

AGGREGATE COMPLAINTS STATISTICS: 2006 to 2010

1 **Complaints by product and cause**

Complaints by product group and cause of complaint (2010 H2)

2 **Volumes**

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Complaints (1) - Complaints by product group and cause (2010 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)	
2010 H2 - Complaints by product group and cause of complaint												
<i>Cause of complaint:</i>												
Advising, selling and arranging	43,218	5%	25,659	36%	454,193	64%	7,421	12%	7,936	19%	538,427	30%
Arrears related	37,551	4%	762	1%	2,629	0%	5,534	9%	67	0%	46,543	3%
General admin/customer service	415,149	46%	32,962	46%	145,792	21%	27,392	43%	25,800	62%	647,095	36%
Terms and disputed sums/charges	351,996	39%	9,206	13%	82,544	12%	18,377	29%	5,203	13%	467,326	26%
Other	59,013	7%	3,453	5%	25,520	4%	5,497	9%	2,308	6%	95,791	5%
Total	906,927	100%	72,042	100%	710,678	100%	64,221	100%	41,314	100%	1,795,182	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 (b)	2010-H2	
Number of complaints by type of product (a)											
1	Banking	517,948	608,620	1,352,873	812,819	809,646	870,124	976,653	2,014,371	1,046,016	906,927
	Decumulation, life and pensions	480,838	314,855	192,569	121,137	113,903	114,334	99,073	92,870	73,540	72,042
	General insurance & pure protection	194,730	210,050	213,952	227,695	267,046	281,275	338,115	421,368	518,137	710,678
	Home Finance	58,326	60,390	101,330	97,798	80,114	70,071	61,931	80,230	57,963	64,221
	Investments	27,810	25,667	31,016	29,909	39,352	37,283	55,946	44,872	43,122	41,314
	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	1,795,182
Number of complaints by firm type (a)											
2	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	1,315,138
	General Insurance Intermediary	71,639	69,779	76,616	79,693	103,659	115,242	138,753	144,975	147,886	183,892
	Investment Management	10,402	9,865	13,125	11,117	11,930	10,550	12,733	11,626	13,210	10,638
	Life Insurer	203,268	117,619	70,634	57,988	66,905	65,315	63,599	51,420	43,960	42,170
	Mortgage Business	6,837	7,953	11,179	14,637	15,776	12,716	14,655	13,232	22,688	29,274
	Other Insurer	198,829	203,091	172,308	142,930	155,327	139,593	152,250	162,651	165,714	168,296
	Personal Investment	46,529	31,988	30,271	19,101	20,791	17,173	22,552	13,994	20,398	20,741
	Professional firms	405	238	146	97	266	289	421	371	590	527
	Securities & Futures	7,553	7,303	8,219	9,781	11,580	11,580	12,166	9,420	7,475	7,049
	Other	52,840	38,639	28,375	19,925	21,860	21,361	22,278	21,048	17,314	17,457
	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	1,795,182
Number of complaints by cause of complaint											
3	Advising, selling and arranging	424,588	289,700	196,930	151,589	158,784	175,650	210,388	300,022	366,253	538,427
	Arrears related	13,784	18,293	20,221	18,806	24,412	27,697	39,463	50,004	47,558	46,543
	General admin/customer service	546,460	549,369	735,715	631,611	682,094	707,949	692,382	626,280	619,217	647,095
	Terms and disputed sums/charges	246,608	341,519	925,312	451,682	414,227	399,159	487,117	1,572,133	597,824	467,326
	Other	165,637	130,684	137,284	142,682	147,125	165,728	199,133	105,756	107,926	95,791
	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	1,795,182
Number of closed complaints by firm type (a)											
4	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	1,261,008
	General Insurance Intermediary	68,711	72,817	74,248	79,920	101,629	113,803	140,331	125,723	136,015	156,947
	Investment Management	10,500	9,825	12,564	11,243	11,666	10,180	13,280	11,311	12,484	10,947
	Life Insurer	213,560	130,939	73,406	59,266	65,119	65,253	65,844	53,649	42,722	42,508
	Mortgage Business	6,627	7,750	10,270	14,085	14,940	12,900	14,108	12,406	22,315	24,899
	Other Insurer	200,695	207,347	175,239	140,233	149,911	139,631	142,984	161,185	156,454	167,973
	Personal Investment	47,941	37,603	28,587	23,622	19,544	18,633	22,658	13,594	19,377	20,990
	Professional firms	422	285	169	112	269	256	410	373	586	526
	Securities & Futures	7,760	7,596	8,451	9,738	11,880	11,856	12,253	10,017	7,978	7,256
	Other	50,903	45,494	28,597	22,878	20,867	21,577	22,395	21,798	16,777	18,553
	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	1,711,607
Number of closed complaints by type of product from 1 August 2009 (a)											
5	Banking							956,824	2,212,160	977,001	
	Decumulation, life and pensions							92,757	73,062	73,353	
	General insurance & pure protection							365,323	484,944	554,172	
	Home finance							105,381	58,578	64,966	
	Investments							45,155	42,634	42,115	
	Total							1,565,440	2,871,378	1,711,607	

Notes:

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

(b) 2010-H1 data has been updated from the previous publication 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 (c)	2010-H2
Current accounts	Banking	588,876	1,627,310	634,959	474,456
Payment protection insurance	General insurance & pure protection		174,286	266,685	434,596
Other general insurance	General insurance & pure protection	149,115	227,001	236,181	260,021
Credit cards	Banking	171,481	195,082	206,131	235,712
Savings (inc Cash ISA) and other banking	Banking	140,721	146,554	157,459	150,613
Other regulated home finance products	Home Finance	59,681	66,881	44,596	48,732
Unregulated loans	Banking	75,575	45,425	47,467	46,146
Endowments	Decumulation, life and pensions	57,366	52,091	36,208	34,161
Personal pensions and FSAVCs	Decumulation, life and pensions	27,187	20,529	20,157	19,987
Other decumulation, life and pensions	Decumulation, life and pensions	13,558	18,596	15,666	16,518
Other pure protection	General insurance & pure protection	10,571	10,773	11,574	12,465
Other unregulated home finance products	Home Finance		10,393	10,182	12,173
PEPs / ISAs (exc Cash ISAs)	Investments	15,240	11,144	12,341	11,268
Investment bonds	Investments	16,986	12,760	10,469	11,241
Other investment products/funds	Investments	17,217	8,366	7,837	7,195
Unit trusts/OEICs	Investments	5,880	4,535	5,356	5,036
Investment management/service (inc. platforms)	Investments		5,776	4,985	4,638
Impaired credit mortgages	Home Finance	1,810	2,573	2,629	2,683
Income protection	General insurance & pure protection	2,867	3,461	2,601	2,474
Structured products	Investments		1,599	1,598	1,352
Critical illness	General insurance & pure protection	925	958	1,096	1,122
Income drawdown products	Decumulation, life and pensions	743	1,174	807	708
Investment linked annuities	Decumulation, life and pensions	219	480	702	668
Equity release products	Home Finance	440	383	556	633
Investment trusts	Investments	623	692	536	584
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	1,738,778	1,795,182

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-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 (a)	2010-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%	1,148,236	91%
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%	145,999	93%
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%	10,208	93%
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%	40,272	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%	19,353	87%	22,150	89%
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%	149,880	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%	17,413	90%	18,887	86%
Professional firms	280	66%	160	56%	85	50%	65	58%	238	88%	225	88%	375	91%	331	89%	554	95%	500	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%	7,107	89%	6,621	91%
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%	17,133	93%
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		1,559,886	
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%	
2	Complaints closed within 8 weeks by type of product from 1 August 2009 (Note 1)																			
Banking													866,488	91%	1,853,734	84%	929,209	95%		
Decumulation, life and pensions													84,263	91%	67,479	92%	68,074	93%		
General insurance & pure protection													313,267	86%	403,198	83%	465,751	84%		
Home finance													95,402	91%	52,232	89%	58,844	91%		
Investments													39,081	87%	38,025	89%	38,008	88%		
Total													1,398,501	89.3%	2,414,668	84.1%	1,559,886	91.1%		

Notes:

(a) 2010-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 (a)		2010-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%	441,698	39%	561,190	47%	566,587	23%	644,173	51%	
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%	47,358	35%	61,638	39%	
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%	6,056	49%	5,519	50%	
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%	17,506	41%	18,735	44%	
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%	10,460	47%	11,907	48%	
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%	77,207	49%	81,612	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%	6,713	35%	7,618	36%	
Professional firms	51	12%	29	10%	14	8%	19	17%	80	30%	123	48%	191	47%	153	42%	238	41%	207	39%	
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%	1,373	17%	1,555	21%	
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%	7,791	46%	10,337	50%	
Total	689,811		561,154		576,788		610,843		595,604		588,809		621,215		722,818		741,289		843,301		
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%		49.3%		
2	Complaints upheld by type of product from 1 August 2009 (Note 1)																				
Banking															435,955	46%	424,154	19%	479,899	49%	
Decumulation, life and pensions															34,047	37%	28,126	38%	30,981	42%	
General insurance & pure protection															170,180	47%	245,813	51%	281,817	51%	
Home finance															51,611	49%	26,146	45%	31,020	48%	
Investments															15,951	35%	17,050	40%	19,584	47%	
Total															707,744	45.2%	741,289	25.8%	843,301	49.3%	

Notes:

(a) 2010-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 (a)	2010-H2
1 Redress paid by firm type (Note 2)	Total £	Total £	Total £
Bank (inc e-money issuers) and Building Society	202,633,825	301,019,023	342,075,272
General Insurance Intermediary	20,447,326	33,397,796	37,694,158
Investment Management	877,832	1,710,968	1,617,840
Life Insurer	16,711,102	14,686,323	11,766,271
Mortgage Business	5,059,837	12,781,225	15,211,329
Other Insurer	15,077,646	16,562,106	17,854,928
Personal Investment	14,966,977	17,848,713	21,226,118
Professional firms	75,983	185,995	178,571
Securities & Futures	2,111,109	2,607,128	2,466,901
Other	5,595,226	7,497,392	4,277,062
Total	283,556,863	408,296,669	454,368,450
2 Redress paid by type of product (Note 1)			
Banking	46,272,467	41,529,911	44,759,090
Decumulation, life and pensions	46,718,947	42,882,867	36,271,980
General insurance & pure protection	143,813,028	276,568,239	318,600,357
Home finance	11,003,089	5,336,374	5,704,155
Investments	35,749,332	41,979,278	49,032,867
Total	283,556,863	408,296,669	454,368,450

(a) 2010-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 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	
Other	Wholesale Market Broker	6,982
	Advising and Arranging Intermediary (excluding FA & Stockbroker)	
	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.	