

Email: foia@fca.org.uk

18 November 2019

Our Ref: FOI6840

### Freedom of Information: Right to know request

We refer to your request under the Freedom of Information Act 2000 ("the Act"), dated 21 October 2019, for the following information:

*"I would like to know about employment liability insurers in relation to this page <https://www.fca.org.uk/data-visualisation/list-employers-liability-insurers>. Please could you tell me:*

- 1. The number of employment liability insurers that operate in the UK: Could you please provide the data "as of" March 31 2019, 2018, 2017, 2016, 2015*
- 2. The number of applications for operation/authorisation received by the FCA from employment liability insurers for the last five financial years – please break this data out by applications received for each year"*

Your request has now been considered. We can confirm that we hold the information that falls within the scope of your request. We will address each point in turn.

Before considering our response, please note that the collection of Employers Liability Insurers data came into force in 2012. Firms with the relevant permissions as stated in [ICOBs 8.4](#) were required to complete a notification where they declared whether they had actual or potential liability for this type of business.

This information was collated and the details added to the list of insurers on the FCA website. Therefore the information on this list, among other things, is all firms with the permissions to conduct this type of business. This can be filtered down to only include those that have potential liability and this breakdown is provided below in response to point 1.

- 1. The number of employment liability insurers that operate in the UK: Could you please provide the data "as of" March 31 2019, 2018, 2017, 2016, 2015*

|                                   | <b>2019</b> | <b>2018</b> | <b>2017</b> | <b>2016</b> | <b>2015</b> |
|-----------------------------------|-------------|-------------|-------------|-------------|-------------|
| Total number of firms             | 725         | 715         | 712         | 702         | 697         |
| Firms with Potential Liability    | 205         | 196         | 193         | 186         | 185         |
| Firms with no Potential Liability | 520         | 519         | 519         | 516         | 512         |

The discrepancy in numbers with that on the List of employers' liability insurers (844 – 2019) is the firms which have cancelled.

2. *The number of applications for operation/authorisation received by the FCA from employers liability insurers for the last five financial years – please break this data out by applications received for each year.”*

We are unable to provide this information by financial year as we do not hold it in this format. However, in order to be helpful, we have provided the information by calendar year, and it is correct as at 12 November 2019. The information provided refers to the year the application was received.

The following is the breakdown of applications received from insurers who we know have notified as having an actual or potential liability for Employer’s Liability. The applications received in 2018/19 are from existing EEA branches who already operate in the UK and have an actual or potential liability, and therefore, are already on the list.

2014 - 0  
2015 - 1  
2016 - 0  
2017 - 0  
2018 - 7  
2019 (YTD) - 1

If you are unhappy with the decision made in relation to your request, you have the right to request an internal review. If you wish to exercise this right you should contact us within 40 working days of the date of this response.

If you are not content with the outcome of the internal review, you also have a right of appeal to the Information Commissioner at Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF. Telephone: 01625 545 700. Website: [www.ico.org.uk](http://www.ico.org.uk)

Yours sincerely

Information Disclosure Team / Cyber and Information Resilience Department /  
Operations