



## Complaints Publication Report

**Firm name:** St Andrew's Insurance plc

**Group:** Lloyds Banking Group

**Other firms included in this report:** None

**Period covered in this report:** 1<sup>st</sup> July to 31<sup>st</sup> December 2012

**Brands/trading names covered:** St Andrew's; Halifax; Bank of Scotland (BOS); Sainsburys.

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	2,025	2,074	97%	54%
6	Decumulation, life and pensions				
7	Investments				

To help you put the above figures into context:

- For every £1 million of annual gross premium income received from general insurance and pure protection products we reported 3.7 complaints.
- St Andrew's Insurance does not offer banking; home finance; decumulation, life and pension; or investment products.

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