



## Complaints Publication Report

**Firm name:** Scottish Widows plc

**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:** Scottish Widows

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	1459	1267	98%	63%
5	Decumulation, life and pensions	2484	2127	99%	54%
6	Investments	439	358	99%	62%

To help you put the above figures into context:

Our customers hold in excess of 6.1 million policies and we respond daily to thousands of enquiries and transaction requests. Overall we reported under one complaint for every 1000 policies we look after. Broken down by product sector this equates to:

- Less than one complaint for every 2000 general insurance and pure protection policies held by customers, which total over 3.5 million.
- One complaint for every 1,000 decumulation, life and pensions policies our customers hold, which total nearly 2.38 million.
- 2.5 complaints for every 1,000 investment policies held by customers, which total 176,613
- We provided 99% of customers with a response to their complaint within eight weeks and 64% within four weeks.
- Scottish Widows plc does not offer banking or home finance products.

[Glossary](#)