

## Complaints Publication Report

**Firm name:** Scottish Widows plc

**Group:** Lloyds Banking Group

**Other firms included in this report:** None

**Period covered in this report:** 1<sup>st</sup> January to 30<sup>th</sup> June 2012

**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	1,007	998	99%	63%
5	Decumulation, life and pensions	2,002	1,951	99%	61%
6	Investments	252	254	100%	68%

To help you put the above figures into context:

Our customers hold in excess of 6 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 3000 general insurance and pure protection policies held by customers, which total nearly 3.5 million.
- Less than one complaint for every 1000 decumulation, life and pensions policies our customers hold, which total over 2.4 million.
- Less than 2 complaints for every 1,000 investment policies held by customers, which total 147,672

We provided 99% of customers with a response to their complaint within eight weeks and 96% within four weeks.

Scottish Widows plc does not offer banking or home finance products..

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