

**FOI8785 Annex A**

1(b) - Insurance & pure protection complaints received broken down by product									
		2017	2018		2019		2020		2021
Product group	Product	H2	H1	H2	H1	H2	H1	H2	H1
Insurance & pure protection	Assistance	41,581	37,874	31,230	29,053	34,232	26,799	28,427	31,336
	General insurance packaged multi products	5,389	6,049	6,502	7,210	8,866	9,722	9,360	10,052
	Income protection and other accident, sickness and unemployment	5,957	5,321	5,475	5,770	7,161	5,352	4,063	4,081
	Medical/health	45,094	53,981	53,073	56,833	55,290	57,036	60,672	83,494
	Motor & transport	230,144	252,044	277,363	248,461	242,907	189,025	197,475	198,674
	Other general insurance	201,637	222,991	222,550	200,592	257,087	205,097	229,514	297,659
	Other pure protection	1,886	2,388	2,071	2,035	2,070	1,588	1,333	1,055
	Payment protection insurance	1,551,929	1,719,272	1,581,862	2,381,225	3,853,770	1,090,939	256,416	56,624
	Pet	16,260	16,876	16,918	15,890	20,173	19,562	22,256	23,015
	Property	81,157	88,790	92,858	89,142	101,777	85,930	99,270	89,784
	Protection packaged multi products	371	81	296	329	307	299	259	330
	Travel	24,582	25,592	28,926	27,998	28,409	44,777	46,258	17,080
	Warranty	14,339	16,378	18,719	21,832	30,523	34,981	35,557	44,329
	Whole of life/term assurance/critical illness	25,905	30,919	30,732	36,040	34,544	25,827	23,728	26,990

	Total	2,246,231	2,478,556	2,368,575	3,122,410	4,677,116	1,796,934	1,014,588	884,503
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<b>1(c) - Insurance &amp; pure protection complaints received broken down by complaint type</b>										
		2017		2018		2019		2020		2021
Product group	Complaint type	H2	H1	H2	H1	H2	H1	H2	H1	
Insurance & pure protection	Advising, selling and arranging	1,596,823	1,758,777	1,612,799	2,406,526	3,877,918	1,149,552	289,070	91,393	
	Arrears related	7,185	7,259	9,664	7,682	8,118	8,633	7,060	6,598	
	General admin/customer service	432,269	485,801	490,207	446,426	488,687	394,540	462,062	529,104	
	Information, sums/charges or product performance	195,334	209,451	226,977	224,097	229,415	221,928	242,218	243,612	
	Other	14,620	17,268	28,928	37,679	72,978	22,281	14,178	13,796	
	Total	2,246,231	2,478,556	2,368,575	3,122,410	4,677,116	1,796,934	1,014,588	884,503	
Grand Total		2,246,231	2,478,556	2,368,575	3,122,410	4,677,116	1,796,934	1,014,588	884,503	

<b>1(e) - Insurance &amp; pure protection complaints received broken down by product and complaint type</b>											
			2017		2018		2019		2020		2021
Product group	Product	Complaint type	H2	H1	H2	H1	H2	H1	H2	H1	
Insurance & pure protection	Assistance	Advising, selling and arranging	5,084	4,788	650	1,740	1,860	3,218	2,342	2,974	
		Arrears related	34	46	55	55	57	55	53	55	
		General admin/customer service	27,314	24,255	22,705	19,212	24,207	17,231	19,220	20,706	
		Information, sums/charges or product performance	8,856	8,217	7,306	7,789	7,738	6,081	6,401	7,377	
		Other	293	568	514	257	370	214	411	224	
	General insurance	Advising, selling and arranging	841	1,172	774	1,173	1,179	1,370	1,054	1,233	
		Arrears related	74	88	108	144	138	122	83	77	

	packaged multi products	General admin/customer service	2,648	3,017	3,398	3,705	4,455	3,819	4,451	4,435
		Information, sums/charges or product performance	1,151	1,446	1,672	1,767	2,595	3,519	3,424	3,966
		Other	675	326	550	421	499	892	348	341
	Income protection and other accident, sickness and unemployment	Advising, selling and arranging	2,744	2,489	2,274	2,600	4,031	1,642	773	610
		Arrears related	14	13	23	10	17	15	20	12
		General admin/customer service	1,958	1,634	1,861	1,888	1,965	2,116	2,037	1,891
		Information, sums/charges or product performance	1,125	1,029	1,157	1,157	1,037	1,453	1,125	1,456
		Other	116	156	160	115	111	126	108	112
	Medical/health	Advising, selling and arranging	1,954	2,720	2,516	2,781	2,770	2,058	1,978	2,837
		Arrears related	74	86	52	50	207	649	457	561
		General admin/customer service	21,048	24,906	25,051	26,159	24,234	21,034	24,114	37,650
		Information, sums/charges or product performance	20,826	24,879	24,058	26,271	26,460	31,608	32,381	40,653
		Other	1,192	1,390	1,396	1,572	1,619	1,687	1,742	1,793
	Motor & transport	Advising, selling and arranging	14,114	12,443	12,769	11,935	10,996	8,293	8,857	8,836
		Arrears related	4,598	4,878	6,831	4,868	5,270	5,290	4,357	3,959
		General admin/customer service	131,311	149,133	153,420	140,655	140,120	107,632	110,538	109,544
		Information, sums/charges or product performance	74,670	77,868	94,260	83,548	79,551	62,251	68,732	70,489
		Other	5,451	7,722	10,083	7,455	6,970	5,559	4,991	5,846

	Other general insurance	Advising, selling and arranging	13,496	13,014	13,440	14,176	47,832	37,815	10,138	10,231
		Arrears related	908	659	758	778	612	680	537	366
		General admin/customer service	152,716	175,798	171,223	145,257	165,690	126,349	172,758	238,823
		Information, sums/charges or product performance	32,185	32,060	35,358	38,426	41,287	35,682	44,461	46,858
		Other	2,332	1,460	1,771	1,955	1,666	4,571	1,620	1,381
	Other pure protection	Advising, selling and arranging	1,022	1,268	898	772	834	455	132	114
		Arrears related	0	4	7	3	3	16	1	16
		General admin/customer service	498	826	866	900	886	843	841	714
		Information, sums/charges or product performance	316	253	260	301	300	228	340	194
		Other	50	37	40	59	47	46	19	17
	Payment protection insurance	Advising, selling and arranging	1,541,348	1,704,662	1,564,176	2,353,076	3,787,766	1,081,442	252,897	53,371
		Arrears related	8	7	13	5	20	12	4	3
		General admin/customer service	8,003	9,109	5,496	4,452	5,816	3,211	2,376	1,955
		Information, sums/charges or product performance	1,850	3,074	1,364	1,657	2,566	1,129	561	397
		Other	720	2,420	10,813	22,035	57,602	5,145	578	898
	Pet	Advising, selling and arranging	312	331	322	516	604	419	475	558
		Arrears related	215	244	255	227	336	324	205	322
		General admin/customer service	6,420	6,291	6,544	6,418	8,567	7,968	9,005	9,466

		Information, sums/charges or product performance	9,226	9,921	9,766	8,701	10,616	10,829	12,541	12,574
		Other	87	89	31	28	50	22	30	95
Property		Advising, selling and arranging	4,734	3,809	3,574	4,224	5,211	4,083	3,235	3,072
		Arrears related	909	875	1,031	941	961	905	945	801
		General admin/customer service	47,355	52,018	55,008	51,544	59,102	46,773	57,333	49,022
		Information, sums/charges or product performance	25,821	30,518	31,210	30,432	34,336	32,308	35,684	34,958
		Other	2,338	1,570	2,035	2,001	2,167	1,861	2,073	1,931
	Protection packaged multi products		Advising, selling and arranging	231	13	51	47	37	35	10
		Arrears related	1	0	0	7	4	8	7	1
		General admin/customer service	113	35	153	83	50	80	79	101
		Information, sums/charges or product performance	24	29	79	176	209	171	162	181
		Other	2	4	13	16	7	5	1	13
Travel		Advising, selling and arranging	1,614	1,213	1,469	1,518	1,246	1,065	1,244	501
		Arrears related	20	49	60	117	67	196	72	73
		General admin/customer service	11,349	12,135	15,030	12,290	14,106	16,536	18,622	6,034
		Information, sums/charges or product performance	10,986	11,683	11,846	13,182	12,089	25,671	24,800	10,168
		Other	613	512	521	891	901	1,309	1,520	304
Warranty		Advising, selling and arranging	616	743	1,289	1,355	1,530	1,959	1,539	2,397

		Arrears related	30	26	16	26	15	9	5	3
		General admin/customer service	8,339	10,303	12,197	14,319	22,368	26,210	26,138	31,837
		Information, sums/charges or product performance	5,284	5,205	5,010	6,000	6,369	6,593	7,684	10,007
		Other	70	101	207	132	241	210	191	85
	Whole of life/term assurance/critical illness	Advising, selling and arranging	8,713	10,112	8,597	10,613	12,022	5,698	4,396	4,625
		Arrears related	300	284	455	451	411	352	314	349
		General admin/customer service	13,197	16,341	17,255	19,544	17,121	14,738	14,550	16,926
		Information, sums/charges or product performance	3,014	3,269	3,631	4,690	4,262	4,405	3,922	4,334
		Other	681	913	794	742	728	634	546	756
	Total		2,246,231	2,478,556	2,368,575	3,122,410	4,677,116	1,796,934	1,014,588	884,503
Grand Total			2,246,231	2,478,556	2,368,575	3,122,410	4,677,116	1,796,934	1,014,588	884,503

2(b) - Upheld rate of insurance & pure protection complaints broken down by product									
		2017	2018		2019		2020		2021
Product group	Product	H2	H1	H2	H1	H2	H1	H2	H1
Insurance & pure protection	Assistance	26,439	26,245	19,284	17,154	20,851	15,572	16,101	16,084
	General insurance packaged multi products	8,866	9,045	2,040	2,202	2,862	2,460	2,818	2,962
	Income protection and other accident, sickness and unemployment	1,274	1,718	1,246	1,224	1,256	1,245	1,080	1,089
	Medical/health	21,545	24,446	24,554	24,792	24,061	21,503	23,634	36,702
	Motor & transport	121,247	134,371	151,328	132,524	130,215	99,249	99,347	97,337

Other general insurance	123,654	171,170	162,426	149,156	149,937	179,633	157,026	263,119
Other pure protection	579	841	866	574	525	501	395	425
Payment protection insurance	963,839	1,269,158	1,043,930	1,151,706	1,303,865	961,474	528,533	81,916
Pet	7,080	6,773	7,556	6,900	9,216	9,569	10,520	12,450
Property	44,538	48,689	52,698	49,538	55,172	43,911	51,244	46,852
Protection packaged multi products	16	15	101	28	19	9	13	3
Total insurance & pure protection	13,635	13,902	15,493	15,976	16,093	15,520	13,668	15,644
Travel	9,692	11,356	15,726	13,000	13,334	15,832	20,850	9,006
Warranty	8,220	9,940	10,674	13,602	18,484	22,632	21,117	32,528
Whole of life/term assurance/critical illness	9,471	11,815	12,398	13,724	12,417	10,740	9,356	11,203