AGGREGATE COMPLAINTS STATISTICS: 2006 to 2010 (H1)

Complaints (1) - Complaints by product group and cause (2010 H1)

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

Product Group (b):

2010 H1 - Complaints by product group and cause of complaint	Banking		Decumulation, life and pensions		General insurance & pure protection		Home Finance		Investments		Total (Product Group)	
Cause of complaint:												
Advising, selling and arranging	42,039	4%	26,961	37%	281,994	54%	5,651	10%	8,246	19%	364,891	22%
Arrears related	37,455	4%	715	1%	2,262	0%	4,427	8%	160	0%	45,019	3%
General admin/customer service	381,192	38%	31,309	43%	133,402	26%	24,186	43%	26,517	62%	596,606	35%
Terms and disputed sums/charges	464,622 (a)	46%	11,222	15%	76,857	15%	16,961	30%	5,686	13%	575,348	34%
Other	73,888	7%	3,311	5%	23,270	4%	5,168	9%	2,413	6%	108,050	6%
Total	**999,196**	**100%**	**73,518**	**100%**	**517,785**	**100%**	**56,393**	**100%**	**43,022**	**100%**	**1,689,914**	**100%**

Notes:

(a) The FSA had issued a waiver in 2007 suspending the resolution and reporting of complaints about the level, fairness or lawfulness of unauthorised overdraft charges, whilst a test case went to court. Following the Supreme Court's judgment on 25 November 2009, this waiver lapsed and firms resumed reporting these cases in 2009 H2 which had accumulated since 2007. This has been a major factor in the decrease in numbers of new complaints in 2010 H1.

(b) Refer to Note 1 for the product names in each product group.

Complaints (2) - Volumes

Reporting Periods:

		2006-H1	2006-H2	2007-H1	2007-H2	2008-H1	2008-H2	2009-H1 (b)	2009-H2	2010-H1
1	**Number of complaints by type of product (a)**									
	Banking	517,948	608,620	1,352,873	812,819	809,646	870,124	976,653	2,014,371 (c)	999,196
	Decumulation, life and pensions	480,838	314,855	192,569	121,137	113,903	114,334	99,073	92,870	73,518
	General insurance & pure protection	194,730	210,050	213,952	227,695	267,046	281,275	338,115	421,368	517,785
	Home Finance	58,326	60,390	101,330	97,798	80,114	70,071	61,931	80,230	56,393
	Investments	27,810	25,667	31,016	29,909	39,352	37,283	55,946	44,872	43,022
	Other (e)	117,425	109,983	123,722	107,012	116,581	103,096	96,765	484	
	Total	**1,397,077**	**1,329,565**	**2,015,462**	**1,396,370**	**1,426,642**	**1,476,183**	**1,628,483**	**2,654,195**	**1,689,914**
2	**Number of complaints by firm type (a)**									
	Bank (inc e-money issuers) and Building Society	798,775	843,090	1,604,589	1,041,101	1,018,548	1,082,364	1,189,076	2,225,458 (c)	1,252,467
	General Insurance Intermediary	71,639	69,779	76,616	79,693	103,659	115,242	138,753	144,975	147,163
	Investment Management	10,402	9,865	13,125	11,117	11,930	10,550	12,733	11,626	12,729
	Life Insurer	203,268	117,619	70,634	57,988	66,905	65,315	63,599	51,420	43,928
	Mortgage Business	6,837	7,953	11,179	14,637	15,776	12,716	14,655	13,232	22,662
	Other Insurer	198,829	203,091	172,308	142,930	155,327	139,593	152,250	162,651	165,972
	Personal Investment	46,529	31,988	30,271	19,101	20,791	17,173	22,552	13,994	20,398
	Professional firms	405	238	146	97	266	289	421	371	590
	Securities & Futures	7,553	7,303	8,219	9,781	11,580	11,580	12,166	9,420	8,057
	Other	52,840	38,639	28,375	19,925	21,860	21,361	22,278	21,048	15,948
	Total	**1,397,077**	**1,329,565**	**2,015,462**	**1,396,370**	**1,426,642**	**1,476,183**	**1,628,483**	**2,654,195**	**1,689,914**
3	**Number of complaints by cause of complaint (d)**									
	Advising, selling and arranging	424,588	289,700	196,930	151,589	158,784	175,650	210,388	300,022	364,891
	Arrears related	13,784	18,293	20,221	18,806	24,412	27,697	39,463	50,004	45,019
	General admin/customer service	546,460	549,369	735,715	631,611	682,094	707,949	692,382	626,280	596,606
	Terms and disputed sums/charges	246,608	341,519	925,312	451,682	414,227	399,159	487,117	1,572,133 (c)	575,348
	Other	165,637	130,684	137,284	142,682	147,125	165,728	199,133	105,756	108,050
	Total	**1,397,077**	**1,329,565**	**2,015,462**	**1,396,370**	**1,426,642**	**1,476,183**	**1,628,483**	**2,654,195**	**1,689,914**
4	**Number of closed complaints by firm type (a)**									
	Bank (inc e-money issuers) and Building Society	792,614	864,651	1,286,350	1,145,765	1,014,767	1,063,121	1,139,263	1,189,777	2,413,435 (c)
	General Insurance Intermediary	68,711	72,817	74,248	79,920	101,629	113,803	140,331	125,723	128,928
	Investment Management	10,500	9,825	12,564	11,243	11,666	10,180	13,280	11,311	12,027
	Life Insurer	213,560	130,939	73,406	59,266	65,119	65,253	65,844	53,649	42,690
	Mortgage Business	6,627	7,750	10,270	14,085	14,940	12,900	14,108	12,406	22,284
	Other Insurer	200,695	207,347	175,239	140,233	149,911	139,631	142,984	161,185	156,281
	Personal Investment	47,941	37,603	28,587	23,622	19,544	18,633	22,658	13,594	19,398
	Professional firms	422	285	169	112	269	256	410	373	586
	Securities & Futures	7,760	7,596	8,451	9,738	11,880	11,856	12,253	10,017	8,126
	Other	50,903	45,494	28,597	22,878	20,867	21,577	22,395	21,798	15,923
	Total	**1,399,733**	**1,384,307**	**1,697,881**	**1,506,862**	**1,410,592**	**1,457,210**	**1,573,526**	**1,599,833**	**2,819,678**
5	**Number of closed complaints by type of product from 1 August 2009 (a)**									
	Banking								956,824	2,166,304 (c)
	Decumulation, life and pensions								92,757	73,022
	General insurance & pure protection								365,323	480,792
	Home finance								105,381	56,987
	Investments								45,155	42,573
	Total								**1,565,440**	**2,819,678**

Notes:

(a) Refer to Notes 1&2 for product names and firm types.

(b) 2009-H1 data has been updated from the previous publication due to firm resubmissions.

(c) The FSA had issued a waiver in 2007 suspending the resolution and reporting of complaints about the level, fairness or lawfulness of unauthorised overdraft charges, whilst a test case went to court. Following the Supreme Court's judgment on 25 November 2009, this waiver lapsed and firms resumed reporting these cases in 2009 H2 which had accumulated since 2007. This has been a major factor in the increase in numbers of new complaints in 2009 H2 and the number of closed complaints in 2010 H1.

(d) Cause of complaint categories applicable from 1 August 2009 have been mapped back to 2006.

(e) The 'Other' product group category was only available for firms to report prior to the reporting requirement changes on 1 August 2009. Therefore, data for this category will only be available up to end of July in 2009 H2.

Complaints (3) - Speed of resolution

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

Reporting Periods:

	2006-H1		2006-H2		2007-H1		2007-H2		2008-H1		2008-H2		2009-H1 (a)		2009-H2		2010-H1	
1 Complaints closed within 8 weeks by firm type (Note 2)																		
Bank (inc e-money issuers) and Building Society	708,123	89%	782,531	91%	1,079,021	84%	975,828	85%	922,924	91%	947,483	89%	1,012,052	89%	1,046,560	88%	1,995,273 (b)	83%
General Insurance Intermediary	65,092	95%	69,153	95%	69,463	94%	75,970	95%	95,832	94%	105,980	93%	126,480	90%	118,530	94%	120,670	94%
Investment Management	9,886	94%	9,264	94%	11,658	93%	10,122	90%	10,608	91%	9,162	90%	11,815	89%	10,595	94%	11,455	95%
Life Insurer	178,628	84%	115,756	88%	68,143	93%	54,894	93%	58,535	90%	60,276	92%	61,372	93%	49,420	92%	40,510	95%
Mortgage Business	5,825	88%	6,986	90%	9,441	92%	12,829	91%	13,021	87%	11,486	89%	13,117	93%	11,412	92%	19,327	87%
Other Insurer	166,468	83%	189,142	91%	162,420	93%	130,970	93%	139,958	93%	131,219	94%	134,581	94%	152,084	94%	138,686	89%
Personal Investment	31,712	66%	24,930	66%	20,030	70%	18,856	80%	15,929	82%	14,926	80%	18,594	82%	11,152	82%	17,434	90%
Professional firms	280	66%	160	56%	85	50%	65	58%	238	88%	225	88%	375	91%	331	89%	554	95%
Securities & Futures	7,062	91%	6,767	89%	7,752	92%	8,959	92%	10,920	92%	10,888	92%	10,957	89%	8,957	89%	7,249	89%
Other	46,767	92%	43,185	95%	27,466	96%	22,220	97%	20,380	98%	21,132	98%	21,459	96%	20,657	95%	15,272	96%
Total	**1,219,843**		**1,247,874**		**1,455,479**		**1,310,713**		**1,288,345**		**1,312,777**		**1,410,802**		**1,429,698**		**2,366,430**	
As a percentage of all closed complaints	**87.1%**		**90.1%**		**85.7%**		**87.0%**		**91.3%**		**90.1%**		**89.7%**		**89.4%**		**83.9%**	
2 Complaints closed within 8 weeks by type of product from 1 August 2009 (Note 1)																		
Banking															866,488	91%	1,811,488 (b)	84%
Decumulation, life and pensions															84,263	91%	67,484	92%
General insurance & pure protection															313,267	86%	398,580	83%
Home finance															95,402	91%	50,912	89%
Investments															39,081	87%	37,966	89%
Total															**1,398,501**	**89.3%**	**2,366,430**	**83.9%**

Notes:

(a) 2009-H1 data has been updated from the previous publication due to firm resubmissions.

(b) The FSA had issued a waiver in 2007 suspending the resolution and reporting of complaints about the level, fairness or lawfulness of unauthorised overdraft charges, whilst a test case went to court. Following the Supreme Court's judgment on 25 November 2009, this waiver lapsed and firms resumed reporting these cases in 2009 H2 which had accumulated since 2007. This has been a major factor in the increase in numbers of new complaints in 2009 H2 and the numbers of closed complaints in 2010 H1.

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 (a)		2009-H2		2010-H1	
1	**Complaints upheld by firm type (Note 2)**																		
	Bank (inc e-money issuers) and Building Society	396,265	50%	317,862	37%	383,416	30%	442,964	39%	415,895	41%	417,595	39%	441,698	39%	561,190	47%	555,594	23% **(b)**
	General Insurance Intermediary	29,520	43%	29,954	41%	30,551	41%	31,295	39%	40,145	40%	39,801	35%	45,083	32%	42,100	33%	45,723	35%
	Investment Management	5,736	55%	5,389	55%	7,132	57%	6,115	54%	6,272	54%	4,981	49%	6,245	47%	5,061	45%	5,937	49%
	Life Insurer	84,652	40%	47,825	37%	28,349	39%	23,767	40%	28,643	44%	29,499	45%	27,527	42%	18,843	35%	17,492	41%
	Mortgage Business	3,162	48%	3,206	41%	4,166	41%	5,867	42%	5,260	35%	4,563	35%	4,691	33%	4,185	34%	10,443	47%
	Other Insurer	118,318	59%	113,050	55%	93,453	53%	74,377	53%	75,258	50%	68,586	49%	70,998	50%	73,746	46%	77,041	49%
	Personal Investment	17,655	37%	12,025	32%	10,783	38%	10,436	44%	7,961	41%	7,351	39%	8,446	37%	4,247	31%	6,714	35%
	Professional firms	51	12%	29	10%	14	8%	19	17%	80	30%	123	48%	191	47%	153	42%	238	41%
	Securities & Futures	3,120	40%	2,887	38%	3,019	36%	2,602	27%	3,102	26%	2,690	23%	2,506	20%	2,020	20%	1,453	18%
	Other	31,332	62%	28,927	64%	15,905	56%	13,401	59%	12,988	62%	13,620	63%	13,830	62%	11,273	52%	7,519	47%
	Total	**689,811**		**561,154**		**576,788**		**610,843**		**595,604**		**588,809**		**621,215**		**722,818**		**728,154**	
	As a percentage of all closed complaints	**49.3%**		**40.5%**		**34.0%**		**40.5%**		**42.2%**		**40.4%**		**39.5%**		**45.2%**		**25.8%**	
2	**Complaints upheld by type of product from 1 August 2009 (Note 1)**																		
	Banking															435,955	46%	411,968	19% **(b)**
	Decumulation, life and pensions															34,047	37%	28,056	38%
	General insurance & pure protection															170,180	47%	245,985	51%
	Home finance															51,611	49%	25,179	44%
	Investments															15,951	35%	16,966	40%
	Total															**707,744**	**45.2%**	**728,154**	**25.8%**

Notes:

(a) 2009-H1 data has been updated from the previous publication due to firm resubmissions.

(b) The FSA had issued a waiver in 2007 suspending the resolution and reporting of complaints about the level, fairness or lawfulness of unauthorised overdraft charges, whilst a test case went to court. Following the Supreme Court's judgment on 25 November 2009, this waiver lapsed and firms resumed reporting these cases in 2009 H2 which had accumulated since 2007. This has been a major factor in the increase in numbers of new complaints in 2009 H2 and the numbers of closed complaints in 2010 H1 and also a reduction in the percentage of upheld complaints in 2010 H1.

Complaints (5) - Redress (£)

Amount of redress paid by firm and product type (from 1 August 2009)

Reporting Period:

		2009-H2	2010-H1
1	**Redress paid by firm type (Note 2)**	**Total £**	**Total £**
	Bank (inc e-money issuers) and Building Society	202,633,825	300,981,742
	General Insurance Intermediary	20,447,326	33,338,738
	Investment Management	877,832	1,710,836
	Life Insurer	16,711,102	14,686,201
	Mortgage Business	5,059,837	12,747,724
	Other Insurer	15,077,646	16,532,668
	Personal Investment	14,966,977	17,840,708
	Professional firms	75,983	185,995
	Securities & Futures	2,111,109	2,780,798
	Other	5,595,226	5,419,692
	Total	**283,556,863**	**406,225,102**
2	**Redress paid by type of product (Note 1)**		
	Banking	46,272,467	41,492,905
	Decumulation, life and pensions	46,718,947	40,983,264
	General insurance & pure protection	143,813,028	276,444,485
	Home finance	11,003,089	5,335,381
	Investments	35,749,332	41,969,067
	Total	**283,556,863**	**406,225,102**

COMPLAINTS STATISTICS TABLES

Note 1

The product groups are made up of the following product names (a)

Product Group	Product Name
Banking & Loans	Current Accounts
	Credit cards
	unregulated loans
	Savings (inc. Cash ISA) and other banking
Decumulation, life and pensions	Personal pensions and FSAVCs
	Investment linked annuities
	Income drawdown products
	Endowments
	Other decumulaton, life and pensions
General insurance & pure protection	Payment protection insurance
	Other general insurance
	Critical illness
	Income protection
	Other pure protection
Home Finance	Equity release products
	Impaired credit mortgages
	other regulated home finance products
	other unregulated home finance products
Investments	Investment bonds
	PEPs/ISAs (exc. Cash ISAs)
	Investment trusts
	Unit trusts/OEICs
	Structured products
	Other investment products/funds
	Investment management/services (inc. platforms)
(a) New product groups and names applicable from 1 August 2009.	

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

Annual Report Category	Firm Category Description	Number of Firms as at 31 March 2010
Bank (inc e-money issuers) and Building Society	Bank (other than Wholesale only)	387
	Building Society	
	E-money Issuer (non-bank)	
	Wholesale only Bank	
General Insurance Intermediary	General Insurance Intermediary	6,329
Investment Management	Custodial Service Provider	2,097
	Discretionary Investment Manager	
	Non-discretionary Investment Manager	
	Personal Pension Operator	
	Venture Capital Firm	
Life Insurer	Life Insurer	190
Mortgage Business	Home Finance Administrator	2,196
	Home Finance Broker	
	Home Finance Provider	
Other Insurer	Composite Insurer	822
	General Insurer	
	Lloyd's	
	Lloyd's Managing Agent	
	Lloyd's Member Agent	
Personal Investment	Arranging only Intermediary (excluding Stockbroker)	5,470
	Financial Adviser (FA)	
	Independent Financial Advisor (IFA)	
Professional Firms	Authorised Professional Firm	387
	Designated Professional Body	
Securities & Futures	Advising only Intermediary (excluding FA)	949
	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)	6,982
	CIS Administrator	
	CIS Trustee	
	Friendly Society	
	Media Firm	
	No Primary Category*	
	Service Company	
Data Not Included	Credit Union	494

*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.

COMPLAINTS STATISTICS TABLES 2009

As the reporting requirements changes have amended the product categories and groups we are not able to provide past trends for complaints by type of product. Where possible, we have mapped most of the products into their new categories and provide the data for 2009 only.

Note 3

Number of Complaints by Product Name (Note 1)	Product Group	2009-H1 (a) (b)	2009-H2	2010-H1
Current accounts	Banking	588,876	1,627,310 (c)	599,249
Payment protection insurance	General insurance & pure protection		174,286	265,949
Other general insurance	General insurance & pure protection	149,115	227,001	236,529
Credit cards	Banking	171,481	195,082	200,382
Savings (inc Cash ISA) and other banking	Banking	140,721	146,554	155,267
Unregulated loans	Banking	75,575	45,425	44,298
Other regulated home finance products	Home Finance	59,681	66,881	43,128
Endowments	Decumulation, life and pensions	57,366	52,091	36,187
Personal pensions and FSAVCs	Decumulation, life and pensions	27,187	20,529	20,140
Other decumulation, life and pensions	Decumulation, life and pensions	13,558	18,596	15,682
PEPs / ISAs (exc Cash ISAs)	Investments	15,240	11,144	12,291
Other pure protection	General insurance & pure protection	10,571	10,773	11,569
Investment bonds	Investments	16,986	12,760	10,469
Other unregulated home finance products	Home Finance		10,393	10,086
Other investment products/funds	Investments	17,217	8,366	7,835
Unit trusts/OEICs	Investments	5,880	4,535	5,305
Investment management/service (inc. platforms)	Investments		5,776	4,986
Income protection	General insurance & pure protection	2,867	3,461	2,642
Impaired credit mortgages	Home Finance	1,810	2,573	2,629
Structured products	Investments		1,599	1,600
Critical illness	General insurance & pure protection	925	958	1,096
Income drawdown products	Decumulation, life and pensions	743	1,174	807
Investment linked annuities	Decumulation, life and pensions	219	480	702
Equity release products	Home Finance	440	383	550
Investment trusts	Investments	623	692	536
Other GI/Pure protection (d)	General insurance & pure protection	174,637	4,889	
Other (d)	Other (up to 31 July 2009 only)	96,765	484	
Total		**1,628,483**	**2,654,195**	**1,689,914**

Notes

(a) Any blanks for 2009-H1 are new product categories for 2009-H2 onwards only.

(b) 2009-H1 data has been updated from the previous publication due to firm resubmissions.

(c) The FSA had issued a waiver in 2007 suspending the resolution and reporting of complaints about the level, fairness or lawfulness of unauthorised overdraft charges, whilst a test case went to court. Following the Supreme Court's judgment on 25 November 2009, this waiver lapsed and firms resumed reporting these cases which had accumulated since 2007. This has been a major factor in the increase in numbers of new complaints in 2009 H2.

(d) Categories only available for firms to report prior to the reporting requirement changes on 1 August 2009. Therefore, data for this category will only be available up to end of July in 2009 H2.