



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 July 2011 to 31st December 2011

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 | 13 | 14 | 93% | 57% |
| 5 | Decumulation, life and pensions | 814 | 941 | 99% | 70% |
| 6 | Investments | 159 | 177 | 99% | 76% |

To help you put the above figures into context:

Our customers hold almost 1.1 million policies and we respond daily to thousands of enquiries and transaction requests. Overall we reported less than one complaint for every 1,000 policies we look after. Broken down by product sector this equates to:

- Less than one complaint for every 1,000 decumulation, life and pensions policies held by customers, which total almost 1 million.
- Just over 3 complaints for every 2,000 investment policies our customers hold, which total 104,527.
- 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 59% within four weeks.

Clerical Medical does not offer banking or home finance products.

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