



Complaints Publication Report

Firm name: St Andrew's Life Assurance 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: St Andrew's; Halifax; Bank of Scotland (BOS); Lloyds TSB

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	127	98	97%	45%
5	Decumulation, life and pensions	120	109	100%	23%
6	Investments	728	713	93%	73%

To help you put the above figures into context:

Our customers hold 1.65 million policies and we respond daily to thousands of enquiries and transaction requests. Overall we reported under 1 complaint for every 1000 policies we look after. Broken down by product sector this equates to:

- One complaint for every 10,000 general insurance and pure protection policies held by customers, which total almost 1.3 million.
- Less than 2 complaints for every 1,000 decumulation, life and pensions policies our customers hold, which total 62,328.
- Less than 5 complaints for every 2,000 investment policies our customers hold, which total 305,702.
- We provided 94% of customers with a response to their complaint within eight weeks and almost 74% within four weeks.
- St Andrews Life Assurance does not offer banking or home finance product