



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: 1st January to 30th June 2012

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	170	162	100%	51%
5	Decumulation, life and pensions	70	69	100%	39%
6	Investments	542	535	99%	64%

To help you put the above figures into context:

Our customers hold in excess of 1 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:

Less than one complaint for every 4,000 general insurance and pure protection policies held by customers, which total 721,464.

Less than 4 complaints for every 1,000 decumulation, life and pensions policies our customers hold, which total 18,672

Less than 2 complaints for every 1,000 investment policies our customers hold, which total 292,908

We provided 99% of customers with a response to their complaint within eight weeks and almost 93% within four weeks.

St Andrews Life Assurance does not offer banking or home finance products.

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