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Product Development and Distribution (Certain Underwriters at Lloyd's) & Target Market Determinations (TMD)

Certain Underwriters at Lloyd's (Lloyds) as the underwriter, with AIS Insurance Brokers Pty Ltd (AIS) as the Coverholder, will distribute products that are designed, developed and managed with the customer in mind to make sure they meet their needs and deliver fair value.

We will design, review and adapt products by:

- identifying the Target Market Determinations (TMD) and the objectives/needs of customers within those markets
- ensuring the product design delivers value and fair outcomes to the customer
- making the Policy Wordings, Product Disclosure Statements and associated marketing material transparent and easy to read so the customers can make informed decisions on the products.



We will identify product distribution channels and methods so they are right for the product and reach the correct target markets.

From the 5th of October 2021, Target Marketing Determinations will be available for Lloyds retail products that are distributed by AIS as the Coverholder, along with product design and delivery reviews, that may also occur in response to TMD reviews.

We will monitor products after release to ensure they continue operating in the way they were designed to operate and to meet the needs of the customers.

We encourage your feedback. We want to continually improve the way we do business and the products we offer. The feedback we receive from our customers is invaluable and significantly influences the way we design and distribute our products. We encourage your feedback by clicking [here](#).