



ISLE OF MAN  
FINANCIAL SERVICES AUTHORITY

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CONSULTATION RESPONSE CR18-01/T14

# REGULATORY FEES 2018

Issue Date: 5 February 2018

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## GLOSSARY OF TERMS

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<b>Term</b>	<b>Meaning in this document</b>
<b>Authority</b>	Isle of Man Financial Services Authority
<b>CISA08</b>	Collective Investment Schemes Act 2008
<b>CPI</b>	Consumer Price Index
<b>FSA08</b>	Financial Services Act 2008
<b>IA08</b>	Insurance Act 2008
<b>ICP</b>	Insurance Core Principles
<b>LTBF</b>	Long-term business fund
<b>RBSA00</b>	Retirement Benefits Schemes Act 2000

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## 1 BACKGROUND

This Consultation Response is issued by the Isle of Man Financial Services Authority ('the Authority') following Consultation Paper CP17-13/T14<sup>1</sup>.

The purpose of the consultation was to obtain views on proposed increases to regulatory fees for 2018. In summary, the Authority proposed —

- (a) a 15% increase for authorised life insurer fees to reflect the increased supervisory resource that will need to be focused on the life insurance sector as a result of implementation and delivery of the ICP Project in 2018-19; and
- (b) an inflationary increase based on CPI for all regulatory fees apart from authorised life insurers and designated businesses.

The proposed increases were shown in both nominal and relative terms, with amounts rounded up to the nearest £10. Drafts of the secondary legislation needed to bring the proposals into effect were included in the consultation with the proposed changes tracked to enable comparison with the fee amounts in the current legislation —

- (a) Collective Investment Schemes (Fees) Order 2018;
- (b) Financial Services (Fees) Order 2018;
- (c) Insurance (Fees) Regulations 2018; and
- (d) Registered Scheme Administrators (Fees) Order 2018.

## 2 SUMMARY OF RESPONSES

The Authority received 4 responses to the consultation. Two responses were from licenceholders under the FSA08 and two were from entities regulated under the IA08.

The first respondent confirmed that it had no comments to make.

The second respondent noted that the proposed fee increase for authorised life insurers was significantly higher than the current level of inflation but acknowledged the rationale behind the increase. The respondent confirmed that it had no further comments.

The third respondent noted that the proposed increases in respect of non-life insurers were based on CPI as proposed last year, and therefore had no comments to make on the proposals. The respondent also made comments regarding possible methods of fee calculation and future considerations unrelated to the increase being consulted upon.

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<sup>1</sup> <https://consult.gov.im/financial-services-authority/regulatory-fees-2018/>

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The fourth respondent commented on fees relating to Professional Officers under the FSA08, noting that the rounding had a significant effect on the percentage fee increase, and queried the rationale behind the charging of a “per entity” fee for non-Isle of Man directorships.

### **3 CHANGES TO THE PROPOSALS**

The ideas put forward by the third respondent regarding possible methods of fee calculation, whilst not related to the consultation, were helpful and will be considered in future.

As noted by the fourth respondent, the rounding applied in the case of very small initial sums had a greater effect on the percentage increase, therefore the Authority has decided to round all fees up to the nearest £1 to help ensure fairness. The revised rounding has been applied to Appendix B of this document, which shows the final fee changes in both nominal and relative terms.

The Authority notes the comment made on the charging of a “per entity” fee for non-Isle of Man directorships. Similar fees are applied to the number of appointments as trustee, enforcer or protector of a Class 5 (Trust Services) Professional Officer. The “per entity” fee is a measure of regulated activity carried out by the Professional Officer in or from the Isle of Man, irrespective of where their customers are located. This measure reflects the potential risk and impact to the Authority’s regulatory objectives in terms of the scale of activity undertaken – the regulatory requirements applicable to Professional Officers (and all regulated entities) apply equally to business undertaken with or for foreign clients as to local ones.

In addition to the above, the Authority identified that the CPI rate used in the consultation for inflationary increases was incorrect. The consultation stated that the rate of inflation for the 2017 fees was calculated for the year to September 2016, whereas this should have been to October 2016. For consistency, the Authority used the same reference period for the 2018 fees, meaning that CPI for the year to September 2017 was used (4.2%) instead of CPI for the year to October 2017 (3.3%). The correct CPI rate of 3.3% has now been applied to the final draft fees legislation along with the revised rounding. The fee changes for 2018 are shown in nominal and relative terms in Appendix B.

On 1 January 2018, the Fees and Duties Act 1989 (under which the Registered Schemes Administrators (Fees) Orders and Regulations were previously made) was repealed by the Interpretation Act 2015.<sup>2</sup> The general fee power for the Treasury, Departments and Statutory Boards has now been consolidated into sections 81-85 of the new Act. The final

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<sup>2</sup> Section 104 (Repeal of Acts) of the Interpretation Act 2015.

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draft Registered Scheme Administrators (Fees) Order 2018 has therefore been amended to reflect the change to the enabling provisions under which the Order is to be made. The Authority has also taken the opportunity to incorporate the key provisions from the Registered Scheme Administrators (Fees) Regulations 2015 into the new 2018 Order. The 2015 Regulations prescribed the time and manner in which the fees were to be paid, however these can now be contained in the Fees Order itself rather than a separate set of Regulations. The 2015 Regulations and Registered Schemes Administrators (Fees) (Amendment) Regulations 2016 can therefore be revoked.

Article 10(1) of the Financial Services (Fees) Order 2018 replicated a transitional provision from the introduction of 3 separate sub-classes of Class 1 (Deposit Taking) activity on 1 August 2016. Article 10(1) is no longer relevant and has been removed from the final draft Fees Order. Articles 10(2) and (3) have been renumbered accordingly.

Copies of the following final draft legislation are attached to this Consultation Response —

- **Appendix C** – Final draft Collective Investment Schemes (Fees) Order 2018;
- **Appendix D** – Final draft Financial Services (Fees) Order 2018;
- **Appendix E** – Final draft Insurance (Fees) Regulations 2018; and
- **Appendix F** – Final draft Registered Schemes Administrators (Fees) Order 2018.

Tracked changes show changes from the current 2017 legislation.

## **4 NEXT STEPS**

The finalised fees legislation will be tabled to the next available sitting of Tynwald for commencement on 1 April 2018, subject to the appropriate Tynwald procedure.

In case of any query, please contact the undersigned —

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## **APPENDIX A – LIST OF REPRESENTATIVE GROUPS WHO HAVE BEEN SENT THIS CONSULTATION RESPONSE**

- Alliance of Isle of Man Compliance Professionals
- Association of Chartered Certified Accountants
- Association of Corporate Service Providers
- Association of Pension Scheme Providers
- Chamber of Commerce
- Chartered Institute for Securities and Investment
- Financial Planning & Insurance Brokers Association
- Institute of Chartered Secretaries and Administrators
- Institute of Directors
- Isle of Man Wealth & Fund Services Association
- Isle of Man Bankers Association
- Isle of Man Captives Association
- Isle of Man Insurance Institute
- Isle of Man Law Society
- Isle of Man Society of Chartered Accountants
- Isle of Man Trade Union Council
- London Institute of Banking & Finance
- Manx Insurance Association
- Society of Trust and Estate Practitioners.

## APPENDIX B – TABLES OF FEE CHANGES IN NOMINAL AND RELATIVE TERMS

### 1. Collective Investment Schemes Act 2008

APPLICATION FEES (CISA08)		2017 fee	2018 proposal	Increase £	Increase %
<b>Authorised schemes</b>					
Authorised scheme – single tier	Per fund	£2,130	£2,201	£71	3.33%
Authorised scheme – umbrella	Per fund	£1,970	£2,036	£66	3.35%
Authorised scheme – umbrella	Per sub-fund	£810	£837	£27	3.33%
<b>Recognised schemes</b>					
Recognised scheme – p.1, Sch.4		Nil	Nil	Nil	Nil
Recognised scheme – Single tier under p.2, Sch.4	Per fund	£3,640	£3,761	£121	3.32%
Recognised scheme – Umbrella under p.2, Sch.4	Per fund	£2,880	£2,976	£96	3.33%
Recognised scheme – Umbrella under p.2, Sch.4	Per sub-fund (1-10)	£660	£682	£22	3.33%
Recognised scheme – Umbrella under p.2, Sch.4	Per sub-fund (11 and above)	£460	£476	£16	3.48%
<b>International schemes</b>					
International scheme – full international		£1,270	£1,312	£42	3.31%
International scheme – other classes of international		Nil	Nil	Nil	Nil

ANNUAL FEES (CISA08)		2017 fee	2018 proposal	Increase £	Increase %
<b>Authorised schemes</b>					
Authorised scheme – single tier	Per fund	£1,470	£1,519	£49	3.33%
Authorised scheme – umbrella	Per fund	Nil	Nil	Nil	Nil
Authorised scheme – umbrella	Per sub-fund	£810	£837	£27	3.33%
<b>Recognised schemes</b>					
Recognised scheme – p.1, Sch.4		£1,770	£1,829	£59	3.33%
Recognised scheme – Single tier under p.2, Sch.4	Per fund	£1,970	£2,036	£66	3.35%
Recognised scheme – Umbrella under p.2, Sch.4	Per fund	Nil	Nil	Nil	Nil
Recognised scheme – Umbrella under p.2, Sch.4	Per sub-fund (1-10)	£660	£682	£22	3.33%
Recognised scheme – Umbrella under p.2, Sch.4	Per sub-fund (11 and above)	£460	£476	£16	3.48%
<b>International schemes</b>					
International scheme – full international		£1,620	£1,674	£54	3.33%

ANNUAL FEES (CISA08)		2017 fee	2018 proposal	Increase £	Increase %
International scheme – other classes of international		£760	£786	£26	3.42%

## 2. Financial Services Act 2008

APPLICATION FEES (FSA08)		2017 fee	2018 proposal	Increase £	Increase %
<b>Class 1 – Deposit Taking</b>					
Class 1 (1) or (2) (deposit taker)		£9,950	£10,279	£329	3.31%
Class 1(3) (representative office)		£3,030	£3,130	£100	3.30%
<b>Class 2 – Investment Business</b>					
Class 2 (1) to (7) (stockbroker) dealing as principal on own account		£2,330	£2,407	£77	3.30%
Class 2 (2) to (7) (stockbroker) not dealing as principal on own account		£2,330	£2,407	£77	3.30%
Class 2 (2) and (5) (custodian)		£2,330	£2,407	£77	3.30%
Class 2(3) only		£1,970	£2,036	£66	3.35%
Class 2 (3) and (7) (financial adviser)		£1,970	£2,036	£66	3.35%
Class 2 (3) and (5)		£1,970	£2,036	£66	3.35%
Class 2 (3) and (6) (investment adviser to retirement benefits scheme) and may include (7) (financial adviser)		£1,970	£2,036	£66	3.35%
Class 2 (3) to (7) (discretionary portfolio manager)		£1,970	£2,036	£66	3.35%
Class 2 (3), (4), (5) and (7)		£1,970	£2,036	£66	3.35%
Class 2 in any other case		£1,970	£2,036	£66	3.35%
<b>Class 3 – Services to Collective Investment Schemes</b>					
Class 3 (1) or (2) (manager or administrator)		£1,970	£2,036	£66	3.35%
Class 3 (3), (4) and/or (5) (trustee, fiduciary custodian or custodian)		£1,970	£2,036	£66	3.35%
Class 3 (6) (asset manager)		£1,970	£2,036	£66	3.35%
Class 3 (7) (investment adviser)		£1,970	£2,036	£66	3.35%
Class 3 (8) (promoter)		£1,970	£2,036	£66	3.35%
Class 3 (9) (management and/or administration services)		£1,970	£2,036	£66	3.35%
Class 3 (10) (administration services to overseas manager and/or administrator)		£1,970	£2,036	£66	3.35%



APPLICATION FEES (FSA08)		2017 fee	2018 proposal	Increase £	Increase %
Class 3 (11) and/or (12) (manager etc. of exempt or exempt-type scheme)		£510	£527	£17	3.33%
Class 3 (13)		Nil	Nil	Nil	Nil
<b>Class 4 – Corporate Services and Class 5 – Trust Services</b>					
Class 4 and/or Class 5		£2,080	£2,149	£69	3.32%
Class 5 (4) (trust corporation) together with any Class 4 or 5		£2,430	£2,511	£81	3.33%
Class 4(6) (professional officer)		£1,620	£1,674	£54	3.33%
Class 5 (2) and/or (5) and/or (6) (professional officer)		£1,620	£1,674	£54	3.33%
<b>Class 6 – Crowdfunding Platforms</b>					
Class 6 (crowdfunding platforms)		£1,970	£2,036	£66	3.35%
<b>Class 7 – Management or Administration Services</b>					
Class 7 (management or administration services)		£510	£527	£17	3.33%
<b>Class 8 – Money Transmission Services</b>					
Class 8 (1), (2)(b) and/or (3) (bureau de change, payment services as agent and cheque cashing services)		£1,010	£1,044	£34	3.37%
Class 8 (2)(a) and/or (4) (payment services as principal and e-money issuance)		£2,230	£2,304	£74	3.32%
<b>Miscellaneous application fees</b>					
Licence extension (within the same Class)		£510	£527	£17	3.33%
Incidental Class 4 permissions for Class 3 licenceholders		Nil	Nil	Nil	Nil
Management or administration of overseas schemes		Nil	Nil	Nil	Nil

ANNUAL FEES (FSA08)		2017 fee	2018 proposal	Increase £	Increase %
<b>Class 1 – Deposit Taking</b>					
Class 1 (1) or (2) (deposit taker)	<£1bn deposits	£19,190	£19,824	£634	3.30%
Class 1 (1) or (2) (deposit taker)	£1bn-£5bn deposits	£22,730	£23,481	£751	3.30%
Class 1 (1) or (2) (deposit taker)	>£5bn deposits	£25,250	£26,084	£834	3.30%
Class 1 (1) or (2) (deposit taker)	Per branch and/or subsidiary	£6,670	£6,891	£221	3.31%
Class 1(3) (representative office)		£2,530	£2,614	£84	3.32%

ANNUAL FEES (FSA08)		2017 fee	2018 proposal	Increase £	Increase %
<b>Class 2 – Investment Business</b>					
Class 2 (1) to (7) (stockbroker) dealing as principal on own account		£20,000	£20,660	£660	3.30%
Class 2 (2) to (7) (stockbroker) not dealing as principal on own account		£11,520	£11,901	£381	3.31%
Class 2 (2) and (5) (custodian)		£7,530	£7,779	£249	3.31%
Class 2(3) only		£2,020	£2,087	£67	3.32%
Class 2 (3) and (7) (financial adviser)	≤2 advisers	£1,570	£1,622	£52	3.31%
Class 2 (3) and (7) (financial adviser)	≥3 advisers	£2,020	£2,087	£67	3.32%
Class 2 (3) and (5)		£5,710	£5,899	£189	3.31%
Class 2 (3) and (6) (investment adviser to retirement benefits scheme) and may include (7) (financial adviser)		£5,710	£5,899	£189	3.31%
Class 2 (3) to (7) (discretionary portfolio manager)		£5,710	£5,899	£189	3.31%
Class 2 (3), (4), (5) and (7)		£5,710	£5,899	£189	3.31%
Class 2 in any other case		£7,530	£7,779	£249	3.31%
<b>Class 3 – Services to Collective Investment Schemes</b>					
Class 3 (1) or (2) (manager or administrator)		£11,520	£11,901	£381	3.31%
Class 3 (1) or (2) (manager or administrator)		£7,530	£7,779	£249	3.31%
Class 3 (3), (4) and/or (5) (trustee, fiduciary custodian or custodian)	Except for authorised or full international	£11,520	£11,901	£381	3.31%
Class 3 (3), (4) and/or (5) (trustee, fiduciary custodian or custodian)	For authorised or full international	£28,340	£29,276	£936	3.30%
Class 3 (6) (asset manager)		£7,530	£7,779	£249	3.31%
Class 3 (7) (investment adviser)		£5,710	£5,899	£189	3.31%
Class 3 (8) (promoter)		£1,820	£1,881	£61	3.35%
Class 3 (9) (management and/or administration services)		£12,070	£12,469	£399	3.31%
Class 3 (10) (administration services to overseas manager and/or administrator)		£5,710	£5,899	£189	3.31%

ANNUAL FEES (FSA08)		2017 fee	2018 proposal	Increase £	Increase %
Class 3 (11) and/or (12) (manager etc. of exempt or exempt-type scheme)		£510	£527	£17	3.33%
Class 3 (13)		Nil	Nil	Nil	Nil
<b>Class 4 – Corporate Services and Class 5 – Trust Services</b>					
Class 4 and/or Class 5	0-100 entities	£1,120	£1,157	£37	3.30%
Class 4 and/or Class 5	101-250 entities	£2,430	£2,511	£81	3.33%
Class 4 and/or Class 5	251-500 entities	£4,650	£4,804	£154	3.31%
Class 4 and/or Class 5	501-1,000 entities	£9,200	£9,504	£304	3.30%
Class 4 and/or Class 5	1,001-2,500 entities	£13,690	£14,142	£452	3.30%
Class 4 and/or Class 5	2,501-5,000 entities	£18,180	£18,780	£600	3.30%
Class 4 and/or Class 5	5,501-7,500 entities	£27,220	£28,119	£899	3.30%
Class 4 and/or Class 5	>7,500 entities	£36,210	£37,405	£1,195	3.30%
Class 5 (4) (trust corporation) together with any Class 4 or 5	0-100 entities	£9,200	£9,504	£304	3.30%
Class 5 (4) (trust corporation) together with any Class 4 or 5	101-250 entities	£9,200	£9,504	£304	3.30%
Class 5 (4) (trust corporation) together with any Class 4 or 5	251-500 entities	£9,200	£9,504	£304	3.30%
Class 5 (4) (trust corporation) together with any Class 4 or 5	501-1,000 entities	£9,200	£9,504	£304	3.30%
Class 5 (4) (trust corporation) together with any Class 4 or 5	1,001-2,500 entities	£13,690	£14,142	£452	3.30%
Class 5 (4) (trust corporation) together with any Class 4 or 5	2,501-5,000 entities	£18,180	£18,780	£600	3.30%
Class 5 (4) (trust corporation) together with any Class 4 or 5	5,001-7,500 entities	£27,220	£28,119	£899	3.30%
Class 5 (4) (trust corporation) together with any Class 4 or 5	>7,500 entities	£36,210	£37,405	£1,195	3.30%
Class 4(6) (professional officer)	1-15 d'ships	£660	£682	£22	3.33%
Class 4(6) (professional officer)	16-25 d'ships	£860	£889	£29	3.37%
Class 4(6) (professional officer)	≥26 d'ships	£1,010	£1,044	£34	3.37%
Class 4(6) (professional officer)	Per d'ship >26	£30	£31	£1	3.33%
Class 5 (2) and/or (5) and/or (6) (professional officer)	1-5 app'ments	£660	£682	£22	3.33%
Class 5 (2) and/or (5) and/or (6) (professional officer)	6-10 app'ments	£860	£889	£29	3.37%

ANNUAL FEES (FSA08)		2017 fee	2018 proposal	Increase £	Increase %
Class 5 (2) and/or (5) and/or (6) (professional officer)	≥11 app'ments	£1,010	£1,044	£34	3.37%
Class 5 (2) and/or (5) and/or (6) (professional officer)	Per app'ment >11	£60	£62	£2	3.33%
<b>Class 6 – Crowdfunding Platforms</b>					
Class 6 (crowdfunding platforms)		£7,530	£7,779	£249	3.31%
<b>Class 7 – Management or Administration Services</b>					
Class 7 (management or administration services)		Nil	Nil	Nil	Nil
<b>Class 8 – Money Transmission Services</b>					
Class 8 (1), (2)(b) and/or (3) (bureau de change, payment services as agent and cheque cashing services)		£1,010	£1,044	£34	3.37%
Class 8 (2)(a) and/or (4) (payment services as principal and e-money issuance)	≤£1m turnover	£1,010	£1,044	£34	3.37%
Class 8 (2)(a) and/or (4) (payment services as principal and e-money issuance)	>£1m to ≤£5m turnover	£6,120	£6,322	£202	3.30%
Class 8 (2)(a) and/or (4) (payment services as principal and e-money issuance)	>£5m to ≤£50m turnover	£8,340	£8,616	£276	3.31%
Class 8 (2)(a) and/or (4) (payment services as principal and e-money issuance)	>£50m to ≤£100m turnover	£10,560	£10,909	£349	3.30%
Class 8 (2)(a) and/or (4) (payment services as principal and e-money issuance)	>£100m turnover	£12,230	£12,634	£404	3.30%
<b>Miscellaneous annual fees</b>					
Incidental Class 4 permissions for Class 3 licenceholders		£510	£527	£17	3.33%
Licenceholder in insolvent liquidation		£260	£269	£9	3.46%
Management or administration of overseas schemes	Per overseas scheme	£510	£527	£17	3.33%

### 3. Insurance Act 2008

APPLICATION FEES (IA08)		2017 fee	2018 proposal	Increase £	Increase %
<b>Authorised insurers</b>					
Authorised life		£4,230	£4,865	£635	15.01%
Authorised non-life		£2,410	£2,490	£80	3.32%

APPLICATION FEES (IA08)		2017 fee	2018 proposal	Increase £	Increase %
<b>PCCs and ICCs</b>					
PCC/ICC – core		£2,410	£2,490	£80	3.32%
PCC/ICC – cell		£1,210	£1,250	£40	3.31%
<b>Permit Holders</b>					
Permit holder – EU		£1,210	£1,250	£40	3.31%
Permit holder – non EU		£2,410	£2,490	£80	3.32%
Permit holder – non EU PCC		£2,410	£2,490	£80	3.32%
<b>Insurance Managers</b>					
Insurance manager		£2,410	£2,490	£80	3.32%
<b>Insurance Intermediaries</b>					
Insurance intermediary		£2,260	£2,335	£75	3.32%

ANNUAL FEES (IA08)		2017 fee	2018 proposal	Increase £	Increase %
<b>Authorised life insurers</b>					
Authorised Insurer Life including PCC or ICC core / cell	LTBF Net Assets >£1bn	£54,390	£62,549	£8,159	15.00%
Authorised Insurer Life including PCC or ICC core / cell	LTBF Net Assets ≤£1bn	£27,200	£31,280	£4,080	15.00%
<b>Authorised non-life insurers</b>					
Authorised Insurer Non Life including a PCC or ICC core		£5,170	£5,341	£171	3.31%
Authorised Insurer Non Life – cell of a PCC or ICC	Note 1	£610 to £5,170	£631 to £5,341	£21 to £171	3.44% 3.31%
Authorised Insurer Non Life –cell of a PCC	Maximum aggregate	£30,360	£31,362	£1,002	3.30%
Authorised Insurer Non Life – dormant PCC cell		£130	£135	£5	3.85%
<b>Permit Holders</b>					
Non EU Permit holder including PCC core or life cell		£5,170	£5,341	£171	3.31%
Non EU Permit holder non life cell	Note 1	£610 to £5,170	£631 to £5,341	£21 to £171	3.44% 3.31%
Non EU Permit holder non life cell	Maximum aggregate	£30,360	£31,362	£1,002	3.30%
EU Permit holder		£1,850	£1,912	£62	3.35%
Permit holder – dormant PCC Cell		£130	£135	£5	3.85%
<b>Insurance Managers</b>					
Insurance manager	One insurer	£2,260	£2,335	£75	3.32%
Insurance manager	<5 insurers	£2,830	£2,924	£94	3.32%
Insurance manager	≥5 insurers	£4,810	£4,969	£159	3.31%
<b>Insurance Intermediaries</b>					

ANNUAL FEES (IA08)		2017 fee	2018 proposal	Increase £	Increase %
Insurance intermediary (annual registration)		£2,260	£2,335	£75	3.32%

**Note 1:** The fee for a non-life cell is calculated based on the level of premiums written by the cell.

#### 4. Retirement Benefits Schemes Act 2000

APPLICATION FEES (RBSA00)		2017 fee	2018 proposal	Increase £	Increase %
<b>Professional administrators</b>					
RBS Administrator – in-house		£110	£114	£4	3.64%
<b>Professional administrators</b>					
RBS Administrator – professional		£2,410	£2,490	£80	3.32%

ANNUAL FEES (RBSA00)		2017 fee	2018 proposal	Increase £	Increase %
<b>In-house administrators</b>					
RBS Administrator – in-house		£310	£321	£11	3.55%
RBS Administrator – in-house	Large personal schemes	£4,350	£4,494	£144	3.31%
<b>Professional administrators</b>					
RBS Administrator - professional		£4,350	£4,494	£144	3.31%

Fee increases have been rounded up to the nearest £1 after applying the relevant rate.

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## APPENDICES C-F – DRAFT SECONDARY LEGISLATION

Final drafts of the following legislation has been prepared showing the current 2017 fees and the proposed 2018 fees in tracked changes —

- C. [Draft Collective Investment Schemes \(Fees\) Order 2018](#);
- D. [Draft Financial Services \(Fees\) Order 2018](#);
- E. [Draft Insurance \(Fees\) Regulations 2018](#); and
- F. [Draft Registered Scheme Administrators \(Fees\) Order 2018](#).

These documents incorporate the changes explained in this Consultation Response and can be accessed by clicking on the relevant hyperlinks or through the Consultation Webpage on the Isle of Man Government Consultation Hub.