

## 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 2015 to 30<sup>th</sup> June 2015

**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	417	395	92%	67%
6	Decumulation, life and pensions	4,110	3,578	95%	87%
7	Investments	134	121	93%	87%

To help you put the above figures into context:

Our customers hold in excess of 4.6 million policies and we respond daily to thousands of enquiries and transaction requests.

Overall we reported 1.1 complaints for every 1000 policies we look after. Broken down by product sector this equates to:

- 0.3 complaints for every 1,000 general insurance and pure protection policies held by customers, which total over 1.8 million.
- 1.6 complaints for every 1,000 decumulation, life and pensions policies our customers hold, which is over 2.6 million.
- 0.9 complaints for every 1,000 investment policies held by customers, which total over 155 thousand.
- We provided 95% of customers with a response to their complaint within eight weeks.

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

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