



Complaints Publication Report

Firm name: St Andrew's Insurance plc

Group: Lloyds Banking Group

Other firms included in this report: None

Period covered in this report: 1st January 2012 to 30th June 2012

Brands/trading names covered: St Andrew's; Halifax; Bank of Scotland (BOS); Sainsburys.

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	2,603	2,671	98%	65%
5	Decumulation, life and pensions				
6	Investments				

To help you put the above figures into context:

- For every £1 million of annual gross premium income received from general insurance and pure protection products we reported 4.7 complaints.
- St Andrew's Insurance does not offer banking; home finance; decumulation, life and pension; or investment products.

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