



Product Development & Distribution Policy

MHIA Insurance (MHIA) is an Australian based underwriting agency offering a range of specialist insurance products for risks across Australia.

As an insurer, we seek to understand the needs of our clients through a thorough process of:

- Monitoring client feedback and complaints in relation to our policy and claims management practices
- Undertaking research to understand client requirements
- Monitoring industry changes including emerging regulatory changes
- Monitoring emerging product and service innovation across the wider insurance industry
- Understanding the performance of our products to ensure a balance of financial viability and value for our clients

New products and changes to existing products go through an approval process to ensure adherence to all regulatory, client and business requirements before they are approved and implemented.

All MHIA products are distributed via phone, in person at our office or on our website.

Our distributors have control frameworks and quality assurance programs in place to support our distribution activity being delivered in alignment with our obligations.

MHIA is focussed on providing insurance coverage for the property risks of Australia. We ensure a range of underwriting guidelines are in place and embedded in our sales process to ensure product value to our clients along with the financial viability of our offerings.

Product Disclosure Statements, Key Fact Sheets, and other documentation prepared and approved by MHIA Insurance are available on our website mhia.com.au or by calling us.

