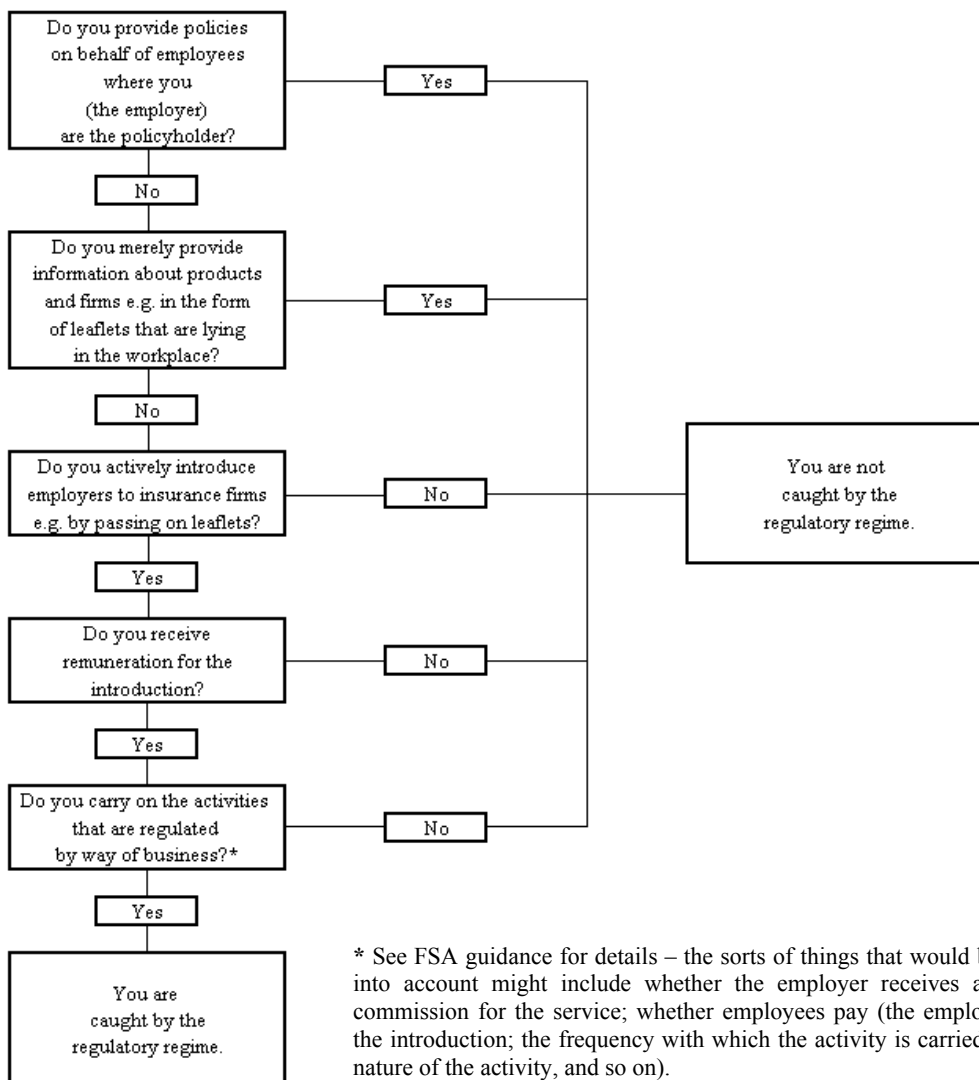




## Introducing

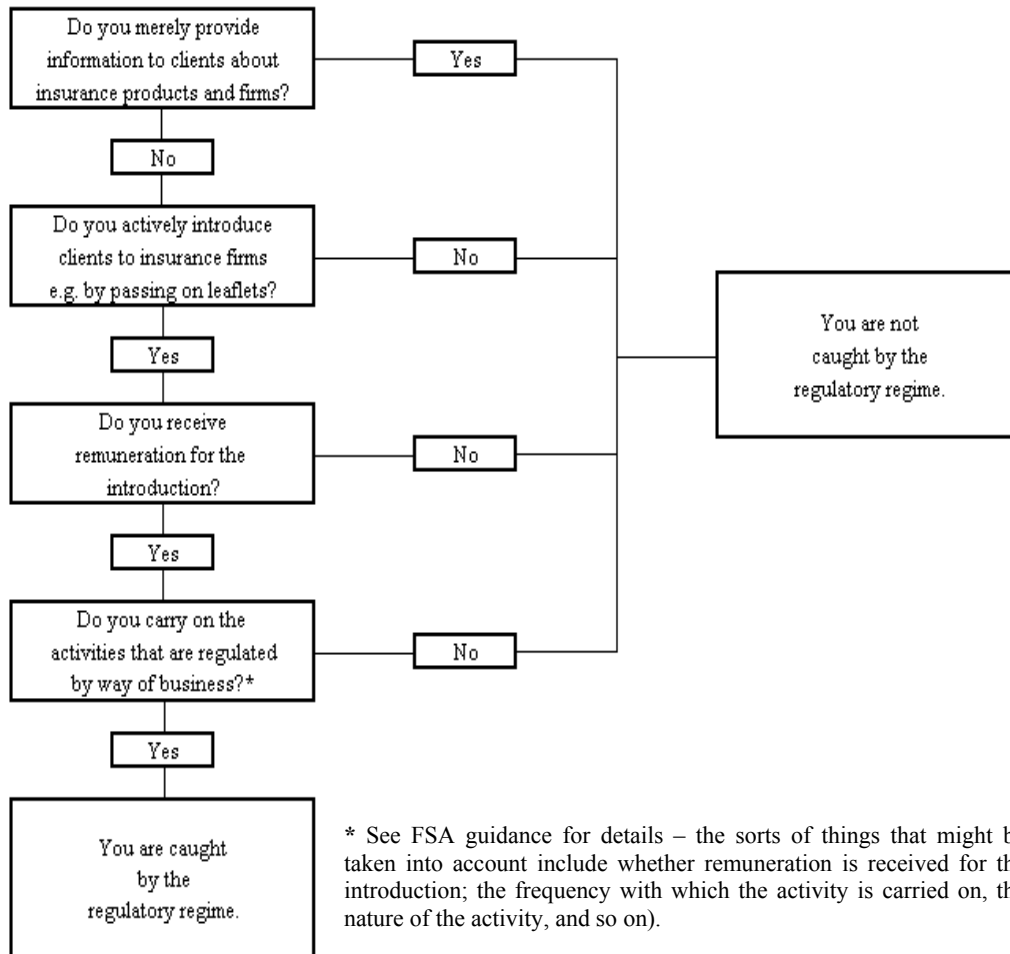
### Employers

This tree addresses the position of employers who **only** introduce; employers who carry on other activities in relation to a contract of insurance on behalf of their employees (e.g. arranging the terms of the cover, advising their employees as to the merits of entering into a contract of insurance) should see the 'Overview' tree.



To sum up, if an employer actively introduces employees to an insurance provider and receives remuneration for doing so, the employer is likely to be caught by the regulatory regime and will need seek permission from the FSA.

## Introducers



To sum up, if a professional actively introduces clients to insurance advisors or firms for remuneration as part of their normal services, they are liable to be caught by the regulatory regime and will need to seek permission from the FSA.