

## 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> July to 31<sup>st</sup> December 2013

**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	815	809	98%	60%
6	Decumulation, life and pensions	2,566	2,460	97%	64%
7	Investments	217	213	94%	71%

To help you put the above figures into context:

Our customers hold in excess of 3.7 million policies and we respond daily to thousands of enquiries and transaction requests.

Overall we reported 1.0 complaints for every 1000 policies we look after. Broken down by product sector this equates to:

- 0.6 complaints for every 1,000 general insurance and pure protection policies held by customers, which total just over 1.5 million.
- 1.3 complaints for every 1,000 decumulation, life and pensions policies our customers hold, which total just over 2 million.
- 1.2 complaints for every 1,000 investment policies held by customers, which total almost 200 thousand.
- We provided 97% of customers with a response to their complaint within eight weeks and 86% within four weeks. Scottish Widows plc does not offer banking or home finance products.

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