



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 2013

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	10	100%	60%
6	Decumulation, life and pensions	468	474	99%	57%
7	Investments	92	97	98%	59%

To help you put the above figures into context:

Our customers hold just over 500 thousand policies and we respond daily to thousands of enquiries and transaction requests.

Overall we reported 1.2 complaints for every 1,000 policies we look after. Broken down by product sector this equates to:

- 1.2 complaints for every 5,000 general insurance and pure protection products (not including PPI).
- 1.3 complaints for every 1,000 decumulation, life and pensions policies held by customers, which total 367,775.
- 0.9 complaints for every 1,000 investment policies our customers hold.
- 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 99% of customers with a response to their complaint within eight weeks and 97% within four weeks.

Clerical Medical does not offer banking or home finance products.

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