

## AGGREGATE COMPLAINTS STATISTICS: 2006 to 2009 (H1)

### **1 Complaints by product and cause**

Complaints by product group and cause of complaint (2009 H1)

### **2 Volumes**

2.1 Number of complaints by product group

2.2 Number of complaints by FSA firm type

2.3 Number of complaints by cause of complaint

2.4 Number of closed complaints by firm type

### **2a Volumes by product name**

### **3 Speed of resolution**

Proportion of complaints closed after 8 weeks by firm type

### **4 Complaints Upheld**

Proportion of complaints upheld by firm type

### Complaints (1) - Complaints by product group and cause (2009 H1)

Number and percentage of complaints by product group and cause as a proportion of total complaints for each product group

#### Product Group:

	Banking & Loans		GI & Pure Protection		Home Finance		Investments		Life & Pensions		Other	Total (Product Group)		
2009 H1 - Complaints by product group and cause of complaint (Note 1)														
Cause of complaint:														
Arrears Handling	27,053	3%	1,127	0%	3,655	5%	42	0%	883	1%	6,421	7%	39,181	3%
Breach of Contract	14,606	2%	9,369	3%	703	1%	193	1%	714	1%	1,670	2%	27,255	2%
Delays	57,762	7%	28,108	8%	5,982	8%	5,008	13%	14,945	13%	5,969	6%	117,774	8%
Dispute over sums/ amounts	92,920	11%	52,770	16%	14,445	20%	2,722	7%	14,160	12%	7,909	8%	184,926	12%
Failure to carry out instructions	84,773	10%	21,643	6%	3,475	5%	4,578	12%	6,960	6%	6,199	7%	127,628	8%
Misleading Advertising	16,631	2%	5,965	2%	935	1%	625	2%	2,014	2%	1,599	2%	27,769	2%
Misleading Advice	38,339	4%	105,560	32%	5,080	7%	6,778	18%	41,747	36%	10,463	11%	207,967	14%
Other Admin	139,952	16%	18,968	6%	10,864	15%	3,441	9%	7,334	6%	8,293	9%	188,852	13%
Overcharging	184,215	22%	9,229	3%	8,179	12%	1,318	4%	669	1%	3,283	3%	206,893	14%
Poor Customer Service	118,623	14%	43,910	13%	9,914	14%	7,365	20%	15,867	14%	27,953	30%	223,632	15%
Switching/ Churning	166	0%	412	0%	29	0%	19	0%	102	0%	164	0%	892	0%
Other (category does not match complaint description)	79,213	9%	37,382	11%	7,619	11%	5,099	14%	10,289	9%	14,768	16%	154,370	10%
Total	854,253	100%	334,443	100%	70,880	100%	37,188	100%	115,684	100%	94,691	100%	1,507,139	100%

## Complaints (2) - Volumes

Reporting Periods:

		2006-H1	2006-H2	2007-H1	2007-H2	2008-H1	2008-H2	2009-H1
<b>1</b>	<b>Number of complaints by type of product</b> (Note 1) <i>For detailed product names see section 1a</i>							
	Banking & Loans	517,948	608,620	1,352,873	812,819	809,646	870,124	854,253
	GI & Pure Protection	194,730	210,050	213,952	227,695	267,046	281,275	334,443
	Home Finance	58,326	60,390	101,330	97,798	80,114	70,071	70,880
	Investments	27,810	25,667	31,016	29,909	39,352	37,283	37,188
	Life & Pensions	480,838	314,855	192,569	121,137	113,903	114,334	115,684
	Other	117,425	109,983	123,722	107,012	116,581	103,096	94,691
	<b>Total</b>	<b>1,397,077</b>	<b>1,329,565</b>	<b>2,015,462</b>	<b>1,396,370</b>	<b>1,426,642</b>	<b>1,476,183</b>	<b>1,507,139</b>
<b>2</b>	<b>Number of complaints by firm type</b> (Note 2)							
	Bank (inc e-money issuers)	759,786	805,158	1,538,908	919,177	923,240	1,003,015	1,013,601
	Building Society	38,989	37,932	65,681	121,924	95,308	79,349	60,825
	General Insurance Intermediary	71,639	69,779	76,616	79,693	103,659	115,242	144,751
	Investment Management	10,402	9,865	13,125	11,117	11,930	10,550	10,892
	Life Insurer	203,268	117,619	70,634	57,988	66,905	65,315	63,448
	Mortgage	6,837	7,953	11,179	14,637	15,776	12,716	11,755
	Other Insurer	198,829	203,091	172,308	142,930	155,327	139,593	149,953
	Personal Investment	46,529	31,988	30,271	19,101	20,791	17,173	17,160
	Professional firms	405	238	146	97	266	289	417
	Securities & Futures	7,553	7,303	8,219	9,781	11,580	11,580	12,147
	Other	52,840	38,639	28,375	19,925	21,860	21,361	22,190
	<b>Total</b>	<b>1,397,077</b>	<b>1,329,565</b>	<b>2,015,462</b>	<b>1,396,370</b>	<b>1,426,642</b>	<b>1,476,183</b>	<b>1,507,139</b>
<b>3</b>	<b>Number of complaints by cause of complaint</b>							
	Arrears Handling	13,784	18,293	20,221	18,806	24,412	27,697	39,181
	Breach of Contract	21,628	27,043	26,110	21,916	25,645	25,459	27,255
	Delays	107,520	109,715	129,208	134,932	147,798	153,316	117,774
	Dispute over sums/ amounts	127,980	133,117	247,301	158,685	166,643	169,373	184,926
	Failure to carry out instructions	90,082	85,872	99,900	101,341	110,935	120,520	127,628
	Misleading Advertising	13,957	11,815	18,738	19,462	20,735	21,051	27,769
	Misleading Advice	423,549	289,045	196,338	150,831	158,311	174,916	207,967
	Other Admin	161,545	159,946	174,646	178,042	191,713	194,581	188,852
	Overcharging	97,000	181,359	651,901	271,081	221,939	204,327	206,893
	Poor Customer Service	187,313	193,836	331,961	217,296	231,648	239,532	223,632
	Switching/ Churning	1,039	655	592	758	473	734	892
	Other (category does not match complaint description)	151,680	118,869	118,546	123,220	126,390	144,677	154,370
	<b>Total</b>	<b>1,397,077</b>	<b>1,329,565</b>	<b>2,015,462</b>	<b>1,396,370</b>	<b>1,426,642</b>	<b>1,476,183</b>	<b>1,507,139</b>
<b>4</b>	<b>Number of closed complaints by firm type</b> (Note 2)							
	Bank (inc e-money issuers)	756,159	823,970	1,234,593	1,040,654	903,519	988,702	1,015,915
	Building Society	36,455	40,681	51,757	105,111	111,248	74,419	71,650
	General Insurance Intermediary	68,711	72,817	74,248	79,920	101,629	113,803	146,597
	Investment Management	10,500	9,825	12,564	11,243	11,666	10,180	11,301
	Life Insurer	213,560	130,939	73,406	59,266	65,119	65,253	65,705
	Mortgage	6,627	7,750	10,270	14,085	14,940	12,900	11,214
	Other Insurer	200,695	207,347	175,239	140,233	149,911	139,631	140,687
	Personal Investment	47,941	37,603	28,587	23,622	19,544	18,633	16,977
	Professional firms	422	285	169	112	269	256	404
	Securities & Futures	7,760	7,596	8,451	9,738	11,880	11,856	12,235
	Other	50,903	45,494	28,597	22,878	20,867	21,577	22,312
	<b>Total</b>	<b>1,399,733</b>	<b>1,384,307</b>	<b>1,697,881</b>	<b>1,506,862</b>	<b>1,410,592</b>	<b>1,457,210</b>	<b>1,514,997</b>

## Complaints (2a) - Volumes by Product Name

Reporting Periods:

		2006-H1	2006-H2	2007-H1	2007-H2	2008-H1	2008-H2	2009-H1
Number of Complaints by Product Name (Note 1)	Product Group (from Section 1)							
Current Account	Banking & Loans	368,269	448,679	1,103,610	555,554	500,492	536,405	499,703
Other GI/Pure Protection	GI & Pure Protection	63,720	68,529	70,769	93,946	107,590	134,019	174,704
Credit Card	Banking & Loans	73,585	89,521	133,407	149,552	147,927	151,391	164,272
Motor	GI & Pure Protection	68,002	73,119	71,840	69,322	83,842	78,060	86,992
Deposit/Savings	Banking & Loans	39,352	36,264	67,671	57,599	98,154	90,519	82,438
Other Loans	Banking & Loans	28,003	28,358	31,412	34,832	39,415	52,559	59,211
Cash Deposit ISA	Banking & Loans	8,739	5,798	16,773	15,282	23,658	39,250	48,629
Other Regulated Mortgages	Home Finance	31,806	33,442	45,980	55,007	48,392	46,224	48,294
Property	GI & Pure Protection	36,151	43,494	44,253	39,079	47,189	42,915	45,439
Mortgage Endowment	Life & Pensions	394,862	239,742	129,216	59,562	44,986	40,123	42,988
Personal Pension	Life & Pensions	22,865	20,905	20,708	20,370	24,687	24,555	24,197
Investment Bond	Life & Pensions	19,917	14,924	11,968	12,319	13,760	19,872	16,818
PEP/ISA	Investments	13,837	11,979	14,190	12,447	16,103	14,780	14,281
Other Endowment	Life & Pensions	22,047	19,424	12,995	13,034	12,788	11,954	14,270
Share/Derivative	Investments	7,911	6,814	7,912	10,165	15,010	12,763	14,054
Private Medical Insurance	GI & Pure Protection	11,989	11,351	12,534	12,924	14,191	13,089	12,950
Other Unregulated Loan Secured on Land	Home Finance	15,999	14,683	31,479	22,670	15,841	11,194	12,217
Term Assurance	GI & Pure Protection	10,741	10,057	10,482	8,990	10,406	9,432	10,583
Whole of Life	Life & Pensions	12,450	11,134	8,098	8,949	9,327	9,485	9,913
Flexible Mortgage	Home Finance	8,126	9,521	20,019	14,856	10,199	8,685	5,893
Unit Trust/OEIC	Investments	3,752	4,182	5,441	4,852	5,306	5,265	5,303
Standard Annuity	Life & Pensions	2,957	4,149	3,421	2,859	3,399	3,806	3,431
Other Regulated Investment	Investments	1,625	1,766	2,319	1,784	2,179	3,709	2,948
Stakeholder Pension	Life & Pensions	2,443	1,850	2,223	1,930	2,547	2,403	2,270
Self Cert Mortgage	Home Finance	1,354	1,521	2,575	2,795	3,419	2,365	2,240
Income Protection	GI & Pure Protection	1,818	1,326	1,636	1,723	2,168	2,301	2,110
Impaired Credit Mortgage	Home Finance	731	842	892	2,066	1,907	1,266	1,808
Critical Illness	GI & Pure Protection	1,361	1,124	1,048	959	938	838	911
Permanent Health	GI & Pure Protection	948	1,050	1,390	752	722	621	754
Income Withdrawal Product	Life & Pensions	432	558	566	608	613	745	743
FSAVC	Life & Pensions	1,885	1,476	2,797	1,005	1,019	815	652
Investment Trust	Investments	685	926	1,154	661	754	766	602
Lifetime Mortgage	Home Finance	310	381	385	404	356	337	428
Investment Based Annuity	Life & Pensions	430	387	275	171	250	281	204
Long Term Care	Life & Pensions	550	306	302	330	527	295	198
Other	Other	117,425	109,983	123,722	107,012	116,581	103,096	94,691
<b>Total (Product Name)</b>		<b>1,397,077</b>	<b>1,329,565</b>	<b>2,015,462</b>	<b>1,396,370</b>	<b>1,426,642</b>	<b>1,476,183</b>	<b>1,507,139</b>

### Complaints (3) - Speed of resolution

Number and percentage of complaints closed after 8 weeks as a proportion of total closed complaints for each firm type

*Reporting Periods:*

	2006-H1		2006-H2		2007-H1		2007-H2		2008-H1		2008-H2		2009-H1	
Complaints closed after 8 weeks by firm type (Note 2)														
Bank (inc e-money issuers)	77,784	10%	75,494	9%	201,670	16%	164,754	16%	86,287	10%	111,081	11%	126,154	12%
Building Society	6,707	18%	6,626	16%	5,659	11%	5,183	5%	5,556	5%	4,557	6%	4,997	7%
General Insurance Intermediary	3,619	5%	3,664	5%	4,785	6%	3,950	5%	5,797	6%	7,823	7%	14,172	10%
Investment Management	614	6%	561	6%	906	7%	1,121	10%	1,058	9%	1,018	10%	1,358	12%
Life Insurer	34,932	16%	15,183	12%	5,263	7%	4,372	7%	6,584	10%	4,977	8%	4,471	7%
Mortgage	802	12%	764	10%	829	8%	1,256	9%	1,919	13%	1,414	11%	891	8%
Other Insurer	34,227	17%	18,205	9%	12,819	7%	9,263	7%	9,953	7%	8,412	6%	8,363	6%
Personal Investment	16,229	34%	12,673	34%	8,557	30%	4,766	20%	3,615	18%	3,707	20%	3,706	22%
Professional firms	142	34%	125	44%	84	50%	47	42%	31	12%	31	12%	35	9%
Securities & Futures	698	9%	829	11%	699	8%	779	8%	960	8%	968	8%	1,288	11%
Other	4,136	8%	2,309	5%	1,131	4%	658	3%	487	2%	445	2%	931	4%
Total	179,890		136,433		242,402		196,149		122,247		144,433		166,366	
As a percentage of all closed complaints	12.9%		9.9%		14.3%		13.0%		8.7%		9.9%		11.0%	

## Complaints (4) - Complaints Upheld

Number and percentage of complaints upheld as a proportion of total closed complaints for each firm type

*Reporting Periods:*

	2006-H1		2006-H2		2007-H1		2007-H2		2008-H1		2008-H2		2009-H1	
Complaints upheld by firm type (Note 2)														
Bank (inc e-money issuers)	372,982	49%	296,945	36%	356,097	29%	402,053	39%	345,158	38%	378,270	38%	355,430	35%
Building Society	23,283	64%	20,917	51%	27,319	53%	40,911	39%	70,737	64%	39,325	53%	39,020	54%
General Insurance Intermediary	29,520	43%	29,954	41%	30,551	41%	31,295	39%	40,145	40%	39,801	35%	47,433	32%
Investment Management	5,736	55%	5,389	55%	7,132	57%	6,115	54%	6,272	54%	4,981	49%	5,374	48%
Life Insurer	84,652	40%	47,825	37%	28,349	39%	23,767	40%	28,643	44%	29,499	45%	27,478	42%
Mortgage	3,162	48%	3,206	41%	4,166	41%	5,867	42%	5,260	35%	4,563	35%	3,767	34%
Other Insurer	118,318	59%	113,050	55%	93,453	53%	74,377	53%	75,258	50%	68,586	49%	69,657	50%
Personal Investment	17,655	37%	12,025	32%	10,783	38%	10,436	44%	7,961	41%	7,351	39%	6,035	36%
Professional firms	51	12%	29	10%	14	8%	19	17%	80	30%	123	48%	188	47%
Securities & Futures	3,120	40%	2,887	38%	3,019	36%	2,602	27%	3,102	26%	2,690	23%	2,495	20%
Other	31,332	62%	28,927	64%	15,905	56%	13,401	59%	12,988	62%	13,620	63%	13,780	62%
Total	689,811		561,154		576,788		610,843		595,604		588,809		570,657	
As a percentage of all closed complaints	49.3%		40.5%		34.0%		40.5%		42.2%		40.4%		37.7%	

COMPLAINTS STATISTICS TABLES

Note 1

The product groups are made up of the following product names

Product Group	Product Name
Banking & Loans	Cash Deposit ISA
	Credit Card
	Current Account
	Deposit/Savings
	Other Loans
GI & Pure Protection (a)	Critical Illness
	Income Protection (a)
	Motor
	Other GI/Pure Protection (a)
	Permanent Health
	Private Medical Insurance
	Property
	Term Assurance
	Flexible Mortgage
	Impaired Credit Mortgage
Home Finance	Lifetime Mortgage
	Other Regulated Mortgages
	Other Unregulated Loan Secured on Land
	Self Cert Mortgage
Investments	Investment Trust
	Other Regulated Investment
	PEP/ISA
	Share/Derivative
	Unit Trust/OEIC
Life & Pensions	FSAVC
	Income Withdrawal Product
	Investment Based Annuity
	Investment Bond
	Long Term Care
	Mortgage Endowment
	Other Endowment
	Personal Pension
	Stakeholder Pension
	Standard Annuity
	Whole of Life
Other	Other
(a) We note that the volumes of complaints in the 'Other GI/Pure Protection' and 'Income Protection' for all periods from H1 2006 to H2 2008 categories have changed. This is due to some income protection insurance complaints being reclassified as complaints about payment protection insurance.	

**Note 2**

**Firm types are determined by the firm category description allocated to firms by internal FSA systems. These category descriptions are in turn determined by FSA supervisory divisions**

<b>Annual Report Category</b>	<b>Firm Category Description</b>	<b>Number of Firms as at 31 March 2009</b>
Bank (inc e-money issuers)	Bank (other than Wholesale only)	<b>340</b>
	E-money Issuer (non-bank)	
	Wholesale only Bank	
Building Society	Building Society	<b>57</b>
General Insurance Intermediary	General Insurance Intermediary	<b>6,923</b>
Investment Management	Custodial Service Provider	<b>2,077</b>
	Discretionary Investment Manager	
	Non-discretionary Investment Manager	
	Personal Pension Operator	
	Venture Capital Firm	
Life Insurer	Life Insurer	<b>193</b>
Mortgage Business	Home Finance Administrator	<b>2,812</b>
	Home Finance Broker	
	Home Finance Provider	
	Mortgage Administrator	
	Mortgage Adviser	
	Mortgage Arranger	
	Mortgage Lender	
Other Insurer	Composite Insurer	<b>858</b>
	General Insurer	
	Lloyd's	
	Lloyd's Managing Agent	
	Lloyd's Member Agent	
Personal Investment	Arranging only Intermediary (excluding Stockbroker)	<b>5,568</b>
	Financial Adviser (FA)	
	Independent Financial Advisor (IFA)	
Professional Firms	Authorised Professional Firm	<b>450</b>
	Designated Professional Body	
Securities & Futures	Advising only Intermediary (excluding FA)	<b>929</b>
	Alternative Trading System Operator	
	Clearer/Settlement Agent	
	Corporate Finance Firm	
	Energy (including Oil) Market Participant	
	Market Maker	
	Own Account Trader	
	Stockbroker	
	Wholesale Market Broker	
Other	Advising and Arranging Intermediary (excluding FA & Stockbroker)	<b>6,623</b>
	CIS Administrator	
	CIS Trustee	
	Friendly Society	
	Media Firm	
	No Primary Category*	
	Service Company	
Data Not Included	Credit Union	<b>510</b>
	*The majority of 'No Primary Category' firms are firms which passported into the UK under the Insurance Mediation Directive. The firm type information we require from these firms is limited.	