



Complaints Publication Report

Firm name: Scottish Widows plc

Group: Lloyds Banking Group

Other firms included in this report: None

Period covered in this report: 1st January to 30th June 2014

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	1,030	928	96%	65%
6	Decumulation, life and pensions	5,674	4,227	95%	78%
7	Investments	374	297	95%	82%

To help you put the above figures into context:

Our customers hold in excess of 3.8 million policies and we respond daily to thousands of enquiries and transaction requests.

Overall we reported 1.9 complaints for every 1000 policies we look after. Broken down by product sector this equates to:

- 0.7 complaints for every 1,000 general insurance and pure protection policies held by customers, which total just over 1.5 million.
- 2.6 complaints for every 1,000 decumulation, life and pensions policies our customers hold, which total just over 2 million.
- 2.2 complaints for every 1,000 investment policies held by customers, which total almost 200 thousand.
- We provided 95% of customers with a response to their complaint within eight weeks and 65% within four weeks.

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

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