



No.36

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# Handbook Notice

August 2016

Financial Conduct Authority





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## Handbook Notice 36

This Handbook Notice introduces the Handbook and other material made by the Financial Conduct Authority (FCA) Board under its legislative powers on 28 July 2016. It also contains information about other publications relating to the Handbook.

Contact names for the individual modules are listed in the relevant Consultation Papers and Policy Statements referred to in this Notice.

General comments and queries on the Handbook can be addressed to:

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However, queries on specific requirements in the Handbook should be addressed first to your normal supervisory contact in the FCA. For most firms this will be the FCA's Contact Centre:

Tel: 0300 500 0597

Fax: 020 7066 0991

Email: [firm.queries@fca.org.uk](mailto:firm.queries@fca.org.uk)

Post: Contact Centre  
Financial Conduct Authority  
25 The North Colonnade  
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All our publications are available to download from [www.fca.org.uk](http://www.fca.org.uk). If you would like to receive this paper in an alternative format, please call 020 7066 0790 or email [publications\\_graphics@fca.org.uk](mailto:publications_graphics@fca.org.uk) or write to Editorial and Digital Department, Financial Conduct Authority, 25 The North Colonnade, Canary Wharf, London E14 5HS.

# 1. Overview

## Legislative changes

- 1.1** On 28 July 2016, the Board of the Financial Conduct Authority made changes to the Handbook in the instrument listed below.

CP	Title of instrument	Instrument No.	Changes effective
15/41	Insurance (Information Disclosure for Renewals) Instrument 2016	2016/50	1.4.17

## Summary of changes

- 1.2** The legislative changes referred to above are listed and briefly described in Chapter 2 of this Notice.

## Feedback on responses to consultations

- 1.3** Consultation feedback relating to the above instrument is published in a separate Policy Statement.

## FCA Board dates for 2016

- 1.4** The table below contains a list of forthcoming FCA board meetings. These dates are subject to change without prior notice.

September	22
November	2 and 3
December	8

## 2. Summary of changes

- 2.1** This chapter briefly describes FCA Handbook changes made by the Board on 28 July 2016. Where relevant, it also refers to the development stages of that material, enabling readers to look back at developmental documents if they wish. For information on changes made by the Prudential Regulation Authority (PRA) please see <http://www.bankofengland.co.uk/pr/Pages/publications/default.aspx>

### ***Insurance (Information Disclosure for Renewals) Instrument 2016 (FCA 2016/50)***

- 2.2** Following consultation in CP15/41<sup>1</sup>, the FCA Board has made changes to the FCA Handbook section listed below:
- ICOBS 6**
- 2.3** In summary, this instrument makes changes to promote effective competition in the general insurance market, as well as providing increased protection to consumers when renewing their insurance policies.
- 2.4** This instrument came into force on **1 April 2017**. Feedback to this consultation is published in a separate Policy Statement.<sup>2</sup>

<sup>1</sup> CP15/41 *Increasing transparency and engagement at renewal in general insurance markets* (December 2015)

<sup>2</sup> PS16/21 *Increasing transparency and engagement at renewal in general insurance markets* (August 2016)

## 3. Consultation feedback

- 3.1** This month the only instrument being published is the Insurance (Information Disclosure for Renewals) Instrument 2016 (FCA 2016/50). The feedback received to this consultation in CP15/41 is published in a separate Policy Statement.

## 4. Additional information

### Making corrections

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- 4.1** The FCA reserves the right to make amendments to the instruments made at the Board meeting without further consultation should this prove necessary or desirable.

### Publication of Handbook material

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- 4.2** This Notice is published on the FCA's website.
- 4.3** The formal legal instruments (which contain details of the changes) can be found on the FCA's website listed by date, reference number or module at <https://www.handbook.fca.org.uk/>. The definitive version of the Handbook at any time is the version contained in the legal instruments.
- 4.4** The changes to the Handbook are incorporated in the consolidated Handbook text on the website as soon as practicable after the legal instruments are published.
- 4.5** The consolidated text of the Handbook can be found on the FCA's website at <https://www.handbook.fca.org.uk>.
- 4.6** Copies of the FCA's consultation papers are available on the FCA's website.

### Obligation to publish feedback

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- 4.7** This Notice, and the feedback to which paragraph 1.4 refers, fulfil the FCA Board's obligations under sections 138I(4) and (5) and similar sections of the Financial Services and Markets Act 2000 ('the Act'). These obligations are to publish an account of representations received in response to consultation and the FCA's response to them, and to publish details of any significant differences between the provisions consulted on and the provisions made by the Board, with a cost benefit analysis and a statement under section 138K(4) of the Act if a proposed rule applies to authorised persons, including mutual societies.

### Comments

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- 4.8** We always welcome feedback on the way we present information in the Handbook Notice. If you have any suggestions, please use the contact details at the front of this Notice.





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