



Complaints Publication Report

Firm name: Clerical Medical Investment Group Limited

Group: Lloyds Banking Group

Other firms included in this report: None

Period covered in this report: 01 January 2011 to 30 June 2011

Brands/trading names covered: Clerical Medical

1	A	B	C	D	E
	Product category	Number of complaints opened	Number of complaints closed	Complaints closed within 8 weeks (%)	Closed complaints upheld by firm (%)
2	Banking				
3	Home finance				
4	General insurance and pure protection	12	9	89%	33%
5	Decumulation, life and pensions	705	609	97%	46%
6	Investments	126	110	99%	63%

To help you put the above figures into context:

Our customers hold almost 1.1 million policies and we respond daily to thousands of enquiries and transaction requests. Overall we reported less than one complaint for every 1,000 policies we look after. Broken down by product sector this equates to:

- Less than one complaint for every 1,000 decumulation, life and pensions policies held by customers, which total almost 1 million.
- Just over one complaint for every 1,000 investment policies our customers hold, which total 104,527.
- Some investments include an element of protection and the complaints shown above under the general insurance and pure protection category relate to such elements.
- We provided 97% of customers with a response to their complaint within eight weeks and 66% within four weeks.
- Clerical Medical does not offer banking or home finance products.