

# CMA and regulators deliver for consumers in 20/21

Press release

The CMA's 20/21 report shows how concurrency arrangements with other regulators have helped deliver benefits for consumers over the past year.



- The CMA and regulators have made good progress in enforcing competition and delivering for consumers in the face of the coronavirus (COVID-19) pandemic.
- 3 new investigations launched by the CMA, the FCA and the ORR to investigate competition concerns in regulated sectors.

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In the UK, competition law is applied in the regulated sectors by the Competition and Markets Authority (CMA), as the UK's primary competition authority, and also by the relevant regulators of specific sectors. This 'concurrency regime' is designed to allow the CMA and regulators to cooperate with each other when they investigate anti-competitive activities, such as price fixing, and on other work, for example, market studies and investigations. Between them, the regulators cover sectors that account for approximately 25% of UK GDP and include services that millions of people rely on every day, such as communications, energy, rail and water.

This latest report outlines developments over the past year, including examples of how the CMA and other regulators have worked with each other to promote competition and increase their effectiveness at enforcing competition law.

The report also takes a look at the future of competition enforcement in the regulated sectors, including the likely increase in investigations now that the UK has left the EU, and the impact of the pandemic on businesses and consumers.

Highlights include:

- 3 new investigations launched by the CMA, the FCA and the ORR to investigate competition concerns in online payments, financial services and rail services, respectively
- 2 fines following the CMA-led investigations into the [private healthcare](#) and [financial services](#) sectors, totalling over £19 million
- 3 ongoing investigations launched by Ofgem, Ofcom and PSR, resulting in those regulators provisionally finding breaches in competition law.
- The CMA's and regulators' responses to issues caused by the pandemic and advice to government on legislative approaches to address them, such as:
- [Advising government](#) on exclusion orders – legislation to relax competition law in specific circumstances – to enable a coordinated response to the pandemic
- Publishing [guidance](#) on cooperation for UK businesses who find it necessary to liaise with competitors (for example, to ensure continued supply or to assist with national and local efforts to tackle the pandemic)
- [Four investigations](#) into suspected charging of excessive and unfair prices for hand sanitiser

### **Andrea Coscelli, CMA Chief Executive, said:**

We are pleased that, 7 years into this regime, cooperation between individual sector regulators and the CMA is only getting stronger. Our constructive working relationship with other regulators is crucial in enabling us to be more effective in promoting competition in sectors consumers rely on. This has resulted in practical benefits for many consumers, including fair prices, more choice and better quality services.

The events of the last year have further highlighted the importance of this joined up approach, which has allowed regulators to take effective action – ensuring businesses can continue to operate and customers can continue to get a fair deal. We remain vigilant in identifying areas where competition is at risk and will not hesitate to take action where necessary.

Read the [Annual Concurrency Report 2021](#).

### **Notes to Editors**

1. The sector regulators involved in the concurrency arrangements alongside the CMA are: Civil Aviation Authority (CAA), Office of Communications (Ofcom), Gas and Electricity Markets Authority (Ofgem), Financial Conduct Authority (FCA), Payment Systems Regulator (PSR), NHS Improvement (NHSI), Office of Rail and Road (ORR), Water Services Regulation Authority (Ofwat) and Northern Ireland Authority for Utility Regulation (NIAUR).

2. For media enquiries, contact the CMA press office on 020 3738 6460 or [press@cma.gov.uk](mailto:press@cma.gov.uk).

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