



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: 1st January to 30th June 2012

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	10	8	100%	63%
5	Decumulation, life and pensions	709	718	100%	64%
6	Investments	111	114	100%	68%

To help you put the above figures into context:

Our customers hold almost 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 861,308.
- Just over 1 complaints for every 1,000 investment policies our customers hold, which total 93,158.

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 100% of customers with a response to their complaint within eight weeks and 96% within four weeks.

Clerical Medical does not offer banking or home finance products.

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