

High Street is an underwriting agency acting on behalf of insurers with binding agreements. This document has been prepared to outline our approach to the development and distribution of our products for appropriate target markets.

## Development and Distribution

As part of the Product Development and Distribution, we undertake the below steps to ensure the product is adequate and suitable for the determined Target Market:

- Provide detailed product training to High Street staff.
- Ensure that our employees have relevant industry and product knowledge.
- Undertake robust testing of new products.
- Analysing 'claims made' vs 'claims paid' to determine the response and protection this cover offers and adjusting when necessary.
- Analysing the nature and number of complaints and identifying trends and adjusting when necessary.

## Appropriate Target Markets

Our approach is to identify and understand the desired target markets. We will do this by identifying and utilising the appropriate distribution channels that will reasonably likely result in our products reaching the appropriate target market. We will monitor these channels regularly to ensure they remain relevant for the purpose of allowing our products to reach our desired target market.

## We want to hear from you

We welcome & encourage your feedback, if you would like to let us know how well you think we are doing in identifying and distributing our products, please email us on [info@hsua.com.au](mailto:info@hsua.com.au).