

## **Treating Customers Fairly (TCF) - Company Charter**

Ai Claims Solutions take pride in looking after our customers and providing an exceptional customer service.

Under the Company's Charter, as an Ai Claims Solutions customer, you can expect us to:

- Conduct our business with integrity
- Understand the interests of our customers and treat them fairly.
- Manage conflicts of interest so we do not do the wrong thing for customers, to the gain of us or our partners
- Take reasonable care to ensure the suitability of the advice and discretionary decisions we make.

### **In particular we shall:**

#### **Products and Services offered**

- Identify the customer groups for whom the product/service is suitable,
- Put product literature through rigorous review processes
- Clearly explain the risks, charges and penalties, as well as the benefits.
- Test literature on end customers and use feedback to enhance or alter product literature

#### **Training and Competence**

- Ensure that our employees are trained and assessed as competent, and remain competent.

#### **Sales Process**

- Ensure that the service/product being offered is suitable for its purpose and that information given is clear, fair and not misleading.

#### **Claims Handling**

- Respond promptly to a claim
- Provide reasonable guidance to assist the customer, acting with due skill and care
- Keep the customer informed and settle claims promptly.

#### **Customer complaints**

- Settle complaints in a fair and timely manner
- Learn from our mistakes, changing the process where it is necessary

#### **Management Information**

- Have adequate monitoring of performance, including audit
- Feedback TCF performance across the business in team meetings

#### **Inducements and incentives**

- Ensure that the risk of any inducements that are potentially unfair to our clients are removed or minimised.

#### **Outsourced functions**

- Retain the appropriate degree of control over any outsourcing – we will not offload our TCF responsibilities to others.

#### **Conflicts of Interest**

- Avoid financial or other interests that may conflict with the services provided.