HMRC - IPT08265 - Overseas Visits

All visits should normally be made to the UK business premises of a registered insurer, or their UK-based agent. Where there is no UK presence, for example where an overseas insurer is dealing with their own affairs directly, or where they have an agent based elsewhere in the EU, you should ask for the records to be made available in the UK. Where this is not possible you could, as an alternative, ask for a selection of records to be posted to you. However, in exceptional circumstances, it may be necessary to visit the premises of an overseas insurer or their EU-based agent. For example, requests for the production of prime records in the UK may cause serious logistical or financial difficulties. In this event you should make it clear that any visit to non-UK premises would be exceptional and that we reserve the right to require production of the records in the UK in the future. Two officers would normally be required to carry out the visit and, if the visit includes IT systems audit work, one officer would need to be from the Audit Service. Before any visit to an overseas country can take place we need the permission of the fiscal authority in that country and there is no guarantee that they will necessarily agree. In addition, there are different considerations for EU and non-EU visits. In the case of EU-based insurers or agents you should consider making a request under the Mutual Assistance Directives (see IPT08350). Before agreeing to an overseas visit, report the facts to Financial Services Team.

For a proposed visit to an EU country, your report must include:

the full name and address of the insurer;

the reasons for the visit;

why your enquiries cannot be dealt with under the Mutual Assistance Provisions;

the names of the officers prepared to carry out the visit;

whether an interpreter will be required;

a letter from the insurer requesting a visit to their non-UK premises; and

the insurer’s written undertaking to pay the full costs of the officers’ travel and accommodation. We will liaise with the relevant section in HMRC and attempt to secure the agreement of the EU member state’s fiscal authority before the visit takes place. That agreement may impose particular restrictions on the conduct of the visit: for instance an official from the fiscal authority might participate. Specific guidance on the conduct of the visit will be provided prior to departure.

The Department does not automatically have equivalent contacts and facilities for visiting insurers outside the EU, therefore it may not be possible for a visit to be made. Each separate case will be considered on its own merit, and the visit terms negotiated, individually with the relevant revenue authorities in the country concerned where possible. Send reports, with the same detail as for EU insurers, to the Financial Services Team in the first instance.

Previous page

Next page