

# Regulatory Calendar

Timing	Event	Notes / Links
Q2 2018	FCA expected to issue a Policy Statement with final rules and guidance on assessing creditworthiness in <b>consumer credit</b> .	This follows on from Consultation Paper CP17/27 'Assessing creditworthiness in consumer credit - Proposed changes to our rules and guidance' applicable to lenders, for which the consultation period ended on 31 October 2017. More information here: <a href="https://www.fca.org.uk/publications/consultation-papers/cp17-27-assessing-creditworthiness-consumer-credit">https://www.fca.org.uk/publications/consultation-papers/cp17-27-assessing-creditworthiness-consumer-credit</a>
Q2 2018	FCA expected to issue a Policy Statement on whether changes will be made to <b>Principle 5</b> .	CP17/37, published in November 2017, considered whether Principle 5 (A firm must observe proper standards of market conduct) should extend to unregulated activities of authorised firms. More information here: <a href="https://www.fca.org.uk/publications/consultation-papers/cp17-37-consultation-paper-industry-codes-conduct-and-discussion-paper">https://www.fca.org.uk/publications/consultation-papers/cp17-37-consultation-paper-industry-codes-conduct-and-discussion-paper</a>
20 June 2018	Deadline for comments on the FCA's Call for Input: <b>Using technology to achieve smarter regulatory reporting</b> .	The FCA is inviting views on a 'proof of concept' which could potentially make it easier for firms to meet their regulatory reporting requirements and improve the quality of information they provide through the utilising of technology. More information here: <a href="https://www.fca.org.uk/publications/calls-input/call-input-smarter-regulatory-reporting">https://www.fca.org.uk/publications/calls-input/call-input-smarter-regulatory-reporting</a>
21 June 2018	Deadline for responses to the FCA's paper outlining its <b>Approach to Supervision</b> .	As outlined in its 'Our Mission 2017' publication, the FCA is looking to be more forward-looking and pre-emptive in its engagement with firms and has asked for views on whether its approach is clear. More information here: <a href="https://www.fca.org.uk/publications/corporate-documents/our-approach-supervision">https://www.fca.org.uk/publications/corporate-documents/our-approach-supervision</a>

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Timing	Event	Notes / Links
21 June 2018	Deadline for responses to the FCA's paper outlining its <b>Approach to Enforcement</b> .	As outlined in its 'Our Mission 2017' publication, the FCA aims to achieve fair and just outcomes in response to misconduct and to ensure its rules and requirements are obeyed. It has asked for views on whether its approach is clear. More information here: <a href="https://www.fca.org.uk/publications/corporate-documents/our-approach-enforcement">https://www.fca.org.uk/publications/corporate-documents/our-approach-enforcement</a>
30 June 2018	Date by which the European Insurance & Occupational Pensions Authority (EIOPA) is expected to submit its proposals to the European Commission on minimum levels of <b>professional indemnity insurance</b> for intermediaries.	Consultation Paper (EIOPA-CP-18-001) proposes minimum PII limits for insurance intermediaries which will update the base Euro amounts already proposed in the Insurance Distribution Directive (IDD). More information here: <a href="https://eiopa.europa.eu/Pages/Consultations/Consultation-Paper--on--the-proposal-for--Regulatory-Technical-Standards-adapting-the-base-euro-amounts-for-professional-in.aspx">https://eiopa.europa.eu/Pages/Consultations/Consultation-Paper--on--the-proposal-for--Regulatory-Technical-Standards-adapting-the-base-euro-amounts-for-professional-in.aspx</a>
1 July 2018	Latest date by which EU member states must adopt the <b>Insurance Distribution Directive</b> (IDD).	More information in this announcement from the European Parliament: <a href="http://data.consilium.europa.eu/doc/document/PE-1-2018-INIT/en/pdf">http://data.consilium.europa.eu/doc/document/PE-1-2018-INIT/en/pdf</a>
July 2018	FCA expected to publish a policy statement regarding <b>regulated fees and levies</b> to be charged for 2018/2019.	The FCA's proposed fees and levies were published in April 2018 in Consultation Paper CP18/10, for which the consultation period ended on 1 June 2018. More information here: <a href="https://www.fca.org.uk/publications/consultation-papers/cp18-10-fca-regulated-fees-and-levies-rates-proposals-2018-19">https://www.fca.org.uk/publications/consultation-papers/cp18-10-fca-regulated-fees-and-levies-rates-proposals-2018-19</a>
1 August 2018	Deadline for responses to the FCA's third Consultation Paper on <b>FSCS funding</b> .	The FCA published Consultation Paper CP18/11 on 1 May 2018 which confirms its final rules for FSCS funding consulted on in CP17/36 and CP16/42. It also seeks feedback on one aspect of its proposals. More information here: <a href="https://www.fca.org.uk/publications/consultation-papers/cp18-11-reviewing-funding-financial-services-compensation-scheme">https://www.fca.org.uk/publications/consultation-papers/cp18-11-reviewing-funding-financial-services-compensation-scheme</a>

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3 August 2018	Deadline for responses to FCA consultation on its regulation of <b>claims management companies (CMCs)</b> .	Consultation Paper CP18/5 sets out how the FCA proposes to regulate CMCs from 1 April 2019 when it takes over that responsibility. More information here: <a href="https://www.fca.org.uk/publications/consultation-papers/cp18-15-claims-management">https://www.fca.org.uk/publications/consultation-papers/cp18-15-claims-management</a>
31 August 2018	Deadline for responses to the FCA's proposal for a point-of-sale ban on <b>extended warranties</b> .	This proposal forms part of the FCA's high-cost credit review (CP18/12). More information here: <a href="https://www.fca.org.uk/publications/consultation-papers/cp18-12-and-cp18-13-consultations-high-cost-credit-and-overdrafts">https://www.fca.org.uk/publications/consultation-papers/cp18-12-and-cp18-13-consultations-high-cost-credit-and-overdrafts</a>
Summer 2018	FCA expected to issue a Feedback Statement on its <b>Call for Input: Access to insurance</b> which placed particular emphasis on the challenges facing consumers with cancer in arranging travel insurance.	The FCA issued its Call for Input in June 2017 which closed on 15 September 2017. More information here: <a href="https://www.fca.org.uk/publications/calls-input/access-travel-insurance-cancer">https://www.fca.org.uk/publications/calls-input/access-travel-insurance-cancer</a>
Summer 2018	Financial Reporting Council expected to publish a revised version of the <b>UK Corporate Governance Code</b> .	The new code is expected to apply to accounting periods beginning on or after 1 January 2019. More information here: <a href="https://www.frc.org.uk/consultation-list/2017/consulting-on-a-revised-uk-corporate-governance-co">https://www.frc.org.uk/consultation-list/2017/consulting-on-a-revised-uk-corporate-governance-co</a>
Summer 2018	FCA expected to publish a final paper on its <b>Approach to Authorisation</b> .	This will include feedback received to its December 2017 Consultation Paper: 'Our Approach to Authorisation' for which the consultation period ended on 12 March 2018. More information here: <a href="https://www.fca.org.uk/publications/corporate-documents/our-approach-authorisation">https://www.fca.org.uk/publications/corporate-documents/our-approach-authorisation</a>

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Summer 2018	FCA expected to publish a final paper on its <b>Approach to Competition</b> .	This will include feedback received to its December 2017 Consultation Paper: 'Our Approach to Competition' for which the consultation period ended on 12 March 2018. More information here: <a href="https://www.fca.org.uk/publications/corporate-documents/our-approach-competition">https://www.fca.org.uk/publications/corporate-documents/our-approach-competition</a>
Summer 2018	FCA expected to publish a finalised version of ' <b>FCA Mission – Our Future Approach to Consumers</b> ' explaining its approach to regulating for consumers.	This follows publication of its consultation document on 6 November 2017. More information here: <a href="https://www.fca.org.uk/news/press-releases/fca-publishes-future-approach-consumers">https://www.fca.org.uk/news/press-releases/fca-publishes-future-approach-consumers</a>
Summer 2018	FCA expected to commence a review of the <b>Private Motor Insurance Market Investigation Order 2015</b> .	In its Explanatory Note accompanying the Order, the Competition & Markets Authority (CMA) recommended that the FCA should review the NCD Protection remedy in the summer of 2018. More information here: <a href="https://assets.publishing.service.gov.uk/media/572c817740f0b60377000006/pmi-order-explanatory-note.pdf">https://assets.publishing.service.gov.uk/media/572c817740f0b60377000006/pmi-order-explanatory-note.pdf</a>
Summer 2018	FCA expected to issue an initial Discussion Paper on a proposed new <b>duty of care</b> provision for authorised firms.	This was mentioned in the FCA's Business Plan 2018/19. More information here: <a href="https://www.fca.org.uk/publication/business-plans/business-plan-2018-19.pdf">https://www.fca.org.uk/publication/business-plans/business-plan-2018-19.pdf</a>
Summer 2018	FCA expected to issue an interim report on its review of retained provisions of the <b>Consumer Credit Act (CCA)</b> .	The FCA's original Call for Input was issued in February 2016. This interim report will summarise the feedback it received in 2016 and will seek input from stakeholders on its proposed approach to the CCA Review. More information here: <a href="https://www.fca.org.uk/news/news-stories/call-input-review-retained-provisions-consumer-credit-act">https://www.fca.org.uk/news/news-stories/call-input-review-retained-provisions-consumer-credit-act</a>

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Summer 2018	FCA expected to issue a feedback statement following its Call for Input: <b>Using technology to achieve smarter regulatory reporting.</b>	The FCA's feedback statement will also bring together the results of various 'Roundtable' events and further industry discussions, as well as the feedback from its Call for Input which runs until 20 June 2018. More information here: <a href="https://www.fca.org.uk/publications/calls-input/call-input-smarter-regulatory-reporting">https://www.fca.org.uk/publications/calls-input/call-input-smarter-regulatory-reporting</a>
Q3 2018	FCA expected to issue an interim report on its <b>Pricing Practices Review</b> in the GI market.	This Review was mentioned in the FCA's Business Plan 2017/18 and Andrew Bailey, FCA Chief Executive, confirmed in a speech at the BIBA Conference in May 2018 that it will focus on household insurance. More information here: <a href="https://www.fca.org.uk/publications/corporate-documents/our-business-plan-2017-18">https://www.fca.org.uk/publications/corporate-documents/our-business-plan-2017-18</a>
Q3 2018	FCA expected to issue a Policy Statement confirming <b>wider access to FOS</b> for small businesses.	The FCA's Consultation Paper CP18/3 proposes new rules to allow more small and medium-sized enterprises (SMEs) to refer disputes to the Financial Ombudsman Service. More information here: <a href="https://www.fca.org.uk/publications/consultation-papers/cp18-3-consultation-sme-access-financial-ombudsman-service">https://www.fca.org.uk/publications/consultation-papers/cp18-3-consultation-sme-access-financial-ombudsman-service</a>
Q3 2018	FCA expected to consult on proposals to widen the scope of the <b>Financial Services Register</b> to include information on more individuals at authorised firms.	Under the proposals for the Senior Managers & Certification Regime (SMCR), only Senior Managers are due to appear on the Financial Services Register. The FCA is seeking views as to whether the scope of the Register should be widened. More information here: <a href="https://www.fca.org.uk/news/statements/fca-statement-proposals-introduce-public-register">https://www.fca.org.uk/news/statements/fca-statement-proposals-introduce-public-register</a>
Q3 2018	FCA expected to issue a Policy Statement with final rules on how the <b>Senior Managers &amp; Certification Regime</b> will apply to insurance intermediaries.	This follows the FCA's Consultation Paper (CP17/40) for which the feedback period ended on 21 February 2018. More information here: <a href="https://www.fca.org.uk/publications/consultation-papers/cp17-40-individual-accountability-transitioning-fca-firms-and-individuals-senior-manager">https://www.fca.org.uk/publications/consultation-papers/cp17-40-individual-accountability-transitioning-fca-firms-and-individuals-senior-manager</a>

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Q3 2018	FCA expected to issue a Policy Statement with final rules on the duty of responsibility to apply to senior managers under the <b>Senior Managers &amp; Certification Regime</b> .	This follows the FCA's Consultation Paper (CP17/42) for which the feedback period ended on 21 February 2018. More information here: <a href="https://www.fca.org.uk/publications/consultation-papers/cp17-42-duty-responsibility-insurers-and-fca-solo-regulated-firms">https://www.fca.org.uk/publications/consultation-papers/cp17-42-duty-responsibility-insurers-and-fca-solo-regulated-firms</a>
Q3 2018	FCA expected to report on its findings following discovery work undertaken on ' <b>Value in the distribution chain</b> ' review in the general insurance market.	This Review, which was mentioned in the FCA's Business Plans for both 2017/18 and 2018/19, is focused on tradesman, travel and GAP/ancillary motor insurance products. More information here: <a href="https://www.fca.org.uk/publication/business-plans/business-plan-2018-19.pdf">https://www.fca.org.uk/publication/business-plans/business-plan-2018-19.pdf</a>
1 October 2018	The date from which new rules and guidance comes into force in relation to staff incentives, remuneration and performance management in <b>consumer credit</b> .	This follows on from the FCA's Policy Statement PS18/7, which was published in March 2018. More information here: <a href="https://www.fca.org.uk/publications/policy-statements/ps18-7-staff-incentives-remuneration-performance-management">https://www.fca.org.uk/publications/policy-statements/ps18-7-staff-incentives-remuneration-performance-management</a>
1 October 2018	The latest date by which EU member states must apply the <b>Insurance Distribution Directive</b> (IDD).	More information here: <a href="https://www.fca.org.uk/news/statements/fca-statement-european-commission-announcement-insurance-distribution-directive-idd">https://www.fca.org.uk/news/statements/fca-statement-european-commission-announcement-insurance-distribution-directive-idd</a>
Autumn 2018	FCA expected to issue final rules for a point-of-sale ban on <b>extended warranties</b> .	As detailed in the FCA's high-cost credit review (CP18/12). The ban is expected to come into force in early 2019. More information here: <a href="https://www.fca.org.uk/publications/consultation-papers/cp18-12-and-cp18-13-consultations-high-cost-credit-and-overdrafts">https://www.fca.org.uk/publications/consultation-papers/cp18-12-and-cp18-13-consultations-high-cost-credit-and-overdrafts</a>
1 December 2018	Proposed effective date of <b>FOS access being widened</b> to include more small businesses.	The FCA's Consultation Paper CP18/3 proposes new rules to allow more small and medium-sized enterprises (SMEs) to refer disputes to the Financial Ombudsman Service. More information here: <a href="https://www.fca.org.uk/publications/consultation-papers/cp18-3-consultation-sme-access-financial-ombudsman-service">https://www.fca.org.uk/publications/consultation-papers/cp18-3-consultation-sme-access-financial-ombudsman-service</a>

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31 December 2018	The last date on which <b>EU/EEA risks</b> may be bound under binding authorities issued by Lloyd's Underwriters.	From 1 January 2019 all EU/EEA located risks must be written on behalf of Lloyd's Brussels (rather than on behalf of Lloyd's Underwriters). More information here: <a href="https://www.lloyds.com/~media/files/the-market/communications/market-bulletins/2018/03/y5166.pdf">https://www.lloyds.com/~media/files/the-market/communications/market-bulletins/2018/03/y5166.pdf</a>
H2 2018	A Consultation Paper on changes to the FCA's <b>Penalties Policy</b> is expected.	In its Approach to Enforcement paper issued in March 2018, the FCA indicated that it had started a review of its Penalties Policy and that it planned to issue a consultation paper later in 2018.
Winter 2018	FCA expected to issue a final paper on its <b>Approach to Supervision</b> .	As outlined in its 'Our Mission 2017' publication, the FCA is looking to be more forward-looking and pre-emptive in its engagement with firms and asked for views by 21 June 2018 on whether its approach is clear. More information here: <a href="https://www.fca.org.uk/publications/corporate-documents/our-approach-supervision">https://www.fca.org.uk/publications/corporate-documents/our-approach-supervision</a>
Winter 2018	FCA expected to issue a final paper on its <b>Approach to Enforcement</b> .	As outlined in its 'Our Mission 2017' publication, the FCA aims to achieve fair and just outcomes in response to misconduct and to ensure its rules and requirements are obeyed. It asked for views by 21 June 2018 on whether its approach is clear. More information here: <a href="https://www.fca.org.uk/publications/corporate-documents/our-approach-enforcement">https://www.fca.org.uk/publications/corporate-documents/our-approach-enforcement</a>
Q4 2018	FCA expected to publish an interim report on its <b>Wholesale Insurance Broker</b> Market Study.	The FCA's Terms of Reference paper (MS17/2.1) was issued in November 2017 and considered how competition was working in the sector, with a particular focus on the London Market. More information here: <a href="https://www.fca.org.uk/publications/market-studies/ms17-2-wholesale-insurance-broker-market-study">https://www.fca.org.uk/publications/market-studies/ms17-2-wholesale-insurance-broker-market-study</a>

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Q4 2018	FCA expected to publish a Policy Statement on its regulation of <b>claims management companies (CMCs)</b> .	Consultation Paper CP18/5 sets out how the FCA proposes to regulate CMCs from 1 April 2019 when it takes over that responsibility. More information here: <a href="https://www.fca.org.uk/publications/consultation-papers/cp18-15-claims-management">https://www.fca.org.uk/publications/consultation-papers/cp18-15-claims-management</a>
2018/2019	FCA expected to undertake a broad review of authorised firms' <b>remuneration arrangements</b> .	This was mentioned in the FCA's Business Plan 2018/19. The review will be focused on authorised firms that are not subject to the FCA's existing Remuneration Codes. More information here: <a href="https://www.fca.org.uk/publication/business-plans/business-plan-2018-19.pdf">https://www.fca.org.uk/publication/business-plans/business-plan-2018-19.pdf</a>
2018/2019	FCA expected to evaluate the effectiveness of its 2015 rules on <b>GAP insurance</b> .	This was mentioned in the FCA's Business Plan 2018/19. The review will aim to assess if the rules introduced in 2015 have improved competition and increased consumer understanding. More information here: <a href="https://www.fca.org.uk/publication/business-plans/business-plan-2018-19.pdf">https://www.fca.org.uk/publication/business-plans/business-plan-2018-19.pdf</a>
1 February 2019	Private Motor Insurance providers (including insurance intermediaries) are required to submit their <b>Annual PMI Compliance Statement</b> to the CMA by this date.	This is a requirement of the Private Motor Insurance Market Investigation Order 2015: <a href="https://www.gov.uk/cma-cases/private-motor-insurance-market-investigation">https://www.gov.uk/cma-cases/private-motor-insurance-market-investigation</a>
Q1 2019	New FCA rules for a point-of-sale ban on <b>extended warranties</b> are expected to come into force.	As detailed in the FCA's high-cost credit review (CP18/12). More information here: <a href="https://www.fca.org.uk/publications/consultation-papers/cp18-12-and-cp18-13-consultations-high-cost-credit-and-overdrafts">https://www.fca.org.uk/publications/consultation-papers/cp18-12-and-cp18-13-consultations-high-cost-credit-and-overdrafts</a>



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Q1 2019	FCA expected to issue a final report on its <b>Pricing Practices Review</b> in the GI market.	This Review was mentioned in the FCA's Business Plan 2017/18. It is expected to focus on household insurance. More information here: <a href="https://www.fca.org.uk/publications/corporate-documents/our-business-plan-2017-18">https://www.fca.org.uk/publications/corporate-documents/our-business-plan-2017-18</a>
Q1 2019	FCA expected to publish a paper on its <b>approach to market integrity</b> .	This was mentioned in the FCA's Business Plan 2018/19 and will ask for views on whether its current approach is clear. More information here: <a href="https://www.fca.org.uk/publication/business-plans/business-plan-2018-19.pdf">https://www.fca.org.uk/publication/business-plans/business-plan-2018-19.pdf</a>
Q1 2019	FCA expected to commence diagnostic work to <b>assess claims inflation</b> in general insurance.	In its Business Plan 2018/19, the FCA stated that it would be carrying out diagnostic work to assess how far brokers and motor insurers are inflating claims through referrals to CMCs and keeping volume discounts from their own repairers. More information here: <a href="https://www.fca.org.uk/publication/business-plans/business-plan-2018-19.pdf">https://www.fca.org.uk/publication/business-plans/business-plan-2018-19.pdf</a>
Q1 2019	FCA expected to issue a final report following its review of retained provisions of the <b>Consumer Credit Act</b> (CCA).	More information here: <a href="https://www.fca.org.uk/news/news-stories/call-input-review-retained-provisions-consumer-credit-act">https://www.fca.org.uk/news/news-stories/call-input-review-retained-provisions-consumer-credit-act</a>
1 April 2019	FCA starts regulating <b>claims management companies (CMCs)</b> .	The FCA takes over the regulation of CMCs. More information here: <a href="https://www.fca.org.uk/publications/consultation-papers/cp18-15-claims-management">https://www.fca.org.uk/publications/consultation-papers/cp18-15-claims-management</a>
29 August 2019	Deadline for consumers to make a complaint about having been mis-sold a <b>PPI</b> policy.	This deadline was introduced by the FCA in Policy Statement PS17/3 – 'Payment protection insurance complaints: feedback on CP16/20 and final rules and guidance'. Further information here: <a href="https://www.fca.org.uk/publications/policy-statements/ps17-3-payment-protection-insurance-complaints">https://www.fca.org.uk/publications/policy-statements/ps17-3-payment-protection-insurance-complaints</a>

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H2 2019	Anticipated application of the <b>Senior Managers &amp; Certification Regime</b> to insurance intermediaries.	More information here: <a href="https://www.fca.org.uk/publications/consultation-papers/cp17-40-individual-accountability-transitioning-fca-firms-and-individuals-senior-manager">https://www.fca.org.uk/publications/consultation-papers/cp17-40-individual-accountability-transitioning-fca-firms-and-individuals-senior-manager</a>
2019	A Consultation Paper is expected on the <b>FCA's Enforcement Guide</b> .	In its Approach to Enforcement paper issued in March 2018, the FCA indicated that it was starting work on a review of its Enforcement Guide and that it aims to publish a consultation paper on the matter in 2019.