

Target Market Arrangements

At Auto & General Insurance Company Limited, we want to offer competitively priced products with a flexible range of options. With our many years of global insurance expertise, we have developed a reputation for delivering innovative insurance products, direct to market, or through our partners.

Before we launch a product, we follow important steps to ensure our product meets the needs of the target market (i.e. the type of customers this product was designed for). This document lists those steps, so that you can better understand our approach to the development and distribution of our products to our customers.

For the development of our products, we take into consideration the following:

- Market and industry data,
- Customer feedback, complaints, and disputes,
- Our product expertise,
- Sales and Claims experience,
- Legal and regulatory requirements,
- Readability and information design, and
- Results from user and consumer testing.

When considering how we, and our partners, will distribute our products, we take into account:

- Market, product, and customer research,
- Our sales expertise,
- Feedback from our business partners,
- All appropriate means of communication, readability and information design,
- The channels through which our customers are likely to purchase the product, and
- Where relevant, what we consider in the product development stage.

Once our products are launched into the market, we have a process in place to monitor the sales of the product, to ensure we continue to sell to customers that fall within the target market. This includes the capture and analysis of the feedback we receive on our products from our customers, the market, regulators and the government, and our own customer service experts. This feedback will inform future versions of our products, to ensure we're able to continuously improve and provide customers with products that they want and need.