

# PREMIUM WISE INSURANCE BROKERS LTD

## Treating Customers Fairly

### Policy Statement

Premium Wise Insurance Brokers provide a range of insurance products and services to small and medium size commercial firms. We recognise the need to ensure all customers receive a clear and simple explanation of our services and that they can be confident that we will treat them fairly at all times.

To operate as an insurance intermediary, we are authorised and regulated by the Financial Conduct Authority (FCA) and as part of the Principles for Business, in their High Level Standards, all regulated firms are obliged to:

*'Pay due regard to the interests of their customers and treat them fairly'*

We are fully committed to meet this obligation and take the following approach:

- As an insurance intermediary, we are focused on the importance of treating every customer fairly to build and maintain our reputation in the marketplace
- We have a number of insurance agencies to enable us offer our customers the widest possible range of products to satisfy their insurance needs
- Maintain a culture within Premium Wise Insurance Brokers to ensure customers are the primary focus of our service delivery and trust us to obtain the best possible cover levels, within budget, thus increasing the likelihood they will renew their policies with us

We constantly monitor our ability to achieve these standards through:

- Ensuring that our efficiency and competence levels are of the highest standards and are reviewed on a regular basis
- Monthly 'Treating Customers Fairly' monitoring programme, incorporating a series of measurements against identified customer touch points
- Internal and external audits
- Periodic customer satisfaction surveys