

## AGGREGATE COMPLAINTS STATISTICS: 2006 to 2011 H1

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

Complaints by product group and cause of complaint (2011 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 (2011 H1)

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)			
<b>2011 H1 - Complaints by product group and cause of complaint</b>									
<i>Cause of complaint:</i>									
Advising, selling and arranging	40,563	5%	28,774	36%	560,892	66%			
Arrears related	36,294	4%	753	1%	3,701	0%			
General admin/customer service	367,292	45%	38,560	48%	171,285	20%			
Terms and disputed sums/charges	310,191	38%	9,261	11%	88,281	10%			
Other	57,857	7%	3,531	4%	24,198	3%			
<b>Total</b>	<b>812,197</b>	<b>100%</b>	<b>80,879</b>	<b>100%</b>	<b>848,357</b>	<b>100%</b>			
				<b>67,309</b>	<b>100%</b>	<b>43,542</b>	<b>100%</b>	<b>1,852,284</b>	<b>100%</b>

#### 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	2011-H1	
<b>1 Number of complaints by type of product (a)</b>												
Banking	517,948	608,620	1,352,873	812,819	809,646	870,124	976,653	2,014,371	1,046,016	907,055	812,197	
Decumulation, life and pensions	480,838	314,855	192,569	121,137	113,903	114,334	99,073	92,870	73,540	72,064	80,875	
General insurance & pure protection	194,730	210,050	213,952	227,695	267,046	281,275	338,115	421,368	518,137	719,039	848,357	
Home Finance	58,326	60,390	101,330	97,798	80,114	70,071	61,931	80,230	57,963	64,220	67,309	
Investments	27,810	25,667	31,016	29,909	39,352	37,283	55,946	44,872	43,122	41,394	43,542	
Other (c)	117,425	109,983	123,722	107,012	116,581	103,096	96,765	484				
<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>1,628,483</b>	<b>2,654,195</b>	<b>1,738,778</b>	<b>1,803,772</b>	<b>1,852,284</b>	
<b>2 Number of complaints by firm type (a)</b>												
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	1,274,918	1,284,816	
General Insurance Intermediary	71,639	69,779	76,616	79,693	103,659	115,242	138,753	144,975	147,886	229,838	256,829	
Investment Management	10,402	9,865	13,125	11,117	11,930	10,550	12,733	11,626	13,210	10,634	10,451	
Life Insurer	203,268	117,619	70,634	57,988	66,905	65,315	63,599	51,420	43,960	42,192	47,853	
Mortgage Business	6,837	7,953	11,179	14,637	15,776	12,716	14,655	13,232	22,688	29,245	30,014	
Other Insurer	198,829	203,091	172,308	142,930	155,327	139,593	152,250	162,651	165,714	168,293	170,414	
Personal Investment	46,529	31,988	30,271	19,101	20,791	17,173	22,552	13,994	20,398	20,713	24,548	
Professional firms	405	238	146	97	266	289	421	371	590	525	531	
Securities & Futures	7,553	7,303	8,219	9,781	11,580	11,580	12,166	9,420	7,475	7,064	5,976	
Other	52,840	38,639	28,375	19,925	21,860	21,361	22,278	21,048	17,314	20,350	20,850	
<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>1,628,483</b>	<b>2,654,195</b>	<b>1,738,778</b>	<b>1,803,772</b>	<b>1,852,284</b>	
<b>3 Number of complaints by cause of complaint</b>												
Advising, selling and arranging	424,588	289,700	196,930	151,589	158,784	175,650	210,388	300,022	366,253	537,435	648,924	
Arrears related	13,784	18,293	20,221	18,806	24,412	27,697	39,463	50,004	47,558	46,532	46,835	
General admin/customer service	546,460	549,369	735,715	631,611	682,094	707,949	692,382	626,280	619,217	647,599	634,001	
Terms and disputed sums/charges	246,608	341,519	925,312	451,682	414,227	399,159	487,117	1,572,133	597,824	467,004	429,423	
Other	165,637	130,684	137,284	142,682	147,125	165,728	199,133	105,756	107,926	105,202	93,101	
<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>1,628,483</b>	<b>2,654,195</b>	<b>1,738,778</b>	<b>1,803,772</b>	<b>1,852,284</b>	
<b>4 Number of closed complaints by firm type (a)</b>												
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	1,219,892	1,018,608	
General Insurance Intermediary	68,711	72,817	74,248	79,920	101,629	113,803	140,331	125,723	136,015	193,778	239,208	
Investment Management	10,500	9,825	12,564	11,243	11,666	10,180	13,280	11,311	12,484	10,943	10,248	
Life Insurer	213,560	130,939	73,406	59,266	65,119	65,253	65,844	53,649	42,722	42,525	46,319	
Mortgage Business	6,627	7,750	10,270	14,085	14,940	12,900	14,108	12,406	22,315	25,019	28,699	
Other Insurer	200,695	207,347	175,239	140,233	149,911	139,631	142,984	161,185	156,454	167,969	169,237	
Personal Investment	47,941	37,603	28,587	23,622	19,544	18,633	22,658	13,594	19,377	20,967	22,713	
Professional firms	422	285	169	112	269	256	410	373	586	536	540	
Securities & Futures	7,760	7,596	8,451	9,738	11,880	11,856	12,253	10,017	7,978	7,267	5,946	
Other	50,903	45,494	28,597	22,878	20,867	21,577	22,395	21,798	16,777	21,391	20,769	
<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>1,573,526</b>	<b>1,599,833</b>	<b>2,871,378</b>	<b>1,710,287</b>	<b>1,562,287</b>	
<b>5 Number of closed complaints by type of product from 1 August 2009 (a)</b>												
Banking									956,824	2,212,160	977,135	834,145
Decumulation, life and pensions									92,757	73,062	73,371	77,800
General insurance & pure protection									365,323	484,944	552,496	544,549
Home finance									105,381	58,578	65,099	64,089
Investments									45,155	42,634	42,186	41,704
<b>Total</b>									<b>1,565,440</b>	<b>2,871,378</b>	<b>1,710,287</b>	<b>1,562,287</b>

### Notes:

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

(b) 2010-H2 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.

956,824	2,212,160	977,135	834,145
92,757	73,062	73,371	77,800
365,323	484,944	552,496	544,549
105,381	58,578	65,099	64,089
45,155	42,634	42,186	41,704
<b>1,565,440</b>	<b>2,871,378</b>	<b>1,710,287</b>	<b>1,562,283</b>

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

Reporting Periods:

Number of Complaints by Product Name (Note 1)	Product Group	2009-H1	2009-H2	2010-H1	2010-H2	2011-H1
		(b)			(c)	
Payment protection insurance	General insurance & pure protection		174,286	266,685	433,566	531,667
Current accounts	Banking	588,876	1,627,310	634,959	474,456	395,756
Other general insurance	General insurance & pure protection	149,115	227,001	236,181	269,412	296,037
Credit cards	Banking	171,481	195,082	206,131	235,712	227,511
Savings (inc Cash ISA) and other banking	Banking	140,721	146,554	157,459	150,779	145,983
Other regulated home finance products	Home Finance	59,681	66,881	44,596	48,982	52,668
Unregulated loans	Banking	75,575	45,425	47,467	46,108	42,947
Endowments	Decumulation, life and pensions	57,366	52,091	36,208	34,161	36,104
Personal pensions and FSAVCs	Decumulation, life and pensions	27,187	20,529	20,157	20,009	23,016
Other decumulation, life and pensions	Decumulation, life and pensions	13,558	18,596	15,666	16,518	19,918
Other pure protection	General insurance & pure protection	10,571	10,773	11,574	12,465	16,428
Investment bonds	Investments	16,986	12,760	10,469	11,241	12,243
PEPs / ISAs (exc Cash ISAs)	Investments	15,240	11,144	12,341	11,268	12,058
Other unregulated home finance products	Home Finance		10,393	10,182	12,174	11,273
Other investment products/funds	Investments	17,217	8,366	7,837	7,275	7,513
Unit trusts/OEICs	Investments	5,880	4,535	5,356	5,036	5,141
Investment management/service (inc. platforms)	Investments		5,776	4,985	4,638	4,785
Impaired credit mortgages	Home Finance	1,810	2,573	2,629	2,681	2,929
Income protection	General insurance & pure protection	2,867	3,461	2,601	2,474	2,655
Critical illness	General insurance & pure protection	925	958	1,096	1,122	1,570
Structured products	Investments		1,599	1,598	1,352	1,219
Income drawdown products	Decumulation, life and pensions	743	1,174	807	708	1,037
Investment linked annuities	Decumulation, life and pensions	219	480	702	668	804
Investment trusts	Investments	623	692	536	584	583
Equity release products	Home Finance	440	383	556	383	439
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			
<b>Total</b>		<b>1,628,483</b>	<b>2,654,195</b>	<b>1,738,778</b>	<b>1,803,772</b>	<b>1,852,284</b>

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 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	2011-H1
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(a)

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%
General Insurance Intermediary	65,092	95%	69,153	95%	69,463	94%	75,970	95%	95,832	94%	105,980	93%
Investment Management	9,886	94%	9,264	94%	11,658	93%	10,122	90%	10,608	91%	9,162	90%
Life Insurer	178,628	84%	115,756	88%	68,143	93%	54,894	93%	58,535	90%	60,276	92%
Mortgage Business	5,825	88%	6,986	90%	9,441	92%	12,829	91%	13,021	87%	11,486	89%
Other Insurer	166,468	83%	189,142	91%	162,420	93%	130,970	93%	139,958	93%	131,219	94%
Personal Investment	31,712	66%	24,930	66%	20,030	70%	18,856	80%	15,929	82%	14,926	80%
Professional firms	280	66%	160	56%	85	50%	65	58%	238	88%	225	88%
Securities & Futures	7,062	91%	6,767	89%	7,752	92%	8,959	92%	10,920	92%	10,888	92%
Other	46,767	92%	43,185	95%	27,466	96%	22,220	97%	20,380	98%	21,132	98%
<b>Total</b>	<b>1,219,843</b>		<b>1,247,874</b>		<b>1,455,479</b>		<b>1,310,713</b>		<b>1,288,345</b>		<b>1,312,777</b>	
As a percentage of all closed complaints												
	87.1%		90.1%		85.7%		87.0%		91.3%		90.1%	
Complaints closed within 8 weeks by type of product from 1 August 2009 (Note 1)												
Banking	866,488	91%					1,853,734	84%			929,341	95%
Decumulation, life and pensions	84,263	91%					67,479	92%			68,091	93%
General insurance & pure protection	313,267	86%					403,198	83%			464,084	84%
Home finance	95,402	91%					52,232	89%			58,977	91%
Investments	39,081	87%					38,025	89%			38,076	88%
<b>Total</b>	<b>1,398,501</b>						<b>2,414,668</b>				<b>1,558,569</b>	
	89.3%						84.1%				91.1%	

Notes:

(a) 2010-H2 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:*

## Notes:

(a) 2010-H2 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
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1	<b>Redress paid by firm type (Note 2)</b>	<b>Total £</b>	<b>Total £</b>	<b>Total £</b>	<b>Total £</b>
		2009-H2	2010-H1	2010-H2 (a)	2011-H1
Bank (inc e-money issuers) and Building Society	202,633,825	301,019,023	333,092,293	290,651,311	
General Insurance Intermediary	20,447,326	33,397,796	50,291,519	30,868,109	
Investment Management	877,832	1,710,968	1,628,393	1,248,661	
Life Insurer	16,711,102	14,686,323	11,742,355	13,889,952	
Mortgage Business	5,059,837	12,781,225	15,222,302	22,278,561	
Other Insurer	15,077,646	16,562,106	17,741,455	18,659,300	
Personal Investment	14,966,977	17,848,713	21,132,111	24,807,092	
Professional firms	75,983	185,995	305,020	680,587	
Securities & Futures	2,111,109	2,607,128	2,449,480	2,289,177	
Other	5,595,226	7,497,392	5,671,089	3,934,017	
<b>Total</b>	<b>283,556,863</b>	<b>408,296,669</b>	<b>459,276,017</b>	<b>409,306,767</b>	
2	<b>Redress paid by type of product (Note 1)</b>				
Banking	46,272,467	41,529,911	44,772,375	49,186,587	
Decumulation, life and pensions	46,718,947	42,882,867	34,314,805	39,276,815	
General insurance & pure protection	143,813,028	276,568,239	323,316,849	264,049,891	
Home finance	11,003,089	5,336,374	5,715,685	7,482,348	
Investments	35,749,332	41,979,278	51,156,303	49,311,126	
<b>Total</b>	<b>283,556,863</b>	<b>408,296,669</b>	<b>459,276,017</b>	<b>409,306,767</b>	

(a) 2010-H2 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	<i>Current Accounts</i> <i>Credit cards</i> <i>unregulated loans</i> <i>Savings (inc. Cash ISA) and other banking</i>
Decumulation, life and pensions	<i>Personal pensions and FSAVCs</i> <i>Investment linked annuities</i> <i>Income drawdown products</i> <i>Endowments</i> <i>Other decumulation, life and pensions</i>
General insurance & pure protection	<i>Payment protection insurance</i> <i>Other general insurance</i> <i>Critical illness</i> <i>Income protection</i> <i>Other pure protection</i>
Home Finance	<i>Equity release products</i> <i>Impaired credit mortgages</i> <i>other regulated home finance products</i> <i>other unregulated home finance products</i>
Investments	<i>Investment bonds</i> <i>PEPs/ISAs (exc. Cash ISAs)</i> <i>Investment trusts</i> <i>Unit trusts/OEICs</i> <i>Structured products</i> <i>Other investment products/funds</i> <i>Investment management/services (inc. platforms)</i>

(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.