



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: 1st January to 30th June 2013

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	5,770	5,758	99%	24%
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 (not including PPI) we reported 1.9 complaints.
- St Andrew's Insurance does not offer banking; home finance; decumulation, life and pension; or investment products.