

Complaints publication report

Period covered in this report:
1 July 2018 to 31 December 2018

The following table provides information about the complaints we have received and closed over a six month period. The complaints are grouped in line with the categories used by the Financial Conduct Authority (FCA).

Firm name: Standard Life Assurance Limited							
	Number of complaints opened by volume of business						
Product/service grouping	Provision (at reporting period end date)	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	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Home finance	20.5 per 1,000 balances outstanding	16	18	6%	94%	33%	Unsuitable advice
Insurance and pure protection	1.1 per 1,000 policies in force	113	107	24%	72%	25%	Unsuitable advice
Decumulation and pensions	0.7 per 1,000 policies in force	2,908	2,856	47%	51%	54%	Other general admin/ customer service
Investments	1.5 per 1,000 client accounts	257	286	24%	64%	61%	Unsuitable advice
Credit related	N/A	N/A	N/A	N/A	N/A	N/A	N/A