Product Name	*Commercial Combined*
Co-Manufacturer	*Sompo*
Date	*July 2026*
Product Information	
Outcome of the Product Review and Fair Value Assessment	In accordance with the Financial Conduct Authority (FCA) regulation such as the Product Intervention & PROD 4 requirements, and Consumer Duty obligations, a comprehensive product review and fair assessment have been completed for the Sompo Commercial Combined product. The product has been subject to Acrisure UK full product review process and signed off by our authorised approvers as representing fair value to customers. The Sompo Commercial Combined product show both value in the covers provided for customers and usability. All customer centred metrics analysed in our assessment were within tolerance and indicated Price and Value Outcome.
Target Market Statement	
Product Description	This product is designed for commercial customers and businesses who require Property Damage and All risks cover to protect their business. This offering is manually underwritten by the Specialty underwriting team and can not be accessed via a quote portal.
Who is the product suitable for?	*The Sompo Commercial Combined offering is targeted towards those risks which require a more manual review and bespoke underwriting approach to meet their demands and needs including risks in the following trade sectors:* • *Hospitality and Leisure* • *Wholesale and Retail* • *Warehousing* • *Professional risks* • *Light Manufacturing*
Who is the product not suitable for?	*This offering is not suitable for:* • *Consumers* • *Micro enterprises*
Key Covers	*Property Damage and All Risks Cover. Based on the customers' requirements they may also wish to include: Employers Liability, Public Liability, Product Liability, Money and Personal Assault, Goods in Transit, Business Interruption, Deterioration of Stock .*
Key Exclusions	*Market Standard Exclusions apply. There may be exclusions applicable to each of the cover provided, as further specified in the wording and supporting policy documents.*
Fee Analysis	There is a fee matrix applied on the cases which are underwritten via the specialty underwriting team across all new and renewals business as agreed with the capacity.
How should this product be sold and distributed?	This product is distributed to wholesale and retail brokers who have been onboarded by AUK MGA. This product can only be accessed by approved brokers requesting a quotation for a risk that they have been presented with by a customer to our specialty underwriting team.
Actions expected from those involved in the distribution chain	Those involved with the distribution chain should: • Consider the value of the product and the impact to the end customer as a result of the addition of any fee's, premium finance/payment arrangements or ancillary products etc. • Make sure that care is taken to ensure no duplicate cover exists or is caused by an add-on where that cover is already provided by the policy. • Provide clear and consistent support to all customers. • Notify AUK/Acrisure of any complaints, fair value concerns or customer vulnerabilities they are made aware of so that these can be communicated to all those involved with the distribution chain. All parties are expected to respond to carrier requests promptly and without unreasonable delay.
How does this product meet the needs of vulnerable customers?	Whilst we are currently unaware of any areas of this scheme which could exploit a customer in a vulnerable circumstance, we continue to review and monitor any changes on an ongoing basis. At present AUK/Acrisure's evaluation suggests that vulnerable customers would receive the same if not better outcomes as a non-vulnerable customer.

How Often Will This Product Be Reviewed	Product reviewed bi-annually unless an earlier review needed due to changes in the product features or distribution strategy or product no longer delivering fair value		
Date of next review	*July 2028*	**Published**	*July 2026*