SUPERVISION MANUAL (RETAIL MEDIATION ACTIVITIES RETURN) (AMENDMENT NO 2) INSTRUMENT 2010

Powers exercised

- A. The Financial Services Authority makes this instrument in the exercise of the following powers and related provisions in the Financial Services and Markets Act 2000 ("the Act"):
 - (1) section 138 (General rule-making power);
 - (2) section 156 (General supplementary powers); and
 - (3) section 157(1) (Guidance).
- B. The rule-making powers listed above are specified for the purpose of section 153(2) (Rule-making instruments) of the Act.

Commencement

C. This instrument comes into force on 31 December 2011.

Amendments to the Handbook

D. The Supervision manual (SUP) is amended in accordance with the Annex to this instrument.

Citation

E. This instrument may be cited as the Supervision Manual (Retail Mediation Activities Return) (Amendment No 2) Instrument 2010.

By order of the Board 16 December 2010

Annex

Amendments to the Supervision manual (SUP)

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

SUP 16 Annex 18AR Retail Mediation Activities Return ('RMAR')

. . .

SECTION A: Balance Sheet

Integlible assets RR0076 RR0078 RR0079 Preference share capital RR0079 Preference share capital RR0079 RR0079 Preference share capital RR0079 R	Fixed Assets		Capital and reserves	
Investments TOTAL FIXED ASSETS RR0059 RR0051 RR0062 Current assets Socks RR0062 Investments held as current assets (see Memo (2)) Cash at bank and in hand Other assets Labilities: amounts falling due within one year Bank loans and overdrafts Other inserts Other inserts Current assets RR0068 Capital account (unincorporated businesses and Limited Liability Partnerships) Sock tender/Partners' capital account/Members' capital Other reserves TOTAL CAPITAL AND RESERVES Capital account (unincorporated businesses and Limited Liability Partnerships) Sock tender/Partners' capital account/Members' capital Other reserves TOTAL CAPITAL AND RESERVES RR0069 Capital account (unincorporated businesses and Limited Liability Partnerships) Sock tender/Partners' capital account/Members' capital Other reserves TOTAL CAPITAL AND RESERVES RR0121 RR0119 RR0121 RR0121 RR0131 RR0141 RR0152 RR0153 RR0154 RR0155 RR0155 RR0156 RR0165 Net current assets RR0090 Memo (1): Total amount falling due within one year from directors. fellow group undertakings or undertakings in which the firm has a participating interest where included in Debtors. Provisions for liabilities and charges RR0091 Net assets RR0092 Nemo (2) Value of shares in group undertakings where such investments are held as current assets. RR0091 Nemo (2) Value of shares in group undertakings where such investments are held as current assets.				
Preference share capital RR0001 Current assets Current assets Stocks RR00081 RR00082 Stocks RR00083 Cash at bank and in hand Other assets Capital account (unincorporated businesses and Limited Liability Partnerships) Sole trader/Partners' capital account/Members' capital account/Members' capital Cash at bank and in hand Other assets Capital account (unincorporated businesses and Limited Liability Partnerships) Sole trader/Partners' capital account/Members' capital Cash at bank and overdrafts Other fabilities falling due within one year Bank loans and overdrafts Other fabilities falling due within one year RR00089 TOTAL CAPITAL AND RESERVES Capital account (unincorporated businesses and Limited Liability Partnerships) Sole trader/Partners' capital account/Members' capital Capital account/Members' capital RR0119 RR0119 RR0121 RR0121 RR0121 RR0121 TOTAL AMOUNTS FALLING DUE WITHIN ONE RR00090 Mem (1): Total amount falling due within one year from directions. Included in Debtors. Where included in Debtors. Mem (2) Yalue of shares in group undertakings where such investments are held as current assets. Net assets RR0002 Net assets RR0002				PROJEC
Share premium account Profit and Loss account Stocks RR0082 Investments held as current assets (see Memo (2)) Cush at bank and in hand Other assets TOTAL CURRENT ASSETS RR0083 ILiabilities: amounts falling due within one year Bank bans and overdrafts Bank bans and overdrafts VEAR TOTAL AMOUNTS FALLING DUE WITHIN ONE YEAR Net current assets RR0090 Net current assets RR0092 Net current liabilities falling due after more than one year RR0093 RR0093 RR0093 RR0093 RR0094 RR0095 RR0096 RR0096 RR0096 RR0096 RR0097 RR0				
Current assets Stocks RR0082 Debtors (see Menno (1)) Investments held as current assets (see Menno (2)) Cash at bank and in hand Other assets TOTAL CURRENT ASSETS RR0088 Liabilities: amounts falling due within one year Bank Joans and overdrafts Other liabilities falling due within one year TOTAL AMOUNTS FALLING DUE WITHIN ONE YEAR Net current assets RR0091 RR0092 RR0092 RR0093 RR0094 RR0094 Menno (2) Value of shares in group undertakings where surrent assets. RR0094 RR0095 Net assets RR0095 RR0095 RR0096 RR0096 RR0097 Menno (2) Value of shares in group undertakings where surrent assets. RR0096 RR0096 RR0097 Menno (2) Value of shares in group undertakings where surrent assets. RR0096 RR0097 Net assets RR00994 RR00995	TOTAL FIXED ASSETS	RR0079	•	
Current assets Stocks Stocks RR0092 Investments held as current assets (see Memo (2)) Cash at beak and in hand Other assets TOTAL CURRENT ASSETS RR0094 Other assets TOTAL CURRENT ASSETS Capital account (unincorporated businesses and Limited Liability Partnerships) Sole trader/Partners' capital account/Members' capital Other reserves Bank loans and overdrafts Other reserves TOTAL CAPITAL AND RESERVES Capital account (unincorporated businesses and Limited Liability Partnerships) Sole trader/Partners' capital account/Members' capital Other reserves TOTAL CAPITAL AND RESERVES TOTAL CAPITAL AND RESERVES RR0019 TOTAL CAPITAL AND RESERVES RR0019 TOTAL CAPITAL AND RESERVES RR00119 RR00110 RR00120 Total assets less current liabilities liabilities RR0000 RR00001 RR00001 Memo (1): Total annount falling due within one year from directors. In the firm has a participating interest where included in Debtors. Memo (2) Value of shares in group undertakings where such investments are held as current assets. RR00094 Net assets RR00095				
Stocks RR0082 Debtors (see Memo (1)) Investments held as current assets (see Memo (2)) Cash at bank and in hand Other assets ITOTAL CURRENT ASSETS Capital account (unincorporated businesses and Limited Liability Partnerships) Sole trader/Partners' capital account/Members' capital Other reserves Bank loans and overdrafts Other liabilities falling due within one year RR0089 TOTAL CAPITAL AND RESERVES RR0089 TOTAL CAPITAL AND RESERVES RR004 RR0091 RR0092 Memo (1): Total amount falling due within one year from directors. In total ansets less current liabilities liabilities RR0092 Memo (2) Value of shares in group undertakings where such investments are held as current assets. RR0094 Net assets RR0095				
Debtors (see Memo (1)) Investments held as current assets (see Memo (2)) Cash at bank and in hand Other assets RE0095 TOTAL CURRENT ASSETS Capital account (unincorporated businesses and Limited Liability Partnerships) Sole trader/Partners' capital account/Members' capital Other reserves TOTAL CAPITAL AND RESERVES Capital account/Members' capital Other reserves TOTAL CAPITAL AND RESERVES RE0043 TOTAL CAPITAL AND RESERVES RE0044 Memo (1): Total annount falling due within one year RE0045 Net current assets RE0090 RE0090 RE0090 Memo (1): Total annount falling due within one year from directors. In which the firm has a participating interest where included in Debtors. Other liabilities falling due after more than one year Provisions for liabilities and charges RE0095 RE0095				
RE0083 RR6094 RR6095 RR6096 R	Stocks		TOTAL CAPITAL AND RESERVES	RR0105
Cash at bank and in hand Other assets TOTAL CURRENT ASSETS Capital account (unincorporated businesses and Limited Liability Partnerships) Sole trader/Partners' capital account/Members' capital Other reserves Bank loans and overdrafts Other liabilities falling due within one year TOTAL AMOUNTS FALLING DUE WITHIN ONE YEAR RR0090 RR0091 RR0092 Memo (1): Total assets less current liabilities [liabilities] In which the firm has a participating interest where included in Debtors. Net current assets RR0093 Memo (2) Yalue of shares in group undertakings where such investments are held as current assets. RR0095				
Other assets TOTAL CURRENT ASSETS RR0086 Capital account (unincorporated businesses and Limited Liability Partnerships) Sole trader/Partners' capital account/Members' capital Other reserves Bank loans and overdrafts Other liabilities falling due within one year TOTAL AMOUNTS FALLING DUE WITHIN ONE YEAR Net current assets RR0090 RR0091 Memo (1): Total amount falling due within one year from directors. RR0092 Memo (1): Total amount falling due within one year from directors. fellow group undertakings or undertakings in which the firm has a participating interest where included in Debtors. Other liabilities and charges RR0093 Net assets RR0094 RR0095 RR0095	· · · · · · · · · · · · · · · · · · ·			
Capital account (unincorporated businesses and Limited Liability Partnerships) Sole trader/Partners' capital account/Members' capital Other reserves Bank loans and overdrafts Other liabilities falling due within one year TOTAL AMOUNTS FALLING DUE WITHIN ONE YEAR Net current assets RR0094 RR0092 Memo (1): Total amount falling due within one year from directors. fellow group undertakings or undertakings in which the firm has a participating interest where included in Debtors. Other liabilities falling due after more than one year Provisions for liabilities and charges RR0094 RR0095 RR0095 Capital account (unincorporated businesses and Limited Liability Partnerships) RR0419 RR04119 RR0419 RR0419 RR04119 RR04119 RR04119 RR04119 RR04119 RR04119 RR04119 RR04119 RR04119 RR04111 RR04119 RR04111 RR	Cash at bank and in hand			
Capital account (unincorporated businesses and Limited Liability Partnerships) Sole trader/Partners' capital account/Members' capital Other reserves Bank loans and overdrafts Other liabilities falling due within one year TOTAL AMOUNTS FALLING DUE WITHIN ONE YEAR Net current assets RR0090 RR0091 Memo (1): Total amount falling due within one year from directors. RR0092 Memo (2) Value of shares in group undertakings where Such investments are held as current assets. RR0095 RR0095	Other assets	RR0085		
Liabilities: amounts falling due within one year Bank loans and overdrafts Other reserves TOTAL AMOUNTS FALLING DUE WITHIN ONE YEAR Net current assets RR0091 Total assets less current liabilities falling due after more than one year RR0092 Memo (1): Total assets less current liabilities falling due after more than one year RR0094 RR0095 Net assets RR0095 RR0095 RR0095 RR0095 RR0095 RR0096 RR0096 RR0097 RR0098 Total assets less current liabilities falling due after more than one year RR0096 RR0097 RR0098 RR0098 RR0099 Memo (2) Value of shares in group undertakings where such investments are held as current assets. RR0098 RR0099 Net assets	TOTAL CURRENT ASSETS	RR0086		
Liabilities: amounts falling due within one year Bank loans and overdrafts Other reserves TOTAL AMOUNTS FALLING DUE WITHIN ONE YEAR Net current assets RR0091 Total assets less current liabilities falling due after more than one year RR0092 Memo (1): Total assets less current liabilities falling due after more than one year RR0094 RR0095 Net assets RR0095 RR0095 RR0095 RR0095 RR0095 RR0096 RR0096 RR0097 RR0098 Total assets less current liabilities falling due after more than one year RR0096 RR0097 RR0098 RR0098 RR0099 Memo (2) Value of shares in group undertakings where such investments are held as current assets. RR0098 RR0099 Net assets				
Liabilities: amounts falling due within one year Bank loans and overdrafts Other liabilities falling due within one year TOTAL CAPITAL AND RESERVES RR0028 TOTAL CAPITAL AND RESERVES RR00424 TOTAL AMOUNTS FALLING DUE WITHIN ONE YEAR RR0090 RR0090 RR0090 Memo (1): Total amount falling due within one year from directors. Net current assets RR0091 Fellow group undertakings or undertakings in which the firm has a participating interest where included in Debtors. Other liabilities falling due after more than one year Provisions for liabilities and charges RR0094 Net assets RR0095				
Bank loans and overdrafts Other liabilities falling due within one year TOTAL AMOUNTS FALLING DUE WITHIN ONE YEAR RR0090 RR0090 Memo (I): Total amount falling due within one year from directors. Net current assets RR0091 Total assets less current liabilities liabilities RR0092 Other liabilities falling due after more than one year RR0093 Memo (2) Value of shares in group undertakings where such investments are held as current assets. Net assets RR0095			Sole trader/Partners' capital account/Members' capital	
Other liabilities falling due within one year TOTAL AMOUNTS FALLING DUE WITHIN ONE YEAR RR0090 Memo (1): Total amount falling due within one year from directors. Net current assets RR0091 Total assets less current liabilities liabilities RR0092 Other liabilities falling due after more than one year Provisions for liabilities and charges RR0094 RR0095 RR0095 Memo (2) Yalue of shares in group undertakings where such investments are held as current assets. RR0095	Liabilities: amounts falling due within one year		Other reserves	RR0120
TOTAL AMOUNTS FALLING DUE WITHIN ONE YEAR RR0090 RR0090 RR0091 Total amount falling due within one year from directors. Reflow group undertakings or undertakings in which the firm has a participating interest where included in Debtors. Other liabilities falling due after more than one year Provisions for liabilities and charges RR0094 RR0095 Memo (2) Value of shares in group undertakings where such investments are held as current assets.	Bank loans and overdrafts	RR0088	TOTAL CAPITAL AND RESERVES	RR0121
Memo (1): Total amount falling due within one year from directors. Net current assets RR0091 fellow group undertakings or undertakings in which the firm has a participating interest in where included in Debtors. Other liabilities falling due after more than one year RR0092 where included in Debtors.	Other liabilities falling due within one year	RR0089		
Memo (1): Total amount falling due within one year from directors. Net current assets RR0091 fellow group undertakings or undertakings in which the firm has a participating interest in where included in Debtors. Other liabilities falling due after more than one year RR0092 where included in Debtors.				
Net current assets RR0091 Total amount falling due within one year from directors. Fellow group undertakings or undertakings in which the firm has a participating interest where included in Debtors. Other liabilities falling due after more than one year Provisions for liabilities and charges RR0094 RR0095 RR0095				
Net current assets RR0091 RR0092 RR0092 Memo (2) Value of shares in group undertakings where Provisions for liabilities and charges RR0094 RR0095 RR0095	YEAR	RR0090		
Net current assets RR0091 fellow group undertakings or undertakings in which the firm has a participating interest where included in Debtors. Other liabilities falling due after more than one year RR0092 Memo (2) Value of shares in group undertakings where such investments are held as current assets. Net assets RR0095				
Total assets less current liabilities RR0092 Where included in Debtors. Other liabilities falling due after more than one year RR0093 Memo (2) Value of shares in group undertakings where such investments are held as current assets. RR0095	N-4	PD0001		
Total assets less current liabilities RR0092 where included in Debtors. Other liabilities falling due after more than one year RR0093 Memo (2) Value of shares in group undertakings where Such investments are held as Current assets. Net assets RR0095 RR0095 Net assets RR0095 RR0095	Net current assets	KK0091		
Other liabilities falling due after more than one year RR0093 Memo (2) Value of shares in group undertakings where such investments are held as current assets. RR0095				
Provisions for liabilities and charges RR0094 Such investments are held as current assets. RR0095	Total assets less current liablities <u>liabilities</u>	RR0092	where included in Debtors.	
Provisions for liabilities and charges RR0094 Such investments are held as current assets. RR0095				
Provisions for liabilities and charges RR0094 Such investments are held as current assets. RR0095	Other liabilities falling due after more than one year	RR0093	<u>Memo (2)</u>	
Net assets RR0095			Value of shares in group undertakings where	
Net assets RR0095	Provisions for liabilities and charges	RR0094	such investments are held as	
Net assets RR0095	_		current assets.	
	Net assets	RR0095		
Momor graphotoc provided by firm				
	Memo: guarantees provided by firm	RR0096	Notes	
Memos (1) and (2) to be completed, where applicable, by all insurance intermediaries subject to MIPRU.	nzemo, gonzanices provided by min	KK0070		subject to MIPRII

16 Annex 18BG Notes for completion of the Retail Mediation Activities Return ('RMAR')

. . .

NOTES FOR COMPLETION OF THE RMAR

Section A: Balance Sheet

The balance sheet data should be compiled in accordance with generally accepted accounting practice. Incorporated *firms* will already be submitting this information to Companies House under Companies Act requirements, and it would normally be expected that non-incorporated *firms* would compile this data for management purposes. If further assistance is required in completing the balance sheet, professional guidance should be sought.

Insurance intermediaries subject to MIPRU should, where debtors include amounts owed by their directors, group undertakings or undertakings in which the firm has a participating interest, enter the total amount falling due to the firm within one year in the data entry field entitled:

"Memo (1):

Total amount falling due within one year from directors, fellow group undertakings or undertakings in which the firm has a participating interest where included in Debtors."

<u>Insurance intermediaries</u> subject to <u>MIPRU</u> should, where they include <u>shares</u> in <u>group</u> <u>undertakings</u> as part of their investments, where such investments are held as current assets, enter the total value to the <u>firm</u> in the data entry field entitled:

"Memo (2):

Value of shares in group undertakings where such investments are held as current assets."

If further assistance is required in completing the balance sheet, professional guidance should be sought.

This information will be used by the *FSA* to monitor the *firm*'s financial position and satisfy itself as to the *firm*'s ongoing solvency. Aggregated data may also be used to inform our supervision activities.

. . .