

AGGREGATE COMPLAINTS STATISTICS: 2006 to 2011

1 **Complaints by product and cause**

Complaints by product group and cause of complaint (2011 H2)

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
- 2.5 Number of closed complaints by type of product

2a **Volumes by product name**

3 **Speed of resolution**

- 3.1 Proportion of complaints closed within 8 weeks by firm type
- 3.2 Proportion of complaints closed within 8 weeks by type of product

4 **Complaints Upheld**

- 4.1 Proportion of complaints upheld by firm type
- 4.2 Proportion of complaints upheld by type of product

5 **Redress**

- 5.1 Total redress paid by firm type
- 5.2 Total redress paid by type of product

Complaints (1) - Complaints by product group and cause (2011 H2)

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

Product Group (a):

	Banking		Decumulation, life and pensions		General insurance & pure protection		Home Finance		Investments		Total (Product Group)	
2011 H2 - Complaints by product group and cause of complaint												
<i>Cause of complaint:</i>												
Advising, selling and arranging	43,841	6%	28,287	36%	1,002,523	78%	6,921	10%	12,112	30%	1,093,684	48%
Arrears related	30,387	4%	419	1%	2,653	0%	6,864	10%	44	0%	40,367	2%
General admin/customer service	340,386	43%	38,247	49%	167,910	13%	32,664	47%	22,019	54%	601,226	27%
Terms and disputed sums/charges	314,523	40%	8,202	11%	84,905	7%	16,222	23%	4,061	10%	427,913	19%
Other	57,959	7%	2,921	4%	22,949	2%	6,417	9%	2,736	7%	92,982	4%
Total	787,096	100%	78,076	100%	1,280,940	100%	69,088	100%	40,972	100%	2,256,172	100%

Notes:

(a) 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	2009-H2	2010-H1	2010-H2 (b)	2011-H1 (b)	2011-H2
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	1,046,016	909,240	805,549	787,096
Decumulation, life and pensions	480,838	314,855	192,569	121,137	113,903	114,334	99,073	92,870	73,540	72,064	81,563	78,076
General insurance & pure protection	194,730	210,050	213,952	227,695	267,046	281,275	338,115	421,368	518,137	732,071	861,320	1,280,940
Home Finance	58,326	60,390	101,330	97,798	80,114	70,071	61,931	80,230	57,963	64,026	67,537	69,088
Investments	27,810	25,667	31,016	29,909	39,352	37,283	55,946	44,872	43,122	41,588	43,605	40,972
Other (c)	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	1,738,778	1,818,989	1,859,574	2,256,172
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	1,299,543	1,275,025	1,285,202	1,660,578
General Insurance Intermediary	71,639	69,779	76,616	79,693	103,659	115,242	138,753	144,975	147,886	226,860	245,928	266,628
Investment Management	10,402	9,865	13,125	11,117	11,930	10,550	12,733	11,626	13,210	10,636	10,452	10,854
Life Insurer	203,268	117,619	70,634	57,988	66,905	65,315	63,599	51,420	43,960	41,461	47,484	47,892
Mortgage Business	6,837	7,953	11,179	14,637	15,776	12,716	14,655	13,232	22,688	29,241	29,917	52,746
Other Insurer	198,829	203,091	172,308	142,930	155,327	139,593	152,250	162,651	165,714	178,689	185,300	165,794
Personal Investment	46,529	31,988	30,271	19,101	20,791	17,173	22,552	13,994	20,398	20,690	24,541	27,792
Professional firms	405	238	146	97	266	289	421	371	590	520	528	489
Securities & Futures	7,553	7,303	8,219	9,781	11,580	11,580	12,166	9,420	7,475	7,064	5,980	5,039
Other	52,840	38,639	28,375	19,925	21,860	21,361	22,278	21,048	17,314	28,803	24,242	18,360
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	1,738,778	1,818,989	1,859,574	2,256,172
3 Number of complaints by cause of complaint												
Advising, selling and arranging	424,588	289,700	196,930	151,589	158,784	175,650	210,388	300,022	366,253	537,870	647,317	1,093,684
Arrears related	13,784	18,293	20,221	18,806	24,412	27,697	39,463	50,004	47,558	46,708	47,459	40,367
General admin/customer service	546,460	549,369	735,715	631,611	682,094	707,949	692,382	626,280	619,217	659,136	647,353	601,226
Terms and disputed sums/charges	246,608	341,519	925,312	451,682	414,227	399,159	487,117	1,572,133	597,824	469,851	424,906	427,913
Other	165,637	130,684	137,284	142,682	147,125	165,728	199,133	105,756	107,926	105,424	92,539	92,982
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	1,738,778	1,818,989	1,859,574	2,256,172
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	2,456,670	1,219,998	1,018,805	1,824,407
General Insurance Intermediary	68,711	72,817	74,248	79,920	101,629	113,803	140,331	125,723	136,015	190,322	229,320	271,536
Investment Management	10,500	9,825	12,564	11,243	11,666	10,180	13,280	11,311	12,484	10,945	10,248	11,002
Life Insurer	213,560	130,939	73,406	59,266	65,119	65,253	65,844	53,649	42,722	41,765	45,999	49,194
Mortgage Business	6,627	7,750	10,270	14,085	14,940	12,900	14,108	12,406	22,315	25,015	28,600	55,002
Other Insurer	200,695	207,347	175,239	140,233	149,911	139,631	142,984	161,185	156,454	175,880	184,314	166,547
Personal Investment	47,941	37,603	28,587	23,622	19,544	18,633	22,658	13,594	19,377	20,943	22,703	27,167
Professional firms	422	285	169	112	269	256	410	373	586	531	535	483
Securities & Futures	7,760	7,596	8,451	9,738	11,880	11,856	12,253	10,017	7,978	7,267	5,951	5,090
Other	50,903	45,494	28,597	22,878	20,867	21,577	22,395	21,798	16,777	30,288	24,039	18,738
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	2,871,378	1,722,954	1,570,514	2,429,166
5 Number of closed complaints by type of product from 1 August 2009 (a)												
Banking								956,824	2,212,160	978,796	828,604	796,023
Decumulation, life and pensions								92,757	73,062	73,371	78,481	79,734
General insurance & pure protection								365,323	484,944	563,502	557,507	1,440,441
Home finance								105,381	58,578	65,099	64,134	70,715
Investments								45,155	42,634	42,186	41,788	42,253
Total								1,565,440	2,871,378	1,722,954	1,570,514	2,429,166

Notes:

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

(b) 2010-H2 and 2011-H1 data has been updated from the previous publications due to firm resubmissions.

(c) 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 (2a) - Volumes by Product Name (a)

Reporting Periods:

Number of Complaints by Product Name (Note 1)	Product Group	2009-H1 (b)	2009-H2	2010-H1	2010-H2 (c)	2011-H1 (c)	2011-H2
Payment protection insurance	General insurance & pure protection		174,286	266,685	434,335	528,525	977,510
Current accounts	Banking	588,876	1,627,310	634,959	474,429	395,757	370,595
Other general insurance	General insurance & pure protection	149,115	227,001	236,181	281,675	311,900	284,155
Credit cards	Banking	171,481	195,082	206,131	235,712	227,511	248,911
Savings (inc Cash ISA) and other banking	Banking	140,721	146,554	157,459	152,991	139,334	123,046
Other regulated home finance products	Home Finance	59,681	66,881	44,596	48,788	52,715	54,334
Unregulated loans	Banking	75,575	45,425	47,467	46,108	42,947	44,544
Endowments	Decumulation, life and pensions	57,366	52,091	36,208	34,161	36,468	34,462
Personal pensions and FSAVCs	Decumulation, life and pensions	27,187	20,529	20,157	20,009	23,178	23,098
Other decumulation, life and pensions	Decumulation, life and pensions	13,558	18,596	15,666	16,518	20,071	18,984
Other pure protection	General insurance & pure protection	10,571	10,773	11,574	12,465	16,665	14,235
PEPs / ISAs (exc Cash ISAs)	Investments	15,240	11,144	12,341	11,268	12,058	11,739
Other unregulated home finance products	Home Finance		10,393	10,182	12,174	11,261	11,015
Investment bonds	Investments	16,986	12,760	10,469	11,241	12,306	10,881
Other investment products/funds	Investments	17,217	8,366	7,837	7,469	7,511	5,834
Unit trusts/OEICs	Investments	5,880	4,535	5,356	5,036	5,141	5,177
Investment management/service (inc. platforms)	Investments		5,776	4,985	4,638	4,787	5,151
Impaired credit mortgages	Home Finance	1,810	2,573	2,629	2,681	3,122	3,209
Income protection	General insurance & pure protection	2,867	3,461	2,601	2,474	2,657	2,975
Critical illness	General insurance & pure protection	925	958	1,096	1,122	1,573	2,065
Structured products	Investments		1,599	1,598	1,352	1,219	1,692
Income drawdown products	Decumulation, life and pensions	743	1,174	807	708	1,042	989
Investment linked annuities	Decumulation, life and pensions	219	480	702	668	804	543
Equity release products	Home Finance	440	383	556	383	439	530
Investment trusts	Investments	623	692	536	584	583	498
Other (d)	Other (up to 31 July 2009 only)	96,765	484				
Other GI/Pure protection (d)	General insurance & pure protection	174,637	4,889				
Total		1,531,718	2,654,195	1,738,778	1,818,989	1,859,574	2,256,172

Notes

(a) As the reporting requirements changes on 1 August 2009 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 from 2009 only.

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

(c) 2010 H2 and 2011-H1 data has been updated from the previous publication due to firm resubmissions.

(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.

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	2009-H2	2010-H1	2010-H2 (a)	2011-H1 (a)	2011-H2												
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%	2,035,436	83%	1,115,856	91%	873,029	86%	1,035,973	57%
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%	127,428	94%	170,639	90%	203,063	89%	225,207	83%
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%	11,912	95%	10,207	93%	9,637	94%	10,351	94%
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%	40,542	95%	39,577	95%	43,664	95%	46,274	94%
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%	19,353	87%	22,269	89%	21,540	75%	49,468	90%
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%	138,835	89%	157,211	89%	156,183	85%	143,963	86%
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%	17,413	90%	18,853	90%	19,886	88%	23,854	88%
Professional firms	280	66%	160	56%	85	50%	65	58%	238	88%	225	88%	375	91%	331	89%	554	95%	505	95%	513	96%	468	97%
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%	7,107	89%	6,634	91%	5,413	91%	4,758	93%
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%	16,088	96%	28,209	93%	22,337	93%	17,169	92%
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		2,414,668		1,569,960		1,355,265		1,557,485	
As a percentage of all closed complaints	87.1%		90.1%		85.7%		87.0%		91.3%		90.1%		89.7%		89.4%		84.1%		91.1%		86.3%		64.1%	
2																								
Complaints closed within 8 weeks by type of product from 1 August 2009 (Note 1)																								
Banking													866,488	91%	1,853,734	84%	930,975	95%	786,538	95%	761,431	96%		
Decumulation, life and pensions													84,263	91%	67,479	92%	68,091	93%	73,071	93%	72,534	91%		
General insurance & pure protection													313,267	86%	403,198	83%	473,841	84%	401,981	72%	626,132	43%		
Home finance													95,402	91%	52,232	89%	58,977	91%	56,075	87%	60,924	86%		
Investments													39,081	87%	38,025	89%	38,076	90%	37,600	90%	36,464	86%		
Total													1,398,501	89.3%	2,414,668	84.1%	1,569,960	91.1%	1,355,265	86.3%	1,557,485	64.1%		

Notes:

(a) 2010-H2 and 2011-H1 data has been updated from the previous publication due to firm resubmissions.

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	2009-H2	2010-H1	2010-H2 (a)	2011-H1 (a)	2011-H2
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%
General Insurance Intermediary	29,520	43%	29,954	41%	30,551	41%	31,295	39%	40,145	40%	39,801	35%
Investment Management	5,736	55%	5,389	55%	7,132	57%	6,115	54%	6,272	54%	4,981	49%
Life Insurer	84,652	40%	47,825	37%	28,349	39%	23,767	40%	28,643	44%	29,499	45%
Mortgage Business	3,162	48%	3,206	41%	4,166	41%	5,867	42%	5,260	35%	4,563	35%
Other Insurer	118,318	59%	113,050	55%	93,453	53%	74,377	53%	75,258	50%	68,586	49%
Personal Investment	17,655	37%	12,025	32%	10,783	38%	10,436	44%	7,961	41%	7,351	39%
Professional firms	51	12%	29	10%	14	8%	19	17%	80	30%	123	48%
Securities & Futures	3,120	40%	2,887	38%	3,019	36%	2,602	27%	3,102	26%	2,690	23%
Other	31,332	62%	28,927	64%	15,905	56%	13,401	59%	12,988	62%	13,620	63%
Total	689,811		561,154		576,788		610,843		595,604		588,809	
As a percentage of all closed complaints	49.3%		40.5%		34.0%		40.5%		42.2%		40.4%	
2												
Complaints upheld by type of product from 1 August 2009 (Note 1)												
Banking									435,955	46%	424,154	19%
Decumulation, life and pensions									34,047	37%	28,126	38%
General insurance & pure protection									170,180	47%	245,813	51%
Home finance									51,611	49%	26,146	45%
Investments									15,951	35%	17,050	40%
Total									707,744		741,289	
									45.2%		25.8%	
											49.4%	
											50.5%	
											60.3%	

Notes:

(a) 2010-H2 and 2011-H1 data has been updated from the previous publication due to firm resubmissions.

Complaints (5) - Redress (£)

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

Reporting Periods:

	2009-H2	2010-H1	2010-H2 (a)	2011-H1 (a)	2011-H2
1 Redress paid by firm type (Note 2)	Total £	Total £	Total £	Total £	Total £
Bank (inc e-money issuers) and Building Society	202,633,825	301,019,023	333,134,741	290,803,751	2,029,765,913
General Insurance Intermediary	20,447,326	33,397,796	45,119,942	25,935,296	104,728,952
Investment Management	877,832	1,710,968	1,638,149	1,248,661	1,688,564
Life Insurer	16,711,102	14,686,323	11,352,139	13,842,345	15,425,116
Mortgage Business	5,059,837	12,781,225	15,221,545	22,279,992	44,429,769
Other Insurer	15,077,646	16,562,106	18,149,432	19,643,137	20,315,548
Personal Investment	14,966,977	17,848,713	21,130,043	24,803,175	26,694,384
Professional firms	75,983	185,995	290,782	303,453	286,292
Securities & Futures	2,111,109	2,607,128	2,456,276	2,329,145	2,942,570
Other	5,595,226	7,497,392	11,400,059	9,377,388	3,768,174
Total	283,556,863	408,296,669	459,893,108	410,566,343	2,250,045,282
2 Redress paid by type of product (Note 1)					
Banking	46,272,467	41,529,911	44,851,974	49,142,430	52,111,822
Decumulation, life and pensions	46,718,947	42,882,867	34,314,805	39,633,898	39,039,180
General insurance & pure protection	143,813,028	276,568,239	323,838,419	264,910,479	2,101,824,451
Home finance	11,003,089	5,336,374	5,716,963	7,521,033	9,387,954
Investments	35,749,332	41,979,278	51,170,947	49,358,503	47,681,875
Total	283,556,863	408,296,669	459,893,108	410,566,343	2,250,045,282

(a) 2010-H2 and 2011-H1 data has been updated from the previous publication due to firm resubmissions.

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 decumulation, 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 2011 (a)
Bank (inc e-money issuers) and Building Society	Bank (other than Wholesale only)	303
	Building Society	
	E-money Issuer (non-bank)	
	Wholesale only Bank	
General Insurance Intermediary	General Insurance Intermediary	6,242
Investment Management	Custodial Service Provider	2,141
	Discretionary Investment Manager	
	Non-discretionary Investment Manager	
	Personal Pension Operator	
	Venture Capital Firm	
Life Insurer	Life Insurer	110
Mortgage Business	Home Finance Administrator	1,794
	Home Finance Broker	
	Home Finance Provider	
Other Insurer	Composite Insurer	483
	General Insurer	
	Lloyd's	
	Lloyd's Managing Agent	
	Lloyd's Member Agent	
Personal Investment	Arranging only Intermediary (excluding Stockbroker)	5,237
	Financial Adviser (FA)	
	Independent Financial Advisor (IFA)	
Professional Firms	Authorised Professional Firm	333
	Designated Professional Body	
Securities & Futures	Advising only Intermediary (excluding FA)	955
	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)	985
	CIS Administrator	
	CIS Trustee	
	Friendly Society	
	Media Firm	
	Service Company	
EEA Authorised (a)	N/A	6,708
Data Not Included	Credit Union	474

(a) Firm numbers now exclude 'EEA Authorised' firms which passport into the UK via one or more Directive. These firms are now listed under the EEA Authorised category.