

AGGREGATE COMPLAINTS STATISTICS: 2006 to 2012 H1

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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
2.1 Number of complaints by type of product (a)							
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
2.2 Number of complaints by firm type (a)							
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
2.3 Number of complaints by cause of complaint							
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
2.4 Number of closed complaints by firm type (a)							
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
2.5 Number of closed complaints by type of product from 1 August 2009 (a)							
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%	
	Complaints closed within 8 weeks by type of product from 1 August 2009 (Note 1)														
3.2	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 £	Total £	Total £	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 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.

(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>