



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 to 31st December 2013

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	8	8	100%	38%
6	Decumulation, life and pensions	424	423	99%	53%
7	Investments	96	93	100%	73%

To help you put the above figures into context:

Our customers hold just over 560 thousand policies and we respond daily to thousands of enquiries and transaction requests.

Overall we reported 1.0 complaints for every 1,000 policies we look after. Broken down by product sector this equates to:

- 0.3 complaints for every 1,000 general insurance and pure protection products (not including PPI).
- 1.0 complaints for every 1,000 decumulation, life and pensions policies held by customers, which total just over 441,627.
- 1.1 complaints for every 1,000 investment policies our customers hold.
- 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 94% within four weeks.

Clerical Medical does not offer banking or home finance products.

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