

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 July 2011 to 31st December 2011

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	1441	1616	98%	65%
5	Decumulation, life and pensions	2217	2571	99%	64%
6	Investments	384	472	99%	64%

To help you put the above figures into context:

Our customers hold in excess of 6.1 million policies and we respond daily to thousands of enquiries and transaction requests. Overall we reported under one complaint for every 1000 policies we look after. Broken down by product sector this equates to:

- Less than one complaint for every 2000 general insurance and pure protection policies held by customers, which total over 3.5 million.
- Less than one complaint for every 1,000 decumulation, life and pensions policies our customers hold, which total nearly 2.38 million.
- Less than 2.5 complaints for every 1,000 investment policies held by customers, which total 176,613
- We provided 99% of customers with a response to their complaint within eight weeks and 57% within four weeks.

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