

## Complaint report for H1 2020

| Type                                       | No. of complaints opened per 1,000 policies in-force | No. of complaints opened | No. of complaints closed | Percentage closed within 3 days | Percentage closed after 3 days but within 8 weeks | Percentage upheld | Main cause of complaints opened        |
|--|--|--------------------------|--------------------------|---------------------------------|---|-------------------|--|
| Hospital Plan, Convalescence Plan & Other* | 1.73   | 361                      | 361                      | 93.91%                          | 6.09%   | 24.93%            | Other general admin / customer service |
| Death Benefit                              | 0.27   | 19                       | 20                       | 100.00%                         | 0.00%   | 20.00%            | Product performance / features         |

### What this means

Between 1 January and 30 June 2020, we received 380 complaints, representing 0.14 percent of our overall Insurance customer base. The requirement from the Financial Conduct Authority (FCA) is for complaints to be concluded within eight weeks from the day it's made. Personal Group closed all complaints within this timeframe. We believe the main issues raised by our customers regarding our Death Benefit Plan and general service have since been addressed. However, we regularly review our procedures and plans to make sure we continue to provide an overall excellent service to our customers.

\*These are a small group of historical plans that we no longer provide.