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## **FCA Publishes Second IDD Policy Statement**

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As the implementation date for the Insurance Distribution Directive (IDD) approaches, the FCA has published the second of its three policy statements on the implementation of IDD, <u>PS17/27</u>. This policy statement contains near-final amendments to the FCA's rules to enable firms to be able to prepare based on the substance of what the final versions are expected to look like.

The areas covered by this policy statement include:

- information disclosure requirements;
- the insurance product information document (IPID);
- conflicts of interest;
- product oversight and governance; and
- inducements in relation to insurance-based investment products.

The final policy statement on IDD implementation is expected to be published in January 2018.

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