

AGGREGATE COMPLAINTS STATISTICS: 2006 to 2012 H1

Table:

1

Complaints by product and cause

Complaints by product group and cause of complaint (2012 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

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 (first half of 2012*)

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 (b)		General insurance & pure protection		Home Finance		Investments		Total (Product Group)	
2012 H1* - Complaints by product group and cause of complaint												
Cause of complaint:												
Advising, selling and arranging	51,472	6%	31,874	39%	2,256,707	89%	7,890	10%	14,108	32%	2,362,051	66%
Arrears related	28,027	3%	647	1%	2,519	0%	8,284	10%	23	0%	39,500	1%
General admin/customer service	324,608	39%	36,875	45%	166,249	7%	36,985	45%	21,445	49%	586,162	16%
Terms and disputed sums/charges	359,291	43%	9,866	12%	88,045	3%	21,501	26%	4,963	11%	483,666	14%
Other	64,642	8%	3,283	4%	27,910	1%	7,464	9%	2,921	7%	106,220	3%
Total	828,040	100%	82,545	100%	2,541,430	100%	82,124	100%	43,460	100%	3,577,599	100%

Notes:

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

* H1 means the 1st half of the year: 1 Jan to 30 June

Complaints (2) - Volumes

Click '+' above to show previous half-years

Reporting Periods:

H1 means first half of the year (1 Jan to 30 June), H2 means second half of the year (1 July to 31 December).

	2009-H1	2009-H2	2010-H1	2010-H2	2011-H1 (b)	2011-H2 (b)	2012-H1
Number of complaints by type of product (a)							
2.1 Banking	976,653	2,014,371	1,046,016	909,240	806,669	787,723	828,040
Decumulation, life and pensions	99,073	92,870	73,540	72,064	82,462	78,805	82,545
General insurance & pure protection	338,115	421,368	518,137	732,071	861,452	1,280,186	2,541,430
Home Finance	61,931	80,230	57,963	64,026	67,527	69,089	82,124
Investments	55,946	44,872	43,122	41,588	43,605	40,983	43,460
Other (c)	96,765	484					
Total	1,628,483	2,654,195	1,738,778	1,818,989	1,861,715	2,256,786	3,577,599
Number of complaints by firm type (a)							
2.2 Bank (inc e-money issuers) and Building Society	1,189,076	2,225,458	1,299,543	1,275,025	1,285,202	1,660,581	2,767,913
General Insurance Intermediary	138,753	144,975	147,886	226,860	246,250	265,758	431,897
Investment Management	12,733	11,626	13,210	10,636	10,412	10,784	11,272
Life Insurer	63,599	51,420	43,960	41,461	47,014	47,702	53,105
Mortgage Business	14,655	13,232	22,688	29,241	29,895	52,722	95,363
Other Insurer	152,250	162,651	165,714	178,689	186,200	166,545	158,932
Personal Investment	22,552	13,994	20,398	20,690	24,238	27,525	34,886
Professional firms	421	371	590	520	528	485	496
Securities & Futures	12,166	9,420	7,475	7,064	6,229	5,259	5,277
Other	22,278	21,048	17,314	28,803	25,747	19,425	18,458
Total	1,628,483	2,654,195	1,738,778	1,818,989	1,861,715	2,256,786	3,577,599
Number of complaints by cause of complaint							
2.3 Advising, selling and arranging	210,388	300,022	366,253	537,870	648,466	1,093,794	2,362,051
Arrears related	39,463	50,004	47,558	46,708	47,477	40,371	39,500
General admin/customer service	692,382	626,280	619,217	659,136	647,997	601,475	586,162
Terms and disputed sums/charges	487,117	1,572,133	597,824	469,851	424,961	427,933	483,666
Other	199,133	105,756	107,926	105,424	92,814	93,213	106,220
Total	1,628,483	2,654,195	1,738,778	1,818,989	1,861,715	2,256,786	3,577,599
Number of closed complaints by firm type (a)							
2.4 Bank (inc e-money issuers) and Building Society	1,139,263	1,189,777	2,456,670	1,219,998	1,018,805	1,824,407	2,451,708
General Insurance Intermediary	140,331	125,723	136,015	190,322	229,880	270,700	344,328
Investment Management	13,280	11,311	12,484	10,945	10,204	10,940	11,236
Life Insurer	65,844	53,649	42,722	41,765	45,611	48,974	52,169
Mortgage Business	14,108	12,406	22,315	25,015	28,575	54,933	82,890
Other Insurer	142,984	161,185	156,454	175,880	185,219	167,285	160,241
Personal Investment	22,658	13,594	19,377	20,943	22,410	26,913	34,382
Professional firms	410	373	586	531	534	482	486
Securities & Futures	12,253	10,017	7,978	7,267	6,200	5,308	5,521
Other	22,395	21,798	16,777	30,288	25,216	19,788	17,654
Total	1,573,526	1,599,833	2,871,378	1,722,954	1,572,654	2,429,730	3,160,615
Number of closed complaints by type of product from 1 August 2009 (a)							
2.5 Banking	956,824	2,212,160	978,796	829,724	796,650	802,877	
Decumulation, life and pensions	92,757	73,062	73,371	79,385	80,450	80,396	
General insurance & pure protection	365,323	484,944	563,502	557,635	1,439,702	2,153,911	
Home finance	105,381	58,578	65,099	64,122	70,667	80,526	
Investments	45,155	42,634	42,186	41,788	42,261	42,905	
Total	1,565,440	2,871,378	1,722,954	1,572,654	2,429,730	3,160,615	

Notes:

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

(b) 2011-H1 and 2011-H2 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:
H1 means first half of the year (1 Jan to 30 June), H2 means second half of the year (1 July to 31 December).

Number of Complaints by Product Name (Note 1)	Product Group	2009-H1 (b)	2009-H2	2010-H1	2010-H2	2011-H1 (c)	2011-H2 (c)	2012-H1
Payment protection insurance	General insurance & pure protection		174,286	266,685	434,335	528,655	976,737	2,232,294
Credit cards	Banking	171,481	195,082	206,131	235,712	227,511	248,911	330,098
Current accounts	Banking	588,876	1,627,310	634,959	474,429	395,757	370,595	323,955
Other general insurance	General insurance & pure protection	149,115	227,001	236,181	281,675	311,900	284,156	283,335
Savings (inc Cash ISA) and other banking	Banking	140,721	146,554	157,459	152,991	139,334	123,046	125,734
Other regulated home finance products	Home Finance	59,681	66,881	44,596	48,788	52,708	54,335	63,302
Unregulated loans	Banking	75,575	45,425	47,467	46,108	44,067	45,171	48,253
Endowments	Decumulation, life and pensions	57,366	52,091	36,208	34,161	37,366	35,188	34,578
Personal pensions and FSAVCs	Decumulation, life and pensions	27,187	20,529	20,157	20,009	23,178	23,099	24,640
Other decumulation, life and pensions	Decumulation, life and pensions	13,558	18,596	15,666	16,518	20,072	18,985	21,099
Other pure protection	General insurance & pure protection	10,571	10,773	11,574	12,465	16,667	14,253	18,490
Other unregulated home finance products	Home Finance		10,393	10,182	12,174	11,263	11,015	14,663
PEPs / ISAs (exc Cash ISAs)	Investments	15,240	11,144	12,341	11,268	12,058	11,739	13,552
Investment bonds	Investments	16,986	12,760	10,469	11,241	12,306	10,885	10,126
Other investment products/funds	Investments	17,217	8,366	7,837	7,469	7,511	5,838	7,208
Investment management/service (inc. platforms)	Investments		5,776	4,985	4,638	4,787	5,154	5,111
Unit trusts/OEICs	Investments	5,880	4,535	5,356	5,036	5,141	5,177	4,672
Income protection	General insurance & pure protection	2,867	3,461	2,601	2,474	2,657	2,975	4,034
Critical illness	General insurance & pure protection	925	958	1,096	1,122	1,573	2,065	3,277
Impaired credit mortgages	Home Finance	1,810	2,573	2,629	2,681	3,118	3,209	3,106
Structured products	Investments		1,599	1,598	1,352	1,219	1,692	2,266
Income drawdown products	Decumulation, life and pensions	743	1,174	807	708	1,042	990	1,326
Equity release products	Home Finance	440	383	556	383	438	530	1,053
Investment linked annuities	Decumulation, life and pensions	219	480	702	668	804	543	902
Investment trusts	Investments	623	692	536	584	583	498	525
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	1,861,715	2,256,786	3,577,599

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) 2011 H1 and 2011-H2 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

Click '+' above to show previous half-years

Reporting Periods:

H1 means first half of the year (1 Jan to 30 June), H2 means second half of the year (1 July to 31 December).

	2009-H1	2009-H2	2010-H1	2010-H2	2011-H1 (a)	2011-H2 (a)	2012-H1
3.1 Complaints closed within 8 weeks by firm type (Note 2)							
Bank (inc e-money issuers) and Building Society	1,012,052 89%	1,046,560 88%	2,035,436 83%	1,115,856 91%	873,029 86%	1,035,973 57%	2,095,918 85%
General Insurance Intermediary	126,480 90%	118,530 94%	127,428 94%	170,639 90%	203,495 89%	224,385 83%	287,750 84%
Investment Management	11,815 89%	10,595 94%	11,912 95%	10,207 93%	9,598 94%	10,294 94%	10,741 96%
Life Insurer	61,372 93%	49,420 92%	40,542 95%	39,577 95%	43,296 95%	46,063 94%	50,300 96%
Mortgage Business	13,117 93%	11,412 92%	19,353 87%	22,269 89%	21,520 75%	49,403 90%	78,376 95%
Other Insurer	134,581 94%	152,084 94%	138,835 89%	157,211 89%	157,087 85%	144,700 86%	136,802 85%
Personal Investment	18,594 82%	11,152 82%	17,413 90%	18,853 90%	19,598 87%	23,602 88%	30,626 89%
Professional firms	375 91%	331 89%	554 95%	505 95%	512 96%	467 97%	473 97%
Securities & Futures	10,957 89%	8,957 89%	7,107 89%	6,634 91%	5,662 91%	4,978 94%	5,153 93%
Other	21,459 96%	20,657 95%	16,088 96%	28,209 93%	23,410 93%	18,069 91%	16,406 93%
Total	1,410,802	1,429,698	2,414,668	1,569,960	1,357,207	1,557,934	2,712,545
As a percentage of all closed complaints	89.7%	89.4%	84.1%	91.1%	86.3%	64.1%	85.8%
3.2 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%	787,459 95%	761,948 96%	719,681 90%
Decumulation, life and pensions		84,263 91%	67,479 92%	68,091 93%	73,974 93%	73,249 91%	74,537 93%
General insurance & pure protection		313,267 86%	403,198 83%	473,841 84%	402,110 72%	625,390 43%	1,807,305 84%
Home finance		95,402 91%	52,232 89%	58,977 91%	56,064 87%	60,876 86%	73,162 91%
Investments		39,081 87%	38,025 89%	38,076 90%	37,600 90%	36,471 86%	37,860 88%
Total		1,398,501	2,414,668	1,569,960	1,357,207	1,557,934	2,712,545
As a percentage of all closed complaints		89.3%	84.1%	91.1%	86.3%	64.1%	85.8%

Notes:

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

Complaints (4) - Complaints Upheld

Click '+' above to show previous half-years

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

Reporting Periods:

H1 means first half of the year (1 Jan to 30 June), H2 means second half of the year (1 July to 31 December).

	2009-H1	2009-H2	2010-H1	2010-H2	2011-H1 (a)	2011-H2 (a)	2012-H1
4.1 Complaints upheld by firm type (Note 2)							
Bank (inc e-money issuers) and Building Society	441,698 39%	561,190 47%	566,587 23%	635,907 52%	531,249 52%	1,194,156 65%	1,508,723 62%
General Insurance Intermediary	45,083 32%	42,100 33%	47,358 35%	66,129 35%	102,579 45%	109,140 40%	145,419 42%
Investment Management	6,245 47%	5,061 45%	6,056 49%	5,519 50%	5,179 51%	4,985 46%	5,043 45%
Life Insurer	27,527 42%	18,843 35%	17,506 41%	18,557 44%	21,860 48%	24,137 49%	23,983 46%
Mortgage Business	4,691 33%	4,185 34%	10,460 47%	11,933 48%	12,927 45%	25,680 47%	32,353 39%
Other Insurer	70,998 50%	73,746 46%	77,207 49%	87,486 50%	96,630 52%	85,427 51%	85,839 54%
Personal Investment	8,446 37%	4,247 31%	6,713 35%	7,615 36%	8,647 39%	9,041 34%	13,374 39%
Professional firms	191 47%	153 42%	238 41%	206 39%	194 36%	193 40%	149 31%
Securities & Futures	2,506 20%	2,020 20%	1,373 17%	1,576 22%	1,542 25%	1,552 29%	1,846 33%
Other	13,830 62%	11,273 52%	7,791 46%	16,099 53%	12,962 51%	9,648 49%	8,417 48%
Total	621,215	722,818	741,289	851,027	793,769	1,463,959	1,825,146
As a percentage of all closed complaints	39.5%	45.2%	25.8%	49.4%	50.5%	60.3%	57.7%
4.2 Complaints upheld by type of product from 1 August 2009 (Note 1)							
Banking		435,955 46%	424,154 19%	480,462 49%	413,629 50%	382,159 48%	377,428 47%
Decumulation, life and pensions		34,047 37%	28,126 38%	30,996 42%	33,305 42%	35,262 44%	33,408 42%
General insurance & pure protection		170,180 47%	245,813 51%	288,852 51%	296,052 53%	994,577 69%	1,358,303 63%
Home finance		51,611 49%	26,146 45%	31,062 48%	31,423 49%	33,471 47%	36,793 46%
Investments		15,951 35%	17,050 40%	19,655 47%	19,360 46%	18,490 44%	19,214 45%
Total		707,744	741,289	851,027	793,769	1,463,959	1,825,146
As a percentage of all closed complaints		45.2%	25.8%	49.4%	50.5%	60.3%	57.7%

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:

H1 means first half of the year (1 Jan to 30 June), H2 means second half of the year (1 July to 31 December).

	2009-H2	2010-H1	2010-H2	2011-H1 (a)	2011-H2 (a)	2012-H1
	Total £	Total £				
5.1 Redress paid by firm type (Note 2)						
Bank (inc e-money issuers) and Building Society	202,633,825	301,019,023	333,134,741	290,803,751	2,029,765,913	2,861,990,863
General Insurance Intermediary	20,447,326	33,397,796	45,119,942	25,875,129	104,655,852	145,956,646
Investment Management	877,832	1,710,968	1,638,149	1,244,802	1,686,184	4,186,262
Life Insurer	16,711,102	14,686,323	11,352,139	13,817,673	15,392,829	19,107,527
Mortgage Business	5,059,837	12,781,225	15,221,545	22,274,136	44,414,477	66,821,127
Other Insurer	15,077,646	16,562,106	18,149,432	19,643,137	20,315,548	19,490,285
Personal Investment	14,966,977	17,848,713	21,130,043	24,562,418	26,577,580	30,986,898
Professional firms	75,983	185,995	290,782	303,453	285,424	85,532
Securities & Futures	2,111,109	2,607,128	2,456,276	2,434,648	3,026,950	2,517,955
Other	5,595,226	7,497,392	11,400,059	9,595,693	3,895,306	4,332,258
Total	283,556,863	408,296,669	459,893,108	410,554,840	2,250,016,063	3,155,475,353
5.2 Redress paid by type of product (Note 1)						
Banking	46,272,467	41,529,911	44,851,974	49,151,004	52,116,432	64,118,102
Decumulation, life and pensions	46,718,947	42,882,867	34,314,805	39,633,898	39,039,180	40,692,904
General insurance & pure protection	143,813,028	276,568,239	323,838,419	264,889,066	2,101,790,622	2,990,187,459
Home finance	11,003,089	5,336,374	5,716,963	7,522,369	9,387,954	10,508,798
Investments	35,749,332	41,979,278	51,170,947	49,358,503	47,681,875	49,968,090
Total	283,556,863	408,296,669	459,893,108	410,554,840	2,250,016,063	3,155,475,353

(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 (b)	Personal pensions and FSAVCS
	Investment linked annuities
	Income drawdown products
	Endowments
	Other decumulator, 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.

(b) "Decumulation" means the conversion of pension assets accumulated during working life into pension income to be spent during retired life.

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

Firm Category	Firm Category Description	Number of Firms as at 31 March 2012 (a)
Bank (inc e-money issuers) and Building Society	Bank (other than Wholesale only)	284
	Building Society	
	E-money Issuer (non-bank)	
	Wholesale only Bank	
General Insurance Intermediary	General Insurance Intermediary	5,958
Investment Management	Custodial Service Provider	2,186
	Discretionary Investment Manager	
	Non-discretionary Investment Manager	
	Personal Pension Operator	
	Venture Capital Firm	
Life Insurer	Life Insurer	104
Mortgage Business	Home Finance Administrator	1,626
	Home Finance Broker	
	Home Finance Provider	
Other Insurer	Composite Insurer	434
	General Insurer	
	Lloyd's	
	Lloyd's Managing Agent	
	Lloyd's Member Agent	
Personal Investment	Arranging only Intermediary (excluding Stockbroker)	5,332
	Financial Adviser (FA)	
	Independent Financial Advisor (IFA)	
Professional Firms	Authorised Professional Firm	297
	Designated Professional Body	
Securities & Futures	Advising only Intermediary (excluding FA)	975
	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)	1,031
	CIS Administrator	
	CIS Trustee	
	Friendly Society	
	Media Firm	
	Service Company	
EEA Authorised (a)	N/A	6,810
Data Not Included	Credit Union	614

(a) Firm numbers exclude 'EEA Authorised' firms which 'passport' into the UK from the European Economic Area (EEA) via one or more Directive. These firms are listed under the EEA Authorised category. For more information about passporting, visit our website at <http://www.fsa.gov.uk/doing/regulated/notify/apply/faqs>