

Intermediaries must act with the customer's best interests in mind, they will work with customers throughout the new business and renewal process to ensure that their needs have been taken into account.

2.3 Process Controls

How is the process controlled?

- Broker training.
- Audits.
- We collate feedback from the Sales and Claims teams and the FOS, and make changes where required.



3.1 Fairness

Is the claims process fair and does it present any barriers to claiming?

Having reviewed the data relating to the claims process, in our opinion:

- we consider the process to be fair, and
- there are no obvious barriers to claiming.



4.1 Fairness

Is the complaints process fair and does it present any barriers to complaining?

Having reviewed the data relating to the complaints process, in our opinion:

- we consider the process to be fair, and
- there are no obvious barriers to lodging a complaint.



Any notable global and national news from the last 12 months which will have an impact on our products.

- Cost of living crisis and inflation impacting actual value of product.
- Political uncertainty, e.g., worldwide conflicts and upcoming general election.

Have any changes been made to our policy wordings in the last 12 months?

- The non-urgent change log changes have been made to the policy wordings and POS documents alongside a literature design refresh.
- The claims procedure information has been updated to include reference to the new Claims Portal.



Recommendations to the company based on this review process, R/A/G scale to show Immediate, scheduled and/or business as usual.

- • Continue to review the new non-urgent change log and implement changes if required.
- • Continue to consider the effect of Consumer Duty on products.
- • Although there has been a significant decrease in claims declined for unspecified reasons, this still requires further investigation.