

FCA & WIDER UK REGULATION

Weekly Regulatory Briefing

19 October 2026 | Revised edition 2

Consequential developments. Practical implications. Clear actions for your firm.

IN THIS EDITION

- Consumer Duty: fair-value findings and current insurance scope
- Benchmark governance and Market Watch monitoring lessons
- Motor-finance redress, COM001 and accessible complaints
- Sanctions, ICO enforcement and criminal-case read-across
- Conditional issuer/counterparty updates and FCA alert reconciliation

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Corrected edition: supersedes the earlier 19 October PDF and Horizon v1. Research window: 12-19 October 2026, including overlap with the previous edition.

BINDING LEGISLATION | SANCTIONS

New global human-rights sanctions regime is now in force

Publication: Made 12 October 2026; laid 13 October 2026; effective 15 October 2026

Status: Binding UK statutory instrument

Applies to: All UK persons and UK-authorized firms, including insurers, reinsurers, intermediaries, Lloyd's firms, MGAs, TPAs, principals, AR networks and consumer-credit firms.

WHAT HAPPENED

The Global Human Rights and International Humanitarian Law Sanctions Regulations 2026 revoke and replace the 2020 Global Human Rights regime. They retain asset-freeze prohibitions and add a broader policy basis covering serious violations of international humanitarian law and obstruction of humanitarian assistance. The regime extends across the UK and applies extra-territorially to UK persons in the usual sanctions framework.

Existing designations under the 2020 regime are treated as designations under the new instrument. Existing Treasury licences continue through transitional provisions where their authorised conduct would otherwise be prohibited. Firms should therefore avoid treating the replacement as a clean list reset, while still updating legal references, rule taxonomies and escalation materials.

Part 4A firms are expressly relevant firms for the reporting duties when information arises in the course of activity for which their permission is required. The core operational exposure remains end-to-end: customers, insureds, beneficiaries, claimants, loss payees, banks, owners and controllers can all affect whether premiums, claims, refunds or recoveries may proceed.

ACTION FOR FIRMS

This is an immediate legal change, even though many control steps resemble the former regime. RRCA can help update policy references and test whether screening, ownership/control analysis, claims handling and OFSI escalation work together.

- Replace 2020-regime references in sanctions policies, training, legal matrices and case templates with the 2026 instrument.
- Confirm screening providers carried forward all existing designations and mapped any new regime labels without suppressing alerts.
- Test when information obtained through regulated activity triggers freezing, non-dealing and OFSI reporting or licensing escalation.

Links: [UK SI 2026/1071](#) | [Relevant-firm scope](#) | [Transitional provisions](#)

BINDING IMPLEMENTATION | COMPLAINTS REPORTING

FCA publishes the COM001 data-capture journey

Publication: Flow diagram dated 15 October 2026; FCA page updated 16 October 2026

Status: Implementation guidance for final rules taking effect from 1 January 2027

Applies to: FCA-authorised firms subject to DISP, including insurance intermediaries, insurers, principal firms, consumer-credit and DPC/BNPL firms. Delegated handlers supply data where complaints are handled on a firm's behalf.

WHAT HAPPENED

The FCA has added a 13-page flow diagram for the new unified complaints return, COM001. It does not replace PS25/19 or the COM001 Data Reference Guide, but it shows how RegData will route firms through the nil-return declaration, sector selection, product or claim type, complaint cause, vulnerability, timeliness, redress and contextualisation fields.

For general insurance and pure protection, the flow distinguishes pure distributors from other firms and separates individual and group products. It captures issues including disclosure, advice, fair value, administration, claims handling, claim outcome and vulnerability. Consumer-credit reporting follows its own product and complaint taxonomy in the same return.

Current complaints returns apply through 31 December 2026. Firms must collect the new data points from 1 January 2027 for the first fixed period ending 30 June 2027. COM001 replaces five existing returns, including the consumer-credit complaints return. Principals remain responsible for complaint data generated through their AR arrangements.

ACTION FOR FIRMS

The diagram is now practical test material. Firms should dry-run real complaints through the branches rather than waiting for the RegData window or relying on current management-information headings.

- Map each complaint field and product category to a named source system, owner and validation rule before 1 January 2027.
- Run insurance, credit and AR complaint samples through the flow, including vulnerability, redress and claims-handling scenarios.
- Plan the final short-period legacy return and reconcile it to opening balances for the first COM001 reporting period.

Links: [COM001 flow diagram](#) | [FCA reporting page](#) | [PS25/19](#)

FCA STATEMENT | MOTOR-FINANCE REDRESS

Motor-finance challenge: keep preparing for redress

Publication: 13 October 2026

Status: Litigation update and FCA expectations under the remaining scheme rules

Applies to: Motor-finance lenders and affected complaint operations; brokers and principals with related exposures. No automatic extension to DPC/BNPL.

WHAT HAPPENED

The Upper Tribunal will hear challenges to the motor-finance compensation scheme from 16 to 26 February 2027. The FCA says the scheme is partially suspended, but firms must continue preparing and progress complaints as far as possible.

Lenders must comply with rules that remain operative, including certain letters to consumers not owed compensation. They must also plan for a scenario in which the scheme, or parts of it, is quashed and no complaint-handling pause remains. The FCA calls for financial provision and auditor engagement.

For RRCA clients, applicability depends on motor-finance activity and exposure. The general control lesson is to distinguish suspended obligations from continuing duties and to keep alternative complaint-resolution capacity ready.

ACTION FOR FIRMS

RRCA can help affected firms maintain a rule-status register and test redress, complaint staffing and funding under alternative litigation outcomes. DPC firms should not infer that their ordinary complaint deadlines are suspended.

- Map each scheme obligation to its live or suspended status and approve customer-letter controls.
- Model normal complaint volumes, response deadlines and redress funding if the pause ends without a scheme.
- Take the contingency plan and financial assumptions to the board and auditors; track the February hearing.

Links: [FCA statement and lender instructions](#)

FCA SUPERVISORY FINDINGS | CONSUMER DUTY READ-ACROSS

Consumer Duty: fair value must change outcomes

Publication: 15 October 2026

Status: Good and poor practice following a CFD-firm survey; no new rule

Applies to: Directly CFD manufacturers/distributors. Material read-across for retail insurers, brokers, MGAs, principals, TPAs and consumer-credit/DPC firms within the Duty.

WHAT HAPPENED

Following its earlier CFD review, the FCA surveyed 81 firms. It remained concerned about charges, their explanation and changes that improved compliance documentation without materially improving customers' position. Only 12% reported changing any charges.

The findings emphasise assessing the full cost of a product, using suitable comparators and explaining charges prominently in the customer journey. Merely putting information in terms and conditions is insufficient evidence of understanding.

For insurance and credit, RRCA's read-across is to test the cumulative effect of fees, commissions and ancillary charges against benefits, target-market needs and foreseeable harm. CFD-specific pricing and appropriateness requirements are not imported into insurance or DPC.

ACTION FOR FIRMS

RRCA can challenge fair-value files using actual customer journeys and outcomes. The review should explain why charges remain justified or what changed, rather than treating a signed assessment as the conclusion.

- Reconstruct total customer cost across insurer, broker, MGA, AR and finance-provider charges, where applicable.
- Challenge outlier charges and peer selections; record customer-benefit evidence and any repricing or product changes.
- Test whether customers understand material charges before commitment, including vulnerable-customer journeys.

Links: [FCA CFD good and poor practice](#)

FCA SUPERVISORY FINDINGS | GOVERNANCE READ-ACROSS

Benchmark governance: evidence challenge and follow-through

Publication: 12 October 2026; omitted from the previous edition and included in this correction

Status: Multi-firm review; sector findings with transferable lessons, not new universal rules

Applies to: Directly benchmark administrators. Read-across for boards of insurers, brokers, MGAs, principal networks, delegated handlers and credit firms, including international groups.

WHAT HAPPENED

The FCA reviewed board capability, challenge, delegation, information flows and governance assurance. Effective arrangements connected information to decisions, clear accountability and completed actions. Some records did not adequately show challenge, rationale or follow-up.

The review addresses multiple roles, conflicts, key-person dependency and local accountability within wider groups. It supports proportionate governance rather than prescribing one board structure or a uniform committee model.

For RRCA sectors, this is useful evidence for testing whether group oversight, delegated authority or outsourced compliance works at the regulated entity. A group policy or an action tracker alone does not show effective local challenge.

ACTION FOR FIRMS

RRCA can review a small sample of important decisions from initial MI through escalation, board challenge and implementation. This is particularly useful for owner-led firms, UK branches and principal/AR arrangements.

- Trace three material decisions through minutes, rationale, named owners and evidence of action closure.
- Map local/group decision rights, conflicting roles and escalation routes for ARs, underwriting and claims delegations.
- Test board packs and key-person cover against current risks; obtain independent challenge where responsibilities concentrate.

Links: [FCA benchmark-governance review](#)

FCA SUPERVISORY FINDINGS | FINANCIAL-CRIME CONTROLS

Market Watch 86: prove monitoring works in practice

Publication: 14 October 2026

Status: Supervisory findings; UK MAR duties apply only within their own scope

Applies to: Directly relevant market participants and retail securities brokers. Control read-across for fraud, sanctions and other monitoring in insurance, principals and credit firms.

WHAT HAPPENED

Visits to seven retail securities brokers found material weaknesses in alert decisions, surveillance-system understanding and senior-management oversight. All firms were required to improve; some faced skilled-person reviews.

The FCA identified thresholds that excluded relevant activity, reliance on vendor defaults and investigation practices biased towards closing alerts. The presence of an alert was sometimes mistaken for evidence of an effective control.

Insurance and credit firms can apply the operational lesson to their own screening and fraud controls. This does not make securities STOR duties or UK MAR suspicion tests interchangeable with sanctions reports or money-laundering SAR obligations.

ACTION FOR FIRMS

RRCA can test alert logic against real business risks and examine why cases were closed. The assurance question is whether the system can identify and escalate the relevant risk, including cases it currently fails to flag.

- Test vendor settings and exclusion thresholds using representative customer, transaction and fraud scenarios.
- Sample closed alerts for balanced evidence, documented rationale, escalation and independent quality assurance.
- Give senior managers MI on missed cases, calibration changes and remediation effectiveness, not just alert volumes.

Links: [FCA Market Watch 86](#)

ENFORCEMENT | DATA GOVERNANCE & SHADOW IT

ICO enforcement targets unapproved third-party technology

Publication: 14 October 2026

Status: ICO reprimand and enforcement notice; no new rule

Applies to: All target sectors using third-party platforms for onboarding, claims, fraud intelligence, sanctions, complaints, monitoring or customer support.

WHAT HAPPENED

The ICO reprimanded the Metropolitan Police Service and issued an enforcement notice after officers and staff used an unapproved retail-crime intelligence platform without adequate safeguards, governance or oversight. Around 500 accounts were created, 375 were actively used and personal data relating to 179 people was uploaded during January to September 2024.

The ICO found unlawful processing, inadequate technical and organisational measures, failure to follow technology assessment and approval controls, and failure to complete a data protection impact assessment before high-risk processing. It also found continuing weakness in ensuring that only approved third-party technology is used.

The direct action concerns policing, but the control lesson is highly transferable. Insurance and credit firms often share sensitive identity, claims, vulnerability, fraud and payment data with software providers, intelligence tools, portals and outsourced handlers. A procurement policy is ineffective if users can bypass it or retain unsupervised accounts.

ACTION FOR FIRMS

RRCA can help connect vendor due diligence, DPIAs, access governance and operational oversight. The priority is to identify platforms actually used, not merely those recorded in the approved supplier list.

- Compare identity-provider, claims, fraud, screening and complaint-tool access logs with the approved technology and supplier register.
- Require a DPIA and documented lawful-basis, data-sharing and retention assessment before enabling high-risk third-party processing.
- Disable orphaned or unapproved accounts and give senior management evidence of recurring access, deletion and supplier-control testing.

Links: [ICO enforcement announcement](#)

ENFORCEMENT READ-ACROSS | FINANCIAL CRIME

False documents and client losses: FCA fraud read-across

Publication: 13 October 2026; guilty pleas entered 12 October 2026

Status: Criminal case; sentencing due 10 December 2026; no new rule

Applies to: All target sectors where directors, employees, ARs, merchants, delegated handlers or introducers can create or approve documents, payment instructions or customer records.

WHAT HAPPENED

A director and a business operations manager at two authorised financial-advice firms pleaded guilty to fraud after four clients lost GBP2 million. The FCA says the conduct ran from January 2019 to January 2023 and involved false documents. The director also admitted money laundering after money was withdrawn from the firms for personal use.

The firms were not insurance or consumer-credit businesses, and the case creates no new rule. It is included because the control pattern is directly relevant: trusted insiders, falsified evidence, customer money, role concentration and the need to verify documents independently rather than accepting an internal explanation or apparently complete file.

Insurance intermediaries, principals and credit firms should consider where one person can originate, amend and approve a document or payment. High-risk examples include insurer confirmations, bordereaux, claims evidence, merchant refunds, commission statements, bank-detail changes, client-money reconciliations and AR onboarding material.

ACTION FOR FIRMS

RRCA can help convert the case into targeted financial-crime testing. The objective is not extra paperwork; it is independent evidence at points where a false document or insider override could move money or conceal customer harm.

- Identify document and payment workflows where one person can create, amend and approve without independent source verification.
- Sample insurer, claimant, merchant, AR and bank-detail evidence back to an external source, retaining the verification trail.
- Update fraud scenarios and staff training to cover forged documents, insider abuse, personal accounts and unexplained overrides.

Links: [FCA criminal case announcement](#)

COMPLAINTS COMMISSIONER | PRACTICAL CASE LESSONS

Accessibility, insurance complaints and authorisation evidence

Publication: Published 15 October 2026; underlying reports issued 17, 21 and 23 September 2026

Status: Independent complaint decisions and FCA response; no new DISP rule or firm enforcement finding

Applies to: Retail insurers, brokers, MGAs, TPAs, principals and credit firms; authorisation applicants for the fee-evidence lesson.

WHAT HAPPENED

In case 202500272, an accessible audio decision still relied on online links the complainant could not use. The FCA changed its internal guidance so linked material is also supplied accessibly. It accepted a recommendation to continue monitoring vulnerable-consumer outcomes.

Case 202600038 concerned a consumer seeking an FCA ruling on an insurance claim and further evidence. The complaint against the FCA was not upheld. The report did not decide the insurance claim: firms must not treat regulatory silence as clearance, or divert their own complaint investigation to the FCA.

Case 202500698 upheld the FCA's reliance on an applicant's estimated first-year income for fees, while recording a case-specific offer to recalculate. RRCA applicants should reconcile tariff data to the submitted application and preserve corrections; the case creates no general right to revised fees.

ACTION FOR FIRMS

RRCA can use the cases to test support journeys, delegated complaint responsibility and the evidence retained during authorisation. The Commissioner reviews the FCA; these are not FOS determinations against the firms concerned.

- Test accessible final responses together with every linked policy, explanation and referral document.
- Confirm who considers new claim evidence and owns the complaint across insurer, MGA and TPA; explain the correct FOS route.
- Reconcile forecast income, fee-block assumptions and final application fields; retain approval and amendment evidence.

Links: [FCA accessibility response](#) | [Insurance complaint report](#) | [Authorisation-fee report](#)

PRA PROPOSAL | DEADLINE 22 OCTOBER 2026

Friendly-society transfer consultation closes this week

Publication: Published 22 July 2026; consultation closes 22 October 2026

Status: Proposal; existing law and supervisory practice remain in force

Applies to: UK insurers and reinsurers involved in a friendly-society Part VIII amalgamation or transfer, including non-friendly-society transferees. Narrow read-across for advisers and transaction counterparties.

WHAT HAPPENED

CP12/26 proposes clearer PRA guidance on amalgamations and transfers under Part VIII of the Friendly Societies Act 1992. It would codify the usual sequence, early engagement, evidence on members' interests, the Instrument of Transfer, member communications, voting, representations and the PRA's confirmation assessment.

The proposals explain when the PRA may dispense with a transferee member vote and when it may require an independent actuary's report. They also clarify that a non-friendly-society transferee should comply with its own rules or governance framework and that firms' wider prudential obligations, including solvent-exit planning and regulatory reporting, continue during the transaction.

The PRA says the package mainly codifies current practice rather than creating materially new expectations. Final policy is expected before April 2027 and would take effect on publication. The immediate issue is whether firms and advisers with direct transaction experience have evidence to submit by Thursday 22 October.

ACTION FOR FIRMS

The item is targeted, not a universal insurer action. Firms contemplating a relevant transaction should focus any response on timing, member communications, actuarial evidence, conflicts and practical coordination with the PRA and overseas authorities.

- Identify planned or plausible transactions involving a friendly-society transferor and assess whether CP12/26 affects feasibility or sequencing.
- Submit evidence on member tracing, voting, conflicts, actuarial work and regulator coordination by 22 October 2026.
- For live transactions, confirm current Part VIII law and existing PRA expectations continue pending final policy.

Links: [PRA CP12/26](#)

STATUS CHECK | INSURANCE CLIENT CATEGORISATION

Consumer Duty scope: what is live and what is still proposed

Publication: Position verified 19 October 2026

Status: PS25/21 rules are live; CP26/23 proposals are not in force

Applies to: Insurance brokers, MGAs, Lloyd's firms, insurers, TPAs, principals and ARs assessing commercial customers, policyholders, policy stakeholders, overseas business and distribution chains.

WHAT HAPPENED

The insurance simplification rules in PS25/21 took effect on 9 December 2025. They introduced the larger commercial customer category and amended the current insurance and Consumer Duty perimeter. The Handbook category includes a charity with annual income of at least GBP6.5 million, a trust with net assets of at least GBP5 million, or an enterprise that is neither a micro-enterprise nor a small business.

For insurance, the Duty still depends on retail market business, not on a free-standing assumption that every commercial policy is outside scope. Current exclusions include specialist-risks business for commercial customers and general insurance business for a larger commercial customer, subject to the precise Handbook conditions. PROD 4 can still apply where another policyholder or policy stakeholder is a consumer, so the contracting entity alone may not end the analysis.

CP26/23 separately proposes removing business with non-UK customers from the Duty and clarifying complex distribution chains and reliance between firms. Those proposals are not live. The consultation is closed and the FCA expects a policy statement and any new rules in Q1 2027. Firms should not implement the proposed habitual-residence or distribution-chain changes as current law.

ACTION FOR FIRMS

RRCA can help apply the live test at product and policy level. The safest control separates customer size, product type, risk location, each policyholder or stakeholder, and each firm's role before deciding what is outside the Duty.

- Use the live larger-commercial-customer definition and retain evidence of the group, enterprise, charity or trust assessment.
- Identify every policyholder and policy stakeholder, not only the party arranging cover, before disapplying PROD 4 or Duty controls.
- Keep CP26/23 changes in a future-state register and wait for final rules before changing non-UK or distribution-chain scope.

Links: [PS25/21 final rules](#) | [Larger commercial customer](#) | [Current retail market business definition](#) | [CP26/23 proposals](#)

Targeted regulatory notes

ENFORCEMENT STATUS | SCREENING READ-ACROSS

LIBOR/EURIBOR bans revoked

Publication: 16 October 2026

Status: Reversal of individual regulatory action; not new misconduct findings

Applies to: All target sectors maintaining employment, fitness/propriety, AR or counterparty adverse-history records.

Following overturned convictions, the FCA revoked four individuals' bans and removed the associated Final Notices. It will take no further action against them in this matter. This is a material correction to adverse-history information, not a new prohibition.

ACTION FOR FIRMS

RRCA can help distinguish historic allegations from current legal and regulatory outcomes in due-diligence records.

- Refresh records relying on the affected notices against the current FCA source.
- Require screening vendors to retain appeal, revocation and correction outcomes.
- Reassess any ongoing decision based on a revoked ban and document the updated evidence.

Links: [FCA revocation statement](#)

ENFORCEMENT WATCH | SUSPECTED ORGANISED CRIME

Insider-dealing and money-laundering arrests

Publication: 13 October 2026

Status: Criminal investigation; arrests are not charges or findings of guilt

Applies to: Directly relevant securities-market participants; limited financial-crime awareness read-across across RRCA sectors.

The FCA and NCA arrested three people in an investigation into suspected organised insider dealing and money laundering. Searches covered five premises. The published facts do not establish the suspects' guilt or disclose a specific insurance-control failure.

ACTION FOR FIRMS

Use this as a brief awareness case alongside the stronger false-document fraud lessons, without inventing facts or extending market-abuse duties.

- Check controls over confidential transaction information where staff can access market-sensitive material.
- Include coordinated insider misuse in relevant fraud and financial-crime scenarios.
- Preserve accurate investigation status in screening records and monitor subsequent official outcomes.

Links: [FCA investigation announcement](#)

Targeted regulatory notes

REPORTING GUIDANCE | CONDITIONAL ISSUER SCOPE

Structured annual reports: taxonomy transition

Publication: Page updated 16 October 2026; originally published 13 September 2020

Status: Taxonomy information and editorial update; not a universal new return

Applies to: Insurers or other group issuers required to file structured annual financial reports for securities admitted to a UK regulated market.

The FCA plans to accept the 2025 ESEF taxonomy later in 2026. Until then it directs issuers to the 2024 taxonomy. Previous taxonomies will continue to be accepted, with no end date currently specified. Ordinary unlisted brokers and DPC firms are not brought into issuer reporting by this update.

ACTION FOR FIRMS

RRCA can help route the change to the issuer reporting owner and external tagging provider, where the group is in scope.

- Confirm issuer scope before adding this to the regulatory reporting calendar.
- Check the accepted taxonomy immediately before the tagging build and submission.
- Test filing validation with the provider; avoid treating the page date as an implementation deadline.

Links: [FCA structured-report filing guidance](#)

COUNTERPARTY WATCH | CONDITIONAL EXPOSURE

ePayments and Jarvis: check direct exposure

Publication: FCA notices published 15 October 2026; Jarvis page updated 16 October

Status: Special-administration news; no new general CASS or safeguarding rule

Applies to: Target-sector firms only where they, their customers or relevant service arrangements have exposure to the named providers.

ePayments Systems entered special administration on 15 October; Jarvis Investment Management entered on 14 October. Their regimes differ: ePayments is an e-money institution and Jarvis an investment firm. The Jarvis page's 16 October change added an FSCS link.

ACTION FOR FIRMS

RRCA can support an exposure check and response plan. No client exposure is assumed and neither event is evidence that insurance client-money rules have changed.

- Check payment, custody and other counterparty inventories for the exact named entities.
- If exposed, establish balances, service dependencies and the correct administrator or compensation route.
- Use verified contact channels and warn affected customers about impersonation or recovery scams.

Links: [FCA ePayments notice](#) | [FCA Jarvis notice](#)

FCA alert reconciliation

Every item in the supplied 12-16 October FCA alert is accounted for below. The 5 and 12 October editions did not include the new CFD, benchmark-governance or Market Watch 86 publications. The 12 October compliance-governance article concerned a different FCA publication dated 8 October.

PUBLICATION / DATE	TREATMENT
<u>Motor-finance statement / legal documents</u> 13 October	Included: redress preparation and litigation contingency; linked documents consolidated with the FCA statement.
<u>LIBOR/EURIBOR bans</u> 16 October	Included: revoked bans and screening-record corrections.
<u>Fraud guilty pleas / insider-dealing arrests</u> 13 October	Included separately: established guilty pleas versus allegations under investigation.
<u>ePayments / Jarvis administrations</u> 15-16 October	Included: conditional counterparty checks, without assuming exposure.
<u>Benchmark-governance review</u> 12 October	Included in full. Missing from 12 October; overlap prevents loss at the edition boundary.
<u>Market Watch 86</u> 14 October	Included: monitoring effectiveness; securities duties kept distinct.
<u>CFD good and poor practice</u> 15 October	Included in full: fair value and consumer understanding.
<u>Complaints Commissioner reports</u> 15 October	Included: accessibility, insurance-complaint routing and authorisation evidence. Remaining cases add no material new lesson.
<u>Structured annual financial reports</u> 16 October	Included conditionally for in-scope issuers.
<u>FG26/11 high-LTI mortgage guidance</u> 14 October	Excluded from core edition: mortgage-lender scope; no automatic application to DPC/BNPL or insurance distribution.
<u>FS26/3 investment access</u> 16 October	Excluded from core edition: investment-platform/product reform roadmap; no new insurance or DPC requirement. Reassess for investment-facing groups.
<u>Client money and assets page</u> 14 October	Excluded as a rule change: FCA labels the change an editorial correction to questionnaire wording.
<u>Welsh Language Scheme (both languages)</u> 14 October	Excluded: FCA corporate scheme, not a new target-sector obligation.

Deadline / action tracker

DATE	ACTION / STATUS
22 October 2026	Consultation closes: PRA CP12/26 on friendly-society transfers.
22 October 2026	Expected publication: FCA H1 2026 complaints data .
20 November 2026	ICO agentic-AI call for evidence closes; relevant to autonomous claims, credit and support workflows.
31 December 2026	End of current complaints reporting periods; prepare applicable legacy short-period returns.
1 January 2027	Begin COM001 data collection under PS25/19 ; first fixed period ends 30 June 2027.
16-26 February 2027	Motor-finance challenge hearing; continuing preparation and contingency expectations apply now.
Q1 2027	Expected CP26/23 final policy; no confirmed commencement date.

ISSUES TO WATCH NEXT

- Consumer Duty: final scope rules; keep CP26/23 proposals separate from live PS25/21 insurance rules.
- CFD fair-value follow-up and governance supervision: use the findings to test the quality of outcome evidence and challenge.
- COM001 implementation materials and complaints data: confirm systems, delegated-party feeds and RegData dates.
- Motor-finance litigation: track changes to suspended and continuing obligations and alternative complaint capacity.
- Official outcomes of current investigations and screening reversals; preserve distinctions between allegation, conviction and revocation.

COVERAGE & QUALIFICATIONS

UK research: 12-19 October 2026, including the 12 October publication overlap. This correction reuses verified earlier research and adds omitted FCA material. EEA/EU and other national regimes were not researched. Dynamic Lloyd's listings and bounded publisher discovery remain limitations; no absence of developments is inferred.

Horizon version 2 retains HORIZON-WEEKLY-20261019 and supersedes version 1. Judicial hearing dates are described in text, not mislabelled as regulatory reporting deadlines.

WEBSITE HIGHLIGHT

Highlights: FCA and wider UK regulatory updates cover Consumer Duty fair value, benchmark governance, monitoring controls, motor-finance redress, sanctions, complaints and enforcement, with practical implications for insurers, intermediaries, delegated handlers, principal networks and consumer-credit firms.

We're here if you need support.

RRCA can help assess applicability, update policies, support governance and implementation, and train staff through [RegZone.io](#).

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