

2025

FAIR VALUE ASSESSMENTS



Value Assessment

We would like to inform you that Ceta has completed its fair value assessments in line with PROD 4.3 and the FCA's Consumer Duty requirements.

We are pleased to confirm that, following a review of relevant MI and the fair value assessments provided by our insurer partners, we have concluded that the products you distribute on behalf of Ceta continue to offer fair value to customers within their defined target markets, in accordance with FCA rules and the four Consumer Duty outcomes.

Our assessment has not identified any products requiring remedial or mitigating action. This includes both product design and distribution arrangements. The use of insurer underwriting guides and eligibility criteria within our quote engines ensures that policies are not offered to consumers who fall outside of the product's target market.

Where legal cover is bundled with the main insurance policy, we have determined that this does not adversely affect the value of the overall product offering. This packaging approach remains consistent with the objective of delivering fair value to customers.

We have also ensured that bundled products have compatible target markets and do not result in duplicate coverage that could undermine the value of each product.

Please find below links to the most recent insurer value assessments received in accordance with PROD 4.2.14AR and 4.2.14BR.

[Pen](#)

[Covea](#)

[ARKEl: Adapt Home](#)

[Beazley](#)

[Prestige](#)

[ARKEl: Let Property](#)

[ARKEl: Adapt Unoccupied Residential Property](#)

Ways to contact Ceta

If you need to get in touch there are a few ways you can do this...



Use the live chat that can be found on the broker portal

Email

broker.support@ceta.co.uk or
broker.renewals@ceta.co.uk

Call 01608 647888