Complaints Publication Report

Complaints publication report

Firm name:	St Andrew's Insurance PLC
Group (if applicable):	Lloyds Banking Group
Other firms included in this report (if any):	None
Period covered in this report:	1st July to 31st December 2018
Brands / trading names covered:	St Andrew's; Halifax; Bank of Scotland (BOS); Sainsburys

	Number of complaints opened by volumes of business							
Product/Service Grouping	Provision (at reporting period end date)	Intermediation (within the reporting period)	Number of complaints opened	Number of complaints closed	Percentage closed within 3 days	Percentage closed after 3 days but within 8 weeks	Percentage upheld	Main cause of complaints opened
Banking and Credit Cards								
Home Finance								
Insurance & pure protection	10.15		5,193	5,337	11%	80%	61%	Advising, selling and arranging
Decumulation & pensions								
Investments								
Credit Related								