

Annual return for insurers – Fee Tariff Data Supplement

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Firms must submit fee tariff data for each fee-block to which they are allocated ([FEES 4.4](#) of the FCA Handbook). This supplement to the annual return form enables insurers to provide fee tariff data together with the annual return form. The FCA will use the data to calculate fees and levies for the FCA, Prudential Regulation Authority (PRA), Financial Ombudsman Service (FOS), Financial Services Compensation Scheme (FSCS) and Money Advice Services (MAS) .

Some of the data required in this supplement is the same as other financial information reported on the annual return form. The attached guidance notes explain where this is the case.

The shaded areas in this supplement must be completed for each fee-block to which your firm has been allocated. Please sign and return this supplement to the FCA together with the annual return form by post (Financial Conduct Authority, PO Box 35747, London E14 5WP).

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Firm name:		FCA Reference no:		
Values for the financial year ended in the calendar year ending 31 December (Insert year)				
Fee-block	Description	FCA tariff data £	FOS tariff data £	
A.3	Insurers – general (See Guidance notes A and B)	Gross premium income	FOS Block 2 Relevant annual gross premium income	
		Total in GBP £:	Total in GBP £:	
		Confirm figure in words:	Confirm figure in words:	Confirm figure in words:
		Gross technical liabilities	Eligible Gross Technical Liabilities	N/A
		Total in GBP £:	Total in GBP £:	
Confirm figure in words:	Confirm figure in words:			
A.4	Insurers – life (See Guidance Notes A and C)	FCA tariff data £ Adjusted gross premium income	FOS Block 4 Relevant adjusted annual gross premium income	
		Total in GBP £:	Total in GBP £:	
		Confirm figure in words:	Confirm figure in words:	Confirm figure in words:
		Mathematical reserves	Eligible Mathematical Reserves	N/A
		Total in GBP £000:	Total in GBP £ 000	
		Confirm figure in words:	Confirm figure in words :	
Total in GBP £:	Total in GBP £:	Total in GBP £:		
Confirm figure in words:	Confirm figure in words:	Confirm figure in words:		

I verify that the above information is correct as required under the FCA Handbook of rules and guidance and I understand that it will be used in the calculation of fees and levies to PRA, FCA, FSCS, FOS and MAS.

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Guidance notes A – General

Where do I find out what data to report for fees?

We consult annually on fees rules and policy. So for up to date details of the activity groups, tariff bases and tariff rates for each fee-block, firms should refer directly to the FCA Handbook. These guidance notes provide additional information on fees data calculation. The relevant fees rules affecting insurers are in the following parts of the FCA Handbook:

Fees and levies	Activity group	Tariff base	Current tariff rates
FCA	FEES 4 Annex 1 Part 1	FEES 4 Annex 1 Part 2	FEES 4 Annex 2 Part 1
FSCS	<ul style="list-style-type: none">• FEES 6 Annex 3• PRA 9.1• Glossary	<ul style="list-style-type: none">• FEES 6 Annex 3• PRA 9.1• Glossary	N/A
FOS	FEES 5 Annex 1	FEES 5 Annex 1	FEES 5 Annex 1

How do I calculate the figures to report on the fees supplement?

Calculation sheets for fee-block A.3 and A.4 are available on the [FCA website](#). This will help firms calculate the figures that must be reported on the Fee Tariff Data Supplement for their PRA, FCA, FSCS, FOS and MAS fees and levies (if applicable).

What valuation date should I use?

The valuation date for PRA, FCA, FSCS, FOS and MAS fee tariff data is 31 December of the year preceding the year of the fee period. So, for example, firms will be billed for their 2016/17 fees with reference to their most recent financial return made in the calendar year ending 31 December 2015.

My firm carries on both life and general insurance business. What do I report for fees?

Firms with permission to effect and carry out contracts of insurance for both life insurance and general insurance (composite insurers) must complete FCA tariff data for both the A.3 and A.4 fee-blocks. They must also complete the corresponding FSCS and FOS data unless they are exempt from those schemes (see note below).

How should the figures be shown?

Amounts must be reported in thousands of pounds rounded down to the nearest thousand. Nil returns must be made by completing the relevant part(s) of the supplement with zeroes.

My firm carries on overseas insurance as well. Should I include data for that business?

Only premiums receivable and liabilities/mathematical reserves held in respect of UK business are relevant for A.3 and A.4 fees. Pure reinsurers carrying on general insurance business, non-EEA insurers subject to the Insurance Companies Act 1982 and Swiss general insurers should include premiums received and liabilities held in respect of their United Kingdom branch business only. Returns reported in US dollars should be converted using the exchange rate taken from the Bank of England's daily rates as at the firms' year end in the calendar year ending 31 December.

My firm is exempt from the FSCS and/or the FOS. Do I need to complete this supplement?

Firms who have notified the FCA that they are exempt from FSCS and/or FOS levies under [FEES 6.2](#) and/or [FEES 5.1.4](#) respectively do not need to provide FSCS and/or FOS tariff data provided they still meet the conditions for exemption.

Guidance Notes B – Fee-block A.3 (Insurers -general)

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Calculation sheet for fee-block A.4 is available on the [FCA website](#).

1) FCA data - see [FEES 4 Annex 1 Part 2](#)

Gross premium income

Insurers should use the entry in Form 11, Line 11, Column 1 (gross premiums receivable) of the annual return form.

Friendly societies should use **either**:

- the entry in Form 11, Line 11, Column 1 of Form FSC 3 for gross premiums receivable; **or**
- the gross premium income (or contribution income) figure from their most recent Financial Statements in the last calendar year ended 31 December.

Gross technical liabilities

Insurers should use the entry in Form 15, Line 19, Column 1 (technical provisions (gross amount)) of the annual return form.

Marine mutuals should use the entry in Form M2, Line 22, Column 1 (gross provision for outstanding claims) of the annual return form.

- 2) FSCS data – see [FEES 6 Annex 3](#), [PRA 9.1](#) and [Glossary](#)

Relevant net premium income

Firms need only report premium income and not liabilities for FSCS fees. The following terms are defined in the Handbook Glossary:

- 'relevant net premium income';
- 'protected contracts of insurance' (see also [PRA 9.1](#)).

3) FOS data – see [FEES 5 Annex 1](#)

Relevant annual gross premium income

FOS tariff data must be calculated in the same way as FSA tariff data except that it relates only to 'relevant business'. This is defined in the Handbook Glossary as business within the FOS jurisdiction (see [DISP 2.6](#)) that is conducted with private individuals.

Guidance notes C – Fee-block A.4 (Insurers – life)

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Calculation sheet for fee-block A.4 is available on the [FCA website](#).

1) FCA data – see [FEES 4 Annex 1 Part 2](#)

Adjusted gross premium income

Group protection business (life and private health insurance) must be included.

Pension fund management business

Premium income and mathematical reserves exclude premiums and mathematical reserves relating to pension fund management business where the firm owns the investments and there is no transfer of risk.

- 2) FSCS data – see [FEES 6 Annex 3](#), [PRA 9.1](#) and [Glossary](#)

Relevant net premium income

For FSCS levies firms in the A.4 fee-block need only report their **premium income** and not mathematical reserves.

The following terms are defined in the Handbook Glossary:

- 'relevant net premium income';
- 'protected contracts of insurance' (see also [COMP 5.4.1](#));
- 'occupational pension fund management business'.

3) FOS data – see [DISP 5 Annex 1R](#)

Relevant adjusted annual gross premium income

FOS tariff data must be calculated in the same way as FSA tariff data except that it relates only to 'relevant business'. This is defined in the Handbook Glossary as business within the FOS jurisdiction (see [DISP 2.6](#)) that is conducted with private individuals.

The following firms do not need to provide FOS tariff data as they pay flat fees:

- cash plan health providers; and
- friendly societies whose tax-exempt business represents 95% or more of their total relevant business.