PARTNERSHIPS: ELIGIBLE MEMBERS’ CAPITAL

Specific conditions for eligibility

2.2 R The specific conditions are that:

(1) …

(2) the members’ capital account is an account:

(a) …

(b) from which under the terms of the limited liability partnership agreement an amount representing capital may be withdrawn by a member only if:

(i) he ceases to be a member and an equal amount is transferred to another such account by his former fellow members or any person replacing him as a member; or

(ii) the limited liability partnership is wound up or otherwise dissolved; or wind up and either the firm has ceased to be authorised or no longer has a Part IV permission.

(iii) the firm has ceased to be authorised or no longer has a Part IV permission.

Part 2  (in force 1 November 2007)

APPENDIX 13(1): Defined terms for Chapter 13

Delete the following definition from Appendix 13(1); the text is not shown struck through:
9.8 Guidance Notes on Completion of Agreements

15 Repayment clauses have given rise to confusion in the past. The wording of such clauses will differ depending on whether an ISD long-term, an ISD short-term or a non-ISD which form is being used. Sample wordings for each of these forms of agreement are set out below.
# Annex F

**Amendments to the new Conduct of Business sourcebook (COBS)**

In this Annex, underlining indicates new text and striking through indicates deleted text.

These amendments are to the text of COBS as published in the *Conduct of Business Sourcebook Instrument 2007* (FSA 2007/33).

## 1 Ann 1  …

### Part 1: What?

…

<table>
<thead>
<tr>
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<th>Eligible counterparty business</th>
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</thead>
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</tr>
<tr>
<td>1.1</td>
<td>R</td>
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<table>
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<tr>
<th>COBS provision</th>
<th>Description</th>
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<tr>
<td>…</td>
<td>…</td>
</tr>
<tr>
<td><strong>COBS 4</strong> (other than <strong>COBS 4.2.5R 4.4.1R</strong> and <strong>COBS 4.2.6G 4.4.2G</strong>)</td>
<td>Communicating with clients including financial promotions</td>
</tr>
<tr>
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</table>

### Part 3: Guidance

…

<table>
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<tbody>
<tr>
<td>5.1</td>
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<p>| | | |</p>
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<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>6.1</td>
<td>G</td>
<td>… The rules in this sourcebook within the Directive’s scope are those requiring the provision of pre-contract information, the cancellation rules (COBS 15) and the other …</td>
</tr>
<tr>
<td>6.5</td>
<td>G</td>
<td>In the FSA’s view:</td>
</tr>
<tr>
<td>(2)</td>
<td>…; in other words, the rules requiring pre-contract information and cancellation rules (COBS 15) derived from the Consolidated Life Directive …</td>
<td></td>
</tr>
<tr>
<td>(3)</td>
<td>… (The basis for this is that the IMD Insurance Mediation Directive was adopted after the DMD Distance Marketing Directive and is not expressed to be subject to it.)</td>
<td></td>
</tr>
</tbody>
</table>

2.4.3 R …

(2) Paragraph (1) does not apply if:

…

(b) C1 is neither a firm nor an overseas financial services institution and the main purpose of the arrangements between the parties is the avoidance of duties that F would otherwise owe to C2.

3.1.2 G … For example, a separate approach to client categorisation is set out in the definition of a retail client for a firm that is providing basic advice on a stakeholder product gives basic advice.

4.11.1 R …

(3) A firm must retain the record in relation to a financial promotion relating to:

…

(b) a life policy, OPS occupational pension scheme, SSAS, personal pension scheme or stakeholder pension scheme, for six years;
6.1.11 R …

(2) A firm may instead provide that information immediately after starting to provide designated investment business or ancillary services if:

(a) the firm was unable to comply with (1) because, at the request of the client, the agreement was concluded using a means of distance communication which prevented the firm from doing so; and

(b) in any case where the rule on voice telephony communications (COBS 5.1.12R) does not otherwise apply, the firm complies with that rule in relation to the retail client, as if that client were a consumer.

9.5.2 R The firm must retain its records relating to suitability for a minimum …

11.7.2A G The requirements of this section are without prejudice ….

14.3.11 R If a firm provides …

(2) costs and associated charges (COBS 2.2.2R(1)(d) 2.2.1R(1)(d) and COBS 7.1.8R 6.1.9R);

15.2.5 R …

(2) This rule applies only where a consumer would not otherwise receive similar information under a rule in this sourcebook from the firm or another authorised person (such as under the distance marketing disclosure rules (COBS 5.1.1R to 5.1.4R) or the COBS 14 (‘Providing product information’ chapter)).

15.4.2 R …

(3) The firm may not require the consumer to pay any amount on the basis of this rule unless it can prove that the consumer was duly informed about the amount payable, in conformity with the distance marketing disclosure rules.
However, ...

16 Annex 1R  Trade confirmation and periodic information

This annex forms part of COBS 16.2.1R

20.4.5  A firm must:

(3) provide its CFPPFM free of charge with any:

(c) key facts disclosure features document for a with-profits policy; and

TP 1

<table>
<thead>
<tr>
<th>(1)</th>
<th>(2)</th>
<th>(3)</th>
<th>(4)</th>
<th>(5)</th>
<th>(6)</th>
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<tr>
<td></td>
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</tbody>
</table>

Material to which the transitional provision applies

Transitional provision

Transitional provision: dates in force

Handbook provisions: coming into force

TP 2

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<tr>
<td></td>
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</tr>
</tbody>
</table>

1.4  COBS 3  G  ... The requirement to obtain confirmation under COBS 3.6.3R(2) 3.6.4R(2) only applies in relation to prospective counterparties. ...

16
<table>
<thead>
<tr>
<th>Material to which the transitional provision applies</th>
<th>Transitional Provision</th>
<th>Transitional Provision: dates in force</th>
<th>Handbook provisions: coming into force</th>
</tr>
</thead>
<tbody>
<tr>
<td>...</td>
<td>...</td>
<td>...</td>
<td>...</td>
</tr>
<tr>
<td>2.6 <em>COBS 14.1 and COBS 14.2</em></td>
<td>R</td>
<td>A <em>firm</em> is not required to provide a <em>key features document</em> ... if: (1) the rules would have required the <em>firm</em> to provide a <em>key features document</em> for that product if they were still in force; (2) the <em>firm</em> is satisfied, on reasonable grounds, that providing a <em>key features document</em> in accordance with the rules, as if they were still in force, will not cause: (a) a <em>client</em> to suffer any prejudice; or (b) the <em>firm</em> to breach its obligations under one or more of the <em>Principles</em>; and (3) the <em>firm</em> provides a <em>key features document</em> for the product in accordance with the rules as if they were still in force.</td>
<td>...</td>
</tr>
<tr>
<td>...</td>
<td>...</td>
<td>...</td>
<td>...</td>
</tr>
<tr>
<td>2.8 <em>COBS 16.3 (Periodic statements)</em></td>
<td>G</td>
<td>A <em>firm</em> may choose to comply with either <em>COBS 16.3</em> or <em>COB 8.2</em> in providing any <em>periodic report statement</em> in</td>
<td>...</td>
</tr>
</tbody>
</table>
relation to which this *rule* applies.
Annex G

Amendments to the Supervision manual (SUP)

In this Annex, underlining indicates new text and striking through indicates deleted text.

SUP 16 Annex 9R Annual Questionnaire for Authorised Professional Firms

2.02 Income from mainstream regulated activities

a …

b During the period, please indicate the proportion of this income generated from:

i) …

(An estimate to the nearest 10% is sufficient)

…

iv) Mortgage
   Home Finance
   mediation activities

…

c Did the firm during the period:

(i) Handle client money?
   (i.e. money held in the course of designated investment
   business, mortgage home finance mediation activity or
   insurance mediation activity)

…

…

…
[The following list was inserted into Section E of the Retail Mediation Activities Return (RMAR), in SUP 16 Annex 18AR, by the Supervision Manual (Retail Mediation Activities Return) Instrument 2006 (FSA 2006/14). Although the list was set out in full in the instrument, it does not of itself need to form part of the return. Rather, it was intended to act as a convenience to firms filling in this return. Whilst the list will remain as a drop-down menu within the RMAR, future amendments to it will no longer be made by instrument.]

SUP 16 Annex 18AR

Delete the following from the face of the form:

Drop-down list

[Please Select]

1 Abacus Syndicate (Lloyds Syndicate)
2 Ace
3 ALEA London Ltd
4 American International Group
5 American Insurance Company
6 Amlin Insurance Services
7 Aon Professional Risks
8 Beazley (Lloyds Syndicate or Limited Company)
9 Brit (Lloyds Syndicate or Limited Company)
10 Canopius Managing Agents (previously Trenwick)
11 Catlin Insurance Company Ltd
12 CBC UK Ltd
13 Chaucer Syndicates Ltd (Lloyds Syndicate)
14 China
15 Chubb Insurance Company of Europe SA
16 CNA Insurance
17 Collegiate
18 D A Constable (Lloyds Syndicate)
19 Griffen
20 HCC (Lloyds syndicate)
21 Hiscox (Lloyds Syndicate or Limited Company)
22 Interpolis (SimplyBiz)
23 Magian Underwriting
24 Markel (Lloyds Syndicate)
25 Mitsui Sumitomo (Lloyds Syndicate)
26 Newline Underwriting (Lloyds Syndicate)
27 PI-Direct
28 QBE International Insurance Limited
29 Royal & Sun Alliance
30 St Paul International Insurance Co Ltd
31 SVB (Lloyds Syndicate)
32 Towergate Lifestyle Underwriting
33 Trilley
34 W R Berkley
35 Other (please state)
36 Multiple (please state all the insurance undertakings)