

## Complaint report for H2 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*	1.14	221	225	96.89%	3.11%	25.33%	Other general admin / customer service
Death Benefit	0.47	31	30	93.33%	6.67%	13.33%	Product performance / features

### What this means

Between 1 July and 31 December 2020, we received 252 complaints, representing a little less than 0.1 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. The concerns raised by customers are reviewed on a monthly basis and where possible, changes are implemented to improve the overall service our customers receive, despite the challenges posed by Covid-19 to our normal ways of working.

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