Logo, company name

Description automatically generated

**Application for Authorisation**

**Application form – UK branch of an International Insurer**

|  |  |
| --- | --- |
| **Full name of applicant** |  |

**Before completing this application form you should review the information on the New Insurance Start-up Unit’s website at** [**https://www.bankofengland.co.uk/prudential-regulation/new-insurer-start-up-unit**](https://www.bankofengland.co.uk/prudential-regulation/new-insurer-start-up-unit)

The Notes form that accompanies this form will help you answer the questions and explain why we have asked for this information.

**Important information**

We will only authorise a firm if we are satisfied that it meets conditions known as the PRA Threshold Conditions and the FCA Threshold Conditions.

A branch of an international insurer forms part of a legal entity incorporated outside the UK (the applicant firm). Any authorisation applies to the whole firm and therefore the whole firm will be assessed against both sets of threshold conditions. The level of detail you provide should reflect the scale and complexity of your current worldwide, and proposed UK operations.

**Purpose of this form**

The information in this pack is needed to help us to assess whether the applicant firm meets and will continue to meet both sets of threshold conditions.

You must answer every question on this form and attach the documents that apply to the application option. If a question does not apply then answer, 'Not applicable'.

The FCA and Bank of England process personal data in line with the requirements of The General Data Protection Regulation (EU) 2016/679 and the Data Protection Act 2018. For further information about the way we use the personal data collected in this form, please read our privacy notices available on our websites:

•        FCA: [www.fca.org.uk/privacy](http://www.fca.org.uk/privacy)

•        Bank of England: <https://www.bankofengland.co.uk/prudential-regulation/authorisations>

Please note that any personal information provided to us will be used to carry out our statutory functions under FSMA and other relevant legislation and may be disclosed to third parties for that purpose.

It is important that you provide accurate and complete information and disclose all relevant information. If you do not, it will call into question the applicant firm’s suitability to be authorised, and you may be committing a criminal offence and could face prosecution under section 398 of FSMA regardless of the status of the application

**Terms in this application form**

In this application pack, we use the following terms:

* 'you' refers to the persons signing the form on behalf of the applicant firm;
* 'applicant firm' or ‘firm’ refers to the firm applying for authorisation;
* ‘UK branch’ refers to the UK branch of the applicant firm;
* ‘PRA', ‘FCA’ 'we', ‘us’ or 'our' refers to the Prudential Regulation Authority and/or the Financial Conduct Authority; and
* ‘FSMA’ refers to the Financial Services and Markets Act 2000 as amended by the Financial Services and Markets Act 2023.

**Application Requirements:**

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| --- | --- |
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|  |  |
| --- | --- |
| 1 | **Core Details**  Why we ask the questions in this section  We need to know this information to contact you during our assessment, to enable efficient processing of your application and so that we can update the Financial Services Register, the public record of authorised firms. |

**Contact for this application**

**1.1 Contact details of the person we will get in touch with about this application.**

This must be someone who works for the applicant firm and not a professional adviser.

|  |  |
| --- | --- |
| First names |  |

|  |  |
| --- | --- |
| Surname |  |

|  |  |
| --- | --- |
| Job title |  |

|  |  |
| --- | --- |
| Business address |  |
|  |
|  |
|  |
| Postcode |  |

|  |  |  |
| --- | --- | --- |
| Country |  | |
| Phone number | |  |

|  |  |
| --- | --- |
| Mobile number (optional) |  |

|  |  |
| --- | --- |
| Email address |  |

**Details of professional advisers**

**1.2 Have you used a professional adviser to help with this application?**

No 4Continue to Question 1.5

Yes 4You must fill in the rest of this section

**1.3 Name of professional adviser's firm**

|  |
| --- |
|  |

**1.4 Name and contact details of professional adviser**

|  |  |
| --- | --- |
| First names |  |

|  |  |
| --- | --- |
| Surname |  |

|  |  |
| --- | --- |
| Business address |  |
|  |
|  |
|  |
| Postcode |  |

|  |  |  |
| --- | --- | --- |
| Country |  | |
| Phone number | |  |

|  |  |
| --- | --- |
| Mobile number (optional) |  |

|  |  |
| --- | --- |
| Email address |  |

Important information

**1.5 Principal place of business of the UK branch of the applicant firm (this will appear on the Financial Services Register)**

It is the same as address given in Question 1.1

No, it is different from the address in Question 1.1, give details below

|  |  |
| --- | --- |
| Principal place of business address |  |
|  |
|  |
| Postcode |  |

|  |  |
| --- | --- |
| Country |  |
| Phone number |  |

|  |  |
| --- | --- |
| Email address |  |

**1.6 Date of registration of UK branch at Companies House (dd/mm/yyyy)**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  | / |  |  | / |  |  |  |  |

**1.7 UK branch registered number at Companies House**

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |  |  |  |

**1.8 Principal place of business of the applicant firm**

|  |  |
| --- | --- |
| Principal place of business address |  |
|  |
|  |
| Postcode |  |

|  |  |
| --- | --- |
| Country |  |
| Phone number |  |

|  |  |
| --- | --- |
| Email address |  |

**1.9 Is the registered office address the same as the principal place of business?**

Yes4Continue to Question 1.10

No4Give address below

|  |  |
| --- | --- |
| Registered office address |  |
|  |
|  |
| Postcode |  |

|  |  |
| --- | --- |
| Country |  |
| Phone number |  |

|  |  |
| --- | --- |
| Email address |  |

**1.10 Date of incorporation or formation of the applicant firm (dd/mm/yyyy)**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  | / |  |  | / |  |  |  |  |

**1.11 Home state registration number**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |  |  |

**1.12 Where is the applicant firm’s head office?**

Yes, it is the same as address given in Question 1.8

No, it is different from the address in Question 1.8, give details below

|  |  |  |
| --- | --- | --- |
| Head office address |  | |
|  |
|  |
| Postcode |  | |
| Country |  | |
| Phone number | |  |

|  |  |
| --- | --- |
| Email address |  |

**1.13 Invoice address of applicant firm**

|  |  |
| --- | --- |
| Address |  |
|  |
|  |
| Postcode |  |

|  |  |
| --- | --- |
| Phone number |  |

**1.14 Does the applicant firm have a website address?**

No4Continue to Question 1.15

Yes4Give address below

Being developed4Give address (if known) and launch date below

|  |
| --- |
|  |

**1.15 Contact person's details for Complaints (this will appear on the Financial Services Register)**

This individual must perform a senior management function for the applicant firm.

Tick if same as 1.1

|  |  |
| --- | --- |
| Title |  |

|  |  |
| --- | --- |
| First names |  |

|  |  |
| --- | --- |
| Surname |  |

|  |  |
| --- | --- |
| Job title |  |

|  |  |
| --- | --- |
| Business address |  |
|  |
|  |
|  |
| Postcode |  |

|  |  |  |
| --- | --- | --- |
| Country |  | |
| Phone number | |  |

|  |  |
| --- | --- |
| Email address |  |

**1.16 Compliance officer of the applicant firm**

|  |  |
| --- | --- |
| First names |  |

|  |  |
| --- | --- |
| Last name |  |

|  |  |
| --- | --- |
| Business address |  |
|  |
|  |
|  |
| Postcode |  |

|  |  |
| --- | --- |
| Phone number (including STD code) |  |

|  |  |
| --- | --- |
| Mobile number |  |

|  |  |
| --- | --- |
| Email address |  |

**Financial year end**

**1.17 Date of the applicant firm's financial year end (dd/mm)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  |  | / |  |  |

**Details of auditor**

**1.18 Does the applicant firm have an auditor?**

No4Continue to Question 1.19

Yes4Give details below

|  |  |
| --- | --- |
| Name of auditor firm |  |

|  |  |
| --- | --- |
| Contact name |  |

|  |  |
| --- | --- |
| Address |  |
|  |
|  |
|  |
| Postcode |  |

|  |  |  |
| --- | --- | --- |
| Country |  | |
| Phone number | |  |

**Details of actuary**

**1.19 Does the applicant firm have an actuary?**

No4Continue to Question 1.20

Yes4Give details below

|  |  |
| --- | --- |
| First name |  |

|  |  |
| --- | --- |
| Last name |  |

|  |  |
| --- | --- |
| Address |  |
|  |
|  |
|  |
| Postcode |  |

|  |  |  |
| --- | --- | --- |
| Phone number (including STD code) |  | |
| Email address | |  |

**Sensitive Business Names**

Name(s) given may contain a word or expression that requires the FCA’s approval. Under the Company Act 2006, in this event firms must seek a view from the FCA before trading under or registering the business name containing these sensitive words. Using certain sensitive words related to financial services in a business name may give a misleading indication of what a business does. Further information can be accessed via the following link: <https://www.fca.org.uk/firms/firm-details/sensitive-business-names>

**1.20 Does the applicant firm intend to change the registered name given on the front of this form upon authorisation?**

No4Continue to Question 1.21

Yes4Give details below

|  |  |
| --- | --- |
| Name |  |

**1.21 Does the applicant firm intend to use any trading names as well as the name given on the front of this form?**

No4Continue to Question 1.22

Yes4Give details below

|  |  |
| --- | --- |
| Name |  |

**History of applicant firm**

**1.22 Has the applicant firm been refused – or had revoked – any licence, membership, authorisation, registration or other permission granted by a financial services regulator or government body in the UK or overseas?**

No

Yes

**1.23 Has the applicant firm, after making an application to a regulatory body for:**

• A licence

• Authorisation

• Registration

• Notification

• Membership, or

• Other permission granted by a regulatory body

**Decided not to proceed with it?**

No

Yes

**1.24 If the answer to Questions 1.22 or 1.23 is yes, please give a full explanation of the events in question below.**

**Make sure this includes:**

• The question number the event refers to

• The date of the event

• Any amounts involved

• The outcome, and

• An explanation of the circumstances.

|  |
| --- |
|  |

**Who controls (owns) the applicant firm?**

This section helps us understand who controls/owns the applicant firm i.e. its controllers and the relationships and close links the applicant firm has with other individuals or entities. Often there will be some overlap between the applicant firm’s controllers and close links. For example, an individual who owns or controls 10% or more of the voting rights or capital of the applicant firm is both a controller and a close link of that firm.

**1.25 Controllers and Close Links**

You must provide a structure chart of the applicant firm’s ownership and its close links. Where the applicant firm will be part of a group, please provide a structure chart clearly showing where the applicant firm will sit in the group structure and which entities and/or individuals will directly or indirectly own it.

**The structure chart should contain the following information:**

1. Full name of entity or individual controller (including, if an entity, its legal status)
2. Country of incorporation (for controllers other than individuals) or country of origin (for individuals)
3. Percentage of the shares or voting rights held in the applicant firm or in its parent entity
4. Nature of the relationship between the applicant firm and each close link (for example investor, founder, etc. and the influence they will have on the applicant firm)
5. Provide details of any information to suggest that a controller or a close link may prevent our effective supervision of the applicant firm

**Where it is not practical to include all this information on the chart, please provide the details on a separate sheet**

Group structure chart attached

Classification of groups form attached

**1.26 Controller Forms**

Applicant firms must submit with this application the appropriate Controller Forms for each of its controllers. Please also provide a copy of the latest financial statements for each controller if applicable (typically the accounts for the most recent reporting period). These forms can be found by following the link below:

<http://www.bankofengland.co.uk/pra/Pages/authorisations/newfirm/applying.aspx>

Controller application forms and where applicable, financial statements attached

Not applicable – no controllers

**The Money Laundering Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017**

**1.27 Will the applicant be required to comply with the Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017 and supervised by the FCA?**

No

Yes

Some applicants may also be subject to the Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017 in respect of other professional activities eg legal or accountancy activities. For these activities, applicant firms may have a different supervisor (e.g. the Solicitors Regulation Authority or the Institute of Chartered Accountants in England and Wales) under the Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017.

|  |  |
| --- | --- |
| 2 | **Regulatory business plan (scheme of operations)**  Why we ask the questions in this section  We need to know about the business that the applicant firm intends to carry on so that we can assess (i) the scope of the permission that it will need, and (ii) the adequacy of its resources and its suitability to carry on that business. |

**Background**

**2.1 Confirm that the applicant firm is:**

A body corporate entitled under the law of the place where its head office is situated to effect and carry out contracts of insurance and which plans to operate in the United Kingdom as a third country branch.

**2.1.1 What type of insurance business does the applicant firm underwrite?**

General insurance business (including reinsurance)

Long-term insurance business (including reinsurance)

Reinsurance only

**2.1.2 What type of insurance business does the UK branch propose to underwrite?**

General insurance business (including reinsurance)

Long-term insurance business (including reinsurance)

Reinsurance only

**2.1.3 What is the rationale for the UK branch application and what is the intended business strategy (including how this fits into the applicant firm’s/group's overall future strategy)?**

**2.1.4 Firms should include a scheme of operations, containing the content as described in Rule 5 in the Third Country Branches part of the PRA Rulebook, as part of their Regulatory Business Plan. Firms should also provide a copy of their current branch** **own risk and solvency assessment (ORSA) report.**

**Insurance activities**

**2.2 Describe the insurance activities that the applicant firm is proposing to conduct in the United Kingdom, including an explanation of how those activities relate to the business of the firm as a whole.**

**2.2.1 Is the UK branch proposing to underwrite direct motor liability business within the United Kingdom?**

No continue to question 2.2.2

Yes  please confirm the following:

the applicant firm is content for the PRAto share the contents of its application with the Motor Insurers Bureau (MIB).

**2.2.2 Is the UK branch proposing to write legal expenses insurance?**

No continue to question 2.2.3

Yes please provide details of the provisions that will be put in place to avoid conflicts of interest in line with Regulation 5 (arrangement for avoiding conflicts of interest) of the Insurance Companies (Legal Expenses Insurance) Regulations 1990.

**2.2.3 Describe the proposed sources of the insurance business written by the UK branch and provide an analysis of the approximate percentage from each source, split between sources in the United Kingdom and elsewhere, if there is any.**

**2.2.4 Will the applicant firm be using reinsurance (or similar risk mitigation techniques, such as an ISPV) to protect the insurance business it is proposing to underwrite?**

No continue to question 2.3

Yes please provide the following:

a full explanation of the proposed reinsurance strategy, including the guiding principles as to reinsurance, how the firm will address reinsurance counterparty risk, and the kind of reinsurance arrangements which the applicant firm proposes to make with ceding undertakings (see notes for further guidance)

**Corporate governance and non-financial resources**

**2.3 Please provide full details of the proposed UK branch management structure together with the reporting lines between the UK branch and the applicant firm.**

**2.3.1** **Please include an organogram for the UK branch showing all the functions and available resources required to conduct its proposed business. Please include how many staff will be located in the UK branch.**

**2.3.2 Provide a structure chart of the applicant firm’s Board and details of executive committees and membership.**

**2.3.3 Are there any associations that exist or will exist between a director or controller of the applicant firm and any person who will undertake material contracts with the applicant firm?**

Nocontinue to question 2.3.4

Yes please provide details clarifying the relationship

**2.3.4 Please provide details of all material outsourcing or sub-contracting arrangements applicable to the UK branch.**

* details of which functions will be outsourced
* background information on the parties to which functions will be outsourced
* details of how control over the outsourced functions will be maintained, including those persons at the UK branch and applicant firm who will be responsible for overseeing such arrangements and how performance will be monitored and controlled
* copies or drafts of all material outsourcing agreements

**Risk management and internal systems and controls**

**2.4 Describe the responsibilities and reporting lines for the following functions (this should include details of resource allocated as well as procedures and controls that will be implemented, for each function in relation to the UK branch):**

1. the internal audit function
2. actuarial function
3. risk management function
4. compliance function
5. financial reporting
6. Any other key function which is of specific importance to the management of the firm

**2.4.1 Provide details of the applicant firm’s intended risk profile, risk appetite, and risk tolerance limits, highlighting where risks for the UK branch are different from those for the firm as a whole.**

**2.4.2 How will risks be identified, managed, mitigated and monitored?**

**2.4.3 Provide details of the management information that will be provided regularly to the board, key internal committees and key individuals relevant to the risks borne by the UK branch.**

**2.4.4 In the event of the applicant firm winding up its operations, please provide an assessment of how policyholders of the UK branch will be treated compared to all other policyholders. Please include any circumstances where UK branch policyholders will be treated less favourably than other policyholders with respect to claims payments.**

**2.4.5 Please provide a summary of any compensation scheme applicable in the home jurisdiction, and whether this has any restrictions regarding policyholders outside the jurisdiction.**

**2.4.6 Provide details of the IT business continuity and the disaster recovery plans the applicant firm will put in place to ensure business continuity.**

**Complex IT systems**

**2.5 Are the applicant firm's IT systems complex?**

**Please complete** **the IT self-assessment questionnaire and if appropriate the Detailed IT controls form, which can be accessed via the following link:**

<http://www.bankofengland.co.uk/pra/Pages/authorisations/newfirm/applying.aspx>

**Regulatory reporting**

All regulated firms are required to supply regular regulatory reports for UK branch activities only.

**2.6 Does the applicant firm and the UK branch have financial records able to distinguish between business in the applicant firm and UK branch?**

Yes

No

**2.6.1 Does the applicant firm and the UK branch agree to provide the correct regulatory reports in a timely manner?**

Yes

No

**2.6.2 Does the applicant firm and the UK branch agree to provide any other reasonable information relating to the UK branch in a timely manner?**

Yes

No

|  |  |
| --- | --- |
| 3 | **Scope of Permission required**  **Why we ask the questions in this section**  If we grant authorisation to the applicant firm, we will issue a Scope of Permission notice. This sets out:  • the regulated activities the applicant firm is authorised to carry on  • for each regulated activity, the investment types (ie classes of business) and the client types for which the applicant firm is authorised  • for each regulated activity, any limitations attaching to it and  • any requirements on the applicant firm  **It is the applicant firm's responsibility to ensure that the Scope of Permission it applies for will cover all the regulated activities it is seeking to carry on.** |

**The Scope of Permission requested by applicant firm should correspond with the description of its proposed business in Section 1 and the classes of business for which it is authorised in its home state. If it is not clear how it does so, we will ask you about this.**

**Insurance business**

**3.1 Regulated activities**

You must confirm that the applicant firm is seeking permission to carry on both or one of the regulated activities below:

Effecting contracts of insurance

Carrying out contracts of insurance

**3.1(a) Standard requirement – reinsurance business only**

As a matter of course, a standard requirement is added to firms that engage in reinsurance business only.

**If applicable, you must confirm that the applicant firm agrees to this standard requirement:**

Yes

**3.1.1** **Investment types**

You must indicate in which classes of business the applicant firm is seeking to carry on the regulated activities of effecting contracts of insurance and carrying out contracts of insurance:

General insurance contract Long-term insurance contract

Accident  Life and annuity

Sickness  Marriage or the formation of a civil

Land vehicles partnership and birth

Railway rolling stock  Linked long-term

Aircraft  Permanent health

Ships  Tontines

Goods in transit  Capital redemption

Fire and natural forces  Pension fund management

Damage to property  Collective insurance

Motor vehicle liability  Social insurance

Aircraft liability

Liability of ships

General liability

Credit

Suretyship

Miscellaneous financial loss

Legal expenses

Assistance

**You must confirm that the applicant firm has permission for these classes of business in its home state:**

Yes

**3.1.2 Client types**

**You must indicate how your customers will be categorised, in terms of regulatory classification:**

Retail

Professional

Eligible counterparty

All

**Ancillary deposit-taking business**

**3.2 As a matter of course, you will also require the regulated activity of ‘Accepting Deposits’. Please confirm that you are content for this activity to be included in your Scope of Permission Notice.**

No 4please provide your rationale for not requiring this regulated activity

Yes4continue to question 3.2.1

**3.2.1 Standard limitation – deposit taking activities (insurance)**

As a matter of course, a standard limitation (Limited to accepting deposits in the course of carrying on insurance business for which the firm holds a permission) will be attached to the regulated activity of ‘Accepting Deposits’.

**You must confirm that the applicant firm agrees to this standard limitation:**

Yes

**Insurance distribution business**

**3.3 Will the applicant firm be conducting insurance distribution business?**

No continue to question 3.4

Yes continue to question 3.3.1

**3.3.1 Regulated activities**

**Is the applicant firm proposing to carry on the regulated activity of ‘making arrangements with a view to transactions in investments’?**

No continue to question 3.3.4

Yes continue to question 3.3.2

**3.3.2 Investment types**

**You must tick the types of investments below**

Non-investment insurance contracts

**3.3.3 Client types**

**You must tick the client type(s) which relates to your business:**

Commercial  
 Retail (non-Investment insurance)

**3.3.4 Regulated activities**

**Is the applicant firm proposing to carry on the regulated activity of ‘arranging (bringing about) deals in investments’?**

No continue to question 3.3.7

Yes continue to question 3.3.5

**3.3.5 Investment types**

**You must tick the types of investments below:**

Non-investment insurance contracts

**3.3.6 Client types**

**You must tick the client type(s) which relates to your business:**

Commercial

Retail (non-investment insurance)

**3.3.7 Regulated activities**

**Is the applicant firm proposing to carry on the regulated activity of ‘advising on investments (except on pension transfer and pension opts outs)’?**

No continue to question 3.3.10

Yes continue to question 3.3.8

**3.3.8 Investment types**

**You must tick the types of investments below:**

Non-investment insurance contracts

**3.3.9 Client types**

**You must tick the client type(s) which relates to your business:**

Commercial

Retail (non-investment insurance)

**Designated Investment Business**

**3.4 Will the applicant firm be conducting designated investment business?**

No Continue to question 3.5

Yes Continue to question 3.4.1

See notes

**3.4.1 Regulated activities**

**Is the applicant firm proposing to carry on the regulated activity of ‘making arrangements with a view to transactions in investments’?**

No Continue to question 3.4.4

Yes Continue to question 3.4.2

**3.4.2 Investment types**

**You must tick the types of investments below:**

|  |  |  |  |
| --- | --- | --- | --- |
|  | Certificates representing certain security |  | Rights to or interests in investments |
|  | Commodity future |  | Rights to or interests in investments (contractually-based investment) |
|  | Commodity option and option on commodity future |  | Rights to or interests in investments (security) |
|  | Contract for differences (excluding a spread bet and a rolling forex contract |  | Shares |
|  | Funeral plan contracts |  | Spread Bet |
|  | Future (excluding a commodity future and rolling forex contract) |  | Rolling Spot Forex |
|  | Government and Public Security |  | Stakeholder pension scheme |
|  | Life Policies |  | Warrant |
|  | Non-investment insurance contracts |  | Unit |
|  | Option (excluding a commodity option) |  | Personal Pension scheme |
|  | Debenture |  | Alternate Debenture |

**3.4.3 Client types**

**You must tick the client type(s) which relates to your business:**

|  |  |
| --- | --- |
|  | Retail (investment) |
|  | Retail (non-investment insurance) |
|  | Professional |
|  | Eligible counterparty |

**3.4.4 Regulated activities**

**Is the applicant firm proposing to carry on the regulated activity of ‘arranging (bringing about) deals in investments’?**

No Continue to question 3.4.7

Yes Continue to question 3.4.5

**3.4.5 Investment types**

**You must tick the types of investments below:**

|  |  |  |  |
| --- | --- | --- | --- |
|  | Certificates representing certain security |  | Rights to or interests in investments |
|  | Commodity future |  | Rights to or interests in investments (contractually-based investment) |
|  | Commodity option and option on commodity future |  | Rights to or interests in investments (security) |
|  | Contract for differences (excluding a spread bet and a rolling forex contract |  | Shares |
|  | Funeral plan contracts |  | Spread Bet |
|  | Future (excluding a commodity future and rolling forex contract) |  | Rolling Spot Forex |
|  | Government and Public Security |  | Stakeholder pension scheme |
|  | Life Policies |  | Warrant |
|  | Non-investment insurance contracts |  | Unit |
|  | Option (excluding a commodity option) |  | Personal Pension scheme |
|  | Debenture |  | Alternate Debenture |

**3.4.6 Client types**

**You must tick the client type(s) which relates to your business:**

|  |  |
| --- | --- |
|  | Retail (investment) |
|  | Retail (non-investment insurance) |
|  | Professional |
|  | Eligible counterparty |

**3.4.7 Regulated activities**

**Is the applicant firm proposing to carry on the regulated activity of ‘advising on investments (except on pension transfer and pension opts outs)’?**

No Continue to question 3.4.10

Yes Continue to question 3.4.8

**3.4.8 Investment types**

**You must tick the types of investments below:**

|  |  |  |  |
| --- | --- | --- | --- |
|  | Certificates representing certain security |  | Rights to or interests in investments |
|  | Commodity future |  | Rights to or interests in investments (contractually-based investment) |
|  | Commodity option and option on commodity future |  | Rights to or interests in investments (security) |
|  | Contract for differences (excluding a spread bet and a rolling forex contract |  | Shares |
|  | Funeral plan contracts |  | Spread Bet |
|  | Future (excluding a commodity future and rolling forex contract) |  | Rolling Spot Forex |
|  | Government and Public Security |  | Stakeholder pension scheme |
|  | Life Policies |  | Warrant |
|  | Non-investment insurance contracts |  | Unit |
|  | Option (excluding a commodity option) |  | Personal Pension scheme |
|  | Debenture |  | Alternate Debenture |

**3.4.9 Client types**

**You must tick the client type(s) which relates to your business:**

|  |  |
| --- | --- |
|  | Retail (investment) |
| ☒ | Retail (non-investment insurance) |
|  | Professional |
|  | Eligible counterparty |

**3.4.10 Regulated activities**

**Is the applicant firm proposing to carry on the regulated activity of ‘dealing in investments as principal’?**

No Continue to question 3.5

Yes Continue to question 3.4.11

**3.4.11 Investment types**

**You must tick the types of investments below:**

|  |  |  |  |
| --- | --- | --- | --- |
|  | Certificates representing certain security |  | Rights to or interests in investments |
|  | Commodity future |  | Rights to or interests in investments (contractually-based investment) |
|  | Commodity option and option on commodity future |  | Rights to or interests in investments (security) |
|  | Contract for differences (excluding a spread bet and a rolling forex contract |  | Shares |
|  | Funeral plan contracts |  | Spread Bet |
|  | Future (excluding a commodity future and rolling forex contract) |  | Rolling Spot Forex |
|  | Government and Public Security |  | Stakeholder pension scheme |
|  | Life Policies |  | Warrant |
|  | Non-investment insurance contracts |  | Unit |
|  | Option (excluding a commodity option) |  | Personal Pension scheme |
|  | Debenture |  | Alternate Debenture |

**3.4.12 Client types**

**You must tick the client type(s) which relates to your business:**

|  |  |
| --- | --- |
|  | Retail (investment) |
|  | Retail (non-investment insurance) |
|  | Professional |
|  | Eligible counterparty |

**3.4.13 Standard limitation – investment activity in rights to or interests in investments**

As a matter of course, a standard limitation on investment activity in rights to or interests in investments (security and/or contractually based, as appropriate) is attached to each regulated activity for designated investment business that a firm is authorised to carry on.

**Please confirm that the applicant firm wants us to attach this limitation to each regulated activity specified in respect of its designated investment business.**

Yes

**Agreeing to carry on a regulated activity**

Under the permission regime, 'agreeing to carry on a regulated activity' is a regulated activity in its own right. If the applicant firm is proposing to carry on the regulated activity of 'dealing in investments as principal' and any of the insurance distribution activities then, as a matter of course, it will also carry on this regulated activity (which will be limited to agreeing to carry on only the other regulated activities specified in the applicant firm's Scope of Permission Notice).

**You must confirm that the applicant firm requests permission to carry on the regulated activity of 'Agreeing to carry on a regulated activity':**

Yes Continue to question 3.5

No Continue to question 3.6

**3.5 Standard limitation – Agreeing to carry on a regulated activity**

As a matter of course, a standard limitation (the firm can only agree to carry on the regulated activities specified in this Notice) will be attached to the regulated activity of ‘Agreeing to carry on a regulated activity’.

**You must confirm that the applicant firm agrees to this standard limitation:**

Yes

**3.6 Consumer credit activities**

**Credit broking**

No

Yes see requested requirements for consumer credit below

**Debt collecting**

No

Yes see requested requirements for consumer credit below

**Entering into a regulated credit agreement as lender (excluding high cost short-term credit, bill of sale, loan agreement and home credit loan agreements)**

No

Yes

**Exercising or having the right to exercise the lender’s rights and duties under a regulated credit agreement (excluding high-cost short-term credit, bill of sale, loan agreement and home credit loan agreements)**

No

Yes

**Requested requirements for consumer credit**

Will the firm be canvassing any regulated borrower-lender-supplier agreements or regulated consumer hire agreements it supplies for which it carries out broking activities off trade premises?

Yes

No4the following requirement must be included in the applicant’s scope of permission:

**Not permitted to canvass off trade premises**

The firm is not permitted to canvas regulated borrower-lender-supplier agreements or regulated consumer hire agreements off trade premises.

**Any other regulated activities**

**3.7 Will the applicant firm be carrying on any other regulated activity?**

No Continue to question 3.8

Yes Please provide the following:

* **the regulated activity the applicant firm is proposing to undertake**
* **the investment type that the applicant will be dealing in**
* **the customer type**

**Any other regulated activities**

**3.8** **Do you intend to approve any financial promotions in accordance with section 21 of the Financial Services and Markets Act 2000 on behalf of unauthorised persons?**

No

Yes

|  |  |
| --- | --- |
| 4 | **Financial resources**  **Why we ask the questions in this section**  All authorised firms must meet the applicable prudential requirements on a worldwide basis. We need to be satisfied that the applicant will meet these requirements, both at the date of authorisation and on an ongoing basis |

**Prudential sub-categories**

The prudential category for all insurance companies is ‘Insurer’. The prudential requirements that will apply to the applicant firm will depend upon its prudential sub-category. Its prudential sub-category will be determined by its Scope of Permission, which will in turn be determined by its proposed business.

**4.1 Which prudential sub-category applies to the applicant firm?**

General insurer

Long-term Insurer

**Own funds**

The applicant firm must provide details (amount and type) of its source of own funds.

**4.2 Applicant firms must provide the following:**

Please complete and submit the FCA financial analysis template, which can be accessed via the following link:  [Financial Analysis Template (xlsx)](https://www.fca.org.uk/publication/forms/financial-analysis-template-2.xlsx).

Financial projections for the UK branch for three years on a

best estimate basis  Attached

Confirmation the applicant firm holds a deposit as security in the UK with a CRD   
 credit institution, assets as set out in the Third-Country Branches part of the  
 PRA Rulebook (except where the applicant firm is applying to establish a pure   
 reinsurance branch).  Attached

**4.2.1 Applicant firms must provide the following:**

A description of the types of the financial resources designed  Attached

to cover the UK branch provisions.

A copy of the SCR calculation for the applicant firm  Attached

A description of the applicant firm's proposed investment strategy,  Attached

including any intended use of derivatives that apply to the UK branch

If the applicant firm is part of an insurance group then it must  Attached

provide a copy of the groupSCR calculation.

|  |  |
| --- | --- |
| 5 | **Senior management**  Why we ask the questions in this section  We must be satisfied that the applicant firm has staff of adequate quantity and quality (skills and experience at all levels) to ensure that it meets and will continue to meet PRA and FCA threshold conditions. |

**Senior management functions (SMF)**

**5.1 List the names of the individual/s who will perform senior management functions of the branch.**

|  |  |  |
| --- | --- | --- |
| Senior management function | Name of individual | Where will the individual be located? |
| SMF |  |  |
| SMF |  |  |
| SMF |  |  |
| SMF |  |  |
| SMF |  |  |
| SMF |  |  |
| SMF |  |  |
| SMF |  |  |
| SMF |  |  |
| SMF |  |  |
| SMF |  |  |

**5.1.1 Please fill in a ‘Form A’ - Application for each individual who will be performing a senior manager function that you have listed above.**

How many ‘Form A - Application to perform a controlled function’ are being sent with this application?

|  |
| --- |
|  |

**5.1.2 Please provide the name of the individual that will have overall responsibility for insurance distribution.**

|  |
| --- |
|  |

**Key functions**

**5.2 List the names of the individuals who will be responsible for each identified ‘key function’ (other than the senior management functions above) at the UK branch, i.e. the ‘key function holders’, and also where they are based. An individual may perform more than one key function.**

**Fitness and propriety**

**5.3 The PRA and FCA will perform a fitness and propriety assessment of all key function holders, not just those who will hold senior management functions. Please confirm that the applicant firm has assessed each senior manager and key function holder as competent and experienced for their roles.**

Confirmed

**Notifiable individuals**

**5.4** 1) An overseas firm, which is not an incoming firm, must notify the FCA within 30 business days of any person taking up or ceasing to hold the following positions:

(a) the firm's worldwide chief executive (that is, the person who, alone or jointly with one or more others, is responsible under the immediate authority of the directors for the whole of its business) if the person is based outside the United Kingdom;

(b) the person within the overseas firm with a purely strategic responsibility for UK operations;

(c) the authorised UK representative (who is authorised to act generally, and to accept service of any document, on behalf of the firm).

(2) The notification in (1) must be submitted in the form set out in Form F (SUP 15 Ann 2). However, if the person is an approved person, notification giving details of his name, the approved person's individual reference number and the position to which the notification relates, is sufficient.

|  |  |
| --- | --- |
| 6 | **Compliance arrangements**  **Why we ask the questions in this section**  The applicant firm must demonstrate that it has the appropriate compliance arrangements in place to satisfy its regulatory obligations, and appropriate internal audit arrangements to adequately assess its risk management, systems and controls on an ongoing basis. The applicant firm’s policies must be appropriate to its proposed business. |

The FCA uses judgment to supervise against a framework of principles and rules that represent minimum standards of conduct. The firms that we regulate and their people are responsible for ensuring that they act in accordance with our principles and rules. We expect firms and their employees to meet these standards and hold them to account when they fail to meet them.

**Compliance arrangements**

You are not required to send compliance procedures manual with this application but the applicant firm must be able to produce a copy at any time while the PRA and FCA are assessing the application, or in the future.

The applicant firm must ensure that it establishes and adopts compliance procedures to comply with the relevant rules in the PRA Rulebook and FCA Handbook that applies to the type of business it is proposing to carry on via the UK branch. Each compliance procedure should identify and address the applicant firm's obligations in the PRA Rulebook and FCA Handbook.

**6.1 You must confirm the UK branch of the applicant firm has in place documented compliance procedures that relate specifically to the regulated business for which it is seeking permission.**

Yes

The applicant firm's documented compliance procedures are not in place at the time of submission of this application but will be in place prior to authorisation.

**6.1.1 You must attach provide details of the applicant firm’s compliance structure and resources including how they pertain to the UK branch.**

**Compliance monitoring programme**

**6.2 You must confirm the applicant firm has in place a documented compliance monitoring programme,** **for the UK branch, for the 12 months after authorisation.**

Yes

The applicant firm's documented compliance monitoring programme is not in place at the time of  
 submission of this application, but will be in place prior to authorisation.

**Financial crime**

General insurers are not subject to Anti-Money Laundering (AML) rules, see notes for further details.

**6.3 Please describe the steps the applicant firm has put in place, including for the UK branch, to counter the risks that it might be used by others to further financial crime (this includes any offence involving a) fraud or dishonesty, b) misconduct in, or misuse of information relating to, financial markets or c) handling the proceeds of crime). Where relevant, this should include but not be limited to the following:**

• the steps the applicant firm will take to ensure its Money Laundering Reporting Officer (MLRO) knows their duties and is able to perform their required function effectively

• the procedures that will be in place to ensure that the applicant firm will obtain sufficient evidence of the identity of all its clients

• the systems and controls that will be in place to ensure that know your business information (see SYSC 3.2.6) is made available to its MLRO

• the anti-money laundering training the applicant firm/UK branch will provide for its relevant staff

• the disciplinary procedures for any member of staff who fails to report promptly to the MLRO any suspicions or belief that money laundering is occurring

6.4 The Consumer Duty and Fair Treatment of Customers

**6.4.1** Please briefly describe the steps the applicant firm has put in place to show that it treats its customers fairly and complies with the consumer duty (please reference PROD or COBS / ICOBS rules and guidance as appropriate).

Please include the following:

1. When the applicant firm developed its business plan and products, how did it account for the fair treatment of customers and delivering good outcomes to customers impacted by the consumer duty? How are you are satisfied that those products meet customer needs.
2. How will the applicant firm demonstrate that it is treating customers fairly or consistently acting to deliver good outcomes to customers impacted by the consumer duty?
3. What has the applicant firm’s management identified as key risks to treating customer fairly or to delivering good outcomes to customers impacted by the consumer duty, and what action has been taken to mitigate these risks?
4. What Management Information will be produced to ensure that you are treating customers fairly or acting to deliver good outcomes to retail customers
5. How the applicant firm develops the competence and knowledge of its staff.

**6.4.2 Can you please confirm that you have the procedures in place to comply with the management information requirements in respect of TCF** **and the consumer duty?**

Yes  No

**6.4.3 Diversity & inclusion; Please confirm that you have a diversity, equity and inclusion policy?**

Yes  No

Please provide details of monitoring, MI etc

**6.4.4 Vulnerable Customers – please set out how vulnerable customers are identified, protected and provide details of internal controls for on-going monitoring.**

|  |  |
| --- | --- |
| 7 | **Fees and levies**  **Why we ask the questions in this section**  **Why we ask the questions in this section**  We require this information so we can calculate the applicant firm's annual fees for the PRA and FCA once they are authorised. We will also use this information to calculate the Financial Guidance Levies (FGL) and the levies for the Financial Ombudsman Service (FOS) and the Financial Services Compensation Scheme (FSCS). |

The permission we grant the applicant firm will allocate it to one or more fee blocks. Each fee block uses the tariff data provided in the sections below to calculate the applicant firm's regulatory fees and levies. The firm will be billed on the information supplied here for the first fee year of being authorised and in some cases also for the subsequent fee year.

Please note:

* When reporting monetary fee tariff data, firms should provide a projected valuation covering the first 12 months of new business it expects to undertake measured according to the relevant tariff base(s). See FEES 4.2.7E to 4.2.7G of the FCA Handbook <https://www.handbook.fca.org.uk/handbook/FEES/4/2.html>.
* Monetary figures must be denominated in **GBP**. Please round your answers up for this section to the nearest whole number. **If the answer is 'nil' please write 'nil' – do not leave it blank.**
* Take care to be as accurate as possible - a poor estimate or forecast is unlikely to be grounds to revise fees at a later stage.

FEES 4 Annex 1A of the FCA Handbook has detailed notes on the fee blocks and tariff bases. Please refer to the notes that accompany this form before answering the questions in this section.

**Regulatory fees**

**7.1 Fee-block A.3 – Insurers – General**

**In relation to general insurance business, how much total gross written premium income does the firm estimate it will receive for the first year of its new business?**

|  |  |
| --- | --- |
| Amount |  |
| Confirm amount in words |  |

**In relation to general insurance business, how much best estimate liabilities does the firm estimate it will have, as at the end of the first year of its new business?**

|  |  |
| --- | --- |
| Amount |  |
| Confirm amount in words |  |

**7.2 Fee-block A.4 – Insurers – Life**

**For life insurance business, how much gross written premium income does the firm estimate it will receive for the first year of its new business?**

**Include only 65% of unit linked business (PRA fees)**

|  |  |
| --- | --- |
| Amount |  |
| Confirm amount in words |  |

**Include 100% of unit linked business (FCA fees)**

|  |  |
| --- | --- |
| Amount |  |
| Confirm amount in words |  |

**For life insurance business, how much best estimate liabilities does the firm estimate it will have, as at the end of the first year of its new business?**

**Include only 65% of unit linked business (PRA fees)**

|  |  |
| --- | --- |
| Amount |  |
| Confirm amount in words |  |

**Include 100% of unit linked business (FCA fees)**

|  |  |
| --- | --- |
| Amount |  |
| Confirm amount in words |  |

**Financial Ombudsman Service levy**

For the purposes of the Ombudsman Service general levy, a firm will fall into one or more industry blocks depending on the business activities it has permission for. This levy only covers business conducted with **consumers**. As a result, the data reported under the Ombudsman Service levy can be lower than that reported under the Regulatory fees. The Handbook Glossary defines ‘relevant business’ as business done **with consumers only**. If the applicant firm does not conduct any business with eligible complainants it may apply for Ombudsman Service exemption (see Question 7.8).

**7.3 Fee-block I002 – Insurers - General**

**For general insurance business, how much relevant annual gross premium income does the firm estimate it will receive for the first year of authorisation?**

|  |  |
| --- | --- |
| Number |  |
| Confirm number in words |  |

**7.4 Fee-block I004 – Insurers - Life**

**For life insurance business, how much relevant adjusted annual gross premium income does the firm estimate it will receive for the first year of authorisation?**

|  |  |
| --- | --- |
| Amount | £ |
| Confirm amount in words |  |

**Financial Services Compensation Scheme (FSCS) levy**

The FSCS levy only covers business that could give rise to a protected claim from an eligible claimant. As a result, the data reported under the FSCS levy can be lower than that reported under the Regulatory fees. If the applicant firm does not conduct any business that could give rise to a protected claim from an eligible claimant, it may apply for FSCS exemption (see Question 7.7).

Newly authorised firms are not liable to contribute towards the FSCS specific and compensation costs in the first fee year. We will only use the information here for calculating the FSCS levy in the second fee year where a firm obtains authorisation in the last quarter of the fee year.

**7.5 Fee-block SB01 – Insurers - General**

**For general insurance business, how much relevant net premium income does the firm estimate it will receive for the first year of authorisation?**

|  |  |
| --- | --- |
| Amount |  |
| Confirm amount in words |  |

**For general insurance business, how much how much eligible liabilities does the firm estimate it will have, as at the end of the first year of authorisation?**

|  |  |
| --- | --- |
| Amount |  |
| Confirm amount in words |  |

**7.6 Fee-block SC01 – Insurers - Life**

**For life insurance business, how much relevant net premium income does the firm estimate it will receive for the first year of authorisation?**

|  |  |
| --- | --- |
| Amount |  |
| Confirm amount in words |  |

**For life insurance business, how much eligible liabilities does the firm estimate it will have, as at the end of the first year of authorisation?**

|  |  |
| --- | --- |
| Amount |  |
| Confirm amount in words |  |

**Declaration of FSCS and FOS exemption**

Please note that if the applicant firm will carry on business with private customers then this exemption is unlikely to be available. This is because private customers are likely to qualify as eligible claimants and/or complainants.

**7.7** **FSCS Exemption – if the firm will not carry on business that could give rise to a protected claim by an eligible claimant and does not foresee doing so in the immediate future, please tick the box below.**

Applicant firm is FSCS exempt

**7.8 FOS Exemption – if the firm will not carry on business with eligible complainants and do not foresee doing so in the immediate future, please tick the box below.**

Applicant firm is FOS exempt

**Online invoicing**

Online invoicing gives you access to your fees account via the web giving you:

* easy access to view all transactions on your account
* immediate email notification of new invoices and credit notes
* access to view, download (pdf) and print invoices and credit notes
* ability to query invoices online and receive responses by email
* opportunity to register multiple users to access your fees information
* report fee tariff data online
* a paperless ‘green’ process, reducing printing and postage costs

**Online invoicing registration**

Once your firm is authorised you will be automatically registered using your principal place of business email address and provided with an access code. You can then also request access for further users.

|  |  |
| --- | --- |
| 8 | **Fee, checklist & declaration**  **This checklist and declaration form includes:**   * details about the application fee and how to submit the application * a checklist of documents you need to send us with this application * the declaration |

**Submitting an authorisation application and the fee.**

**The FCA and PRA fees are calculated separately but are aggregated to provide the final sum submitted to the FCA.**

**The FCA application fee falls into FCA Category 7.**

Please refer to FEES 3 Annex 1AR for the details of the amount chargeable for each category - [https://www.handbook.fca.org.uk/handbook/FEES/3/Annex1AR.html](https://www.handbook.fca.org.uk/handbook/FEES/3/Annex1A.html)

**The PRA fee falls into category A3 or A4,** for the details of the amount chargeable see link below:

[Fees | Prudential Regulation Authority Handbook & Rulebook (prarulebook.co.uk)](https://eur01.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.prarulebook.co.uk%2Fpra-rules%2Ffees%2F12-08-2024&data=05%7C02%7Charjinder.kandola%40fca.org.uk%7Cdf37cc9439e34990736c08dcbb704472%7C551f9db3821c44578551b43423dce661%7C1%7C0%7C638591338089429530%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C0%7C%7C%7C&sdata=rvz7gIlPKhfNFy1m%2BM5S6GiJ98NXMIB%2FYCsNWp8mM6g%3D&reserved=0).

**8.1 To submit an application, firms will need to follow the following steps:**

* Firms will need to send an email with an electronic copy of their application to the PRA at the following mailbox: [NewFirmAuthorisation@bankofengland.co.uk](mailto:NewFirmAuthorisation@bankofengland.co.uk)
* If the file size exceeds 25MB please use multiple emails to accommodate your submission.

**Fee**

The preferred method for payment of fees is via BACS, however cheques are also accepted. Please refer to [FEES 3.2.3](https://www.handbook.fca.org.uk/handbook/FEES/3/2.html) in the FCA Handbook for more information.

**BACS method**

Please make the payment to the FCA using the details below:

Account name: FCA Collection account  
Bank name: Lloyds Bank  
Account number: 00828179  
Sort code: 30-00-02  
Swift code: LOYD GB 2LCTY  
Iban code: GB68 LOYD 3000 0200 8281 79.

When you make the payment, please reference it with the following: Title: “New authorisation application” and the “firm name” (Name of the firm applying for authorisation).

Please then email your remittance advice and payment details to:

[fcafees@fca.org.uk](mailto:fcafees@fca.org.uk) & [NewFirmAuthorisation@bankofengland.co.uk](mailto:NewFirmAuthorisation@bankofengland.co.uk)

**Cheque method**

The cheque should be sent to the PRA at the following address: **Prudential Regulation Authority, Authorisations, 20 Moorgate, London, EC2R 6DA** but should be made payable to the Financial Conduct Authority as the scheme administrator (please note the FCA cannot accept post-dated cheques) and write the name of the ‘Applicant firm’ and title ‘Application for authorisation’ on the reverse of the cheque. The cheque should also be accompanied by a covering letter.

**Documents included with this application**

You must confirm the documents you have sent in this application below:

**8.2 This 'application for authorisation' pack consists of the following documents.**

|  |  |  |  |
| --- | --- | --- | --- |
| Controllers forms | Number enclosed   |  |  | | --- | --- | |  |  | |
| Form A for senior managers | Number enclosed   |  |  | | --- | --- | |  |  | |

**8.3 List of supporting documents**

**Please list any other documents you have provided.**

|  |
| --- |
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**8.4 Please provide any comments on supporting documents if necessary.**

|  |
| --- |
|  |

**Other information**

**8.5 If there is anything else you would like to tell us about this application please give details below.**

|  |
| --- |
|  |

Declaration

It is a criminal offence to – knowingly or recklessly – give us information that is false, misleading or deceptive.

If any information is inaccurate or incomplete this application may take longer to be processed.

**8.6 You must notify the PRA and FCA immediately of any significant change to the information provided. If you do not, the application may take longer to be processed. It could also call into question the applicant firm's suitability to be authorised.**

**D1** I am authorised to make this application for authorisation on behalf of the applicant firm named on the front of this form.

**D2** I attach the documents requested and I have taken all reasonable steps to ensure they are correct.

**D3** I confirm that the information in this application is accurate and complete to the best of my knowledge and belief.

**D4** I authorise the PRA and FCA to make such enquiries and to seek such further information as they think appropriate to verify the information given on this form.

**D5** I understand that the PRA and FCA may require the applicant firm to provide further information or documents at any time after I have sent this application and before the applicant firm has been authorised.

**Who must sign the declaration?**

This declaration must be signed by two directors of the applicant firm.

**Signature one Signature two**

|  |  |  |  |
| --- | --- | --- | --- |
| Name |  |  |  |

|  |  |  |  |
| --- | --- | --- | --- |
| Position |  |  |  |

|  |  |  |  |
| --- | --- | --- | --- |
| Signature |  |  |  |

|  |  |  |  |
| --- | --- | --- | --- |
| Date | dd/mm/yy |  | dd/mm/yy |