

## Abbey Life Assurance Company Limited ('Abbey Life')

### Publication of Complaints Data

Abbey Life aims to be a solid and dependable organisation that is recognised for operating to high standards, providing good levels of service to our customers, and delivering what we have promised. Abbey Life recognises that sometimes things can go wrong and, when this happens, we encourage customers to tell us about it so that we can deal with the matter as swiftly, fairly and accurately as possible.

The Financial Services Authority requires regulated companies that provide financial services, and which receive 500 or more complaints in a six-month period, to publish the following company specific information twice a year:

- How many complaints they have opened and closed
- The percentage closed within eight weeks, and
- The percentage of complaints upheld.

Such companies, including Abbey Life, will present this information by five product categories (the bold categories are those that Abbey Life's business consists of):

- Banking
- Home finance
- **General insurance and pure protection**
- **Decumulation, life and pensions, and**
- **Investments.**

The Financial Services Authority will then use this information to publish a consolidated list of complaints data covering all affected firms twice a year. Abbey Life's company specific figures are shown below:

Firm name: Abbey Life Assurance Company Limited  
 Other firms included in this return (if any): None  
 Period covered in this return: 1 July 2011 to 31 December 2011  
 Brands covered: Abbey Life Assurance Company Limited

*In addition to our own directly written business, the in-force business of Abbey Life includes portfolios of business transferred from the following former life companies:*

- *London and Edinburgh Life (which merged with Excess Life in 1978)*
- *Excess Life (renamed Ambassador Life, which merged with Abbey Life in 1998)*
- *Target Life (which merged with Hill Samuel Life in 1995)*
- *Hill Samuel Life (which merged with Abbey Life in 1998)*

Period from 1 <sup>st</sup> July to 31 <sup>st</sup> December 2011	Number of complaints opened	Number of complaints closed	Complaints closed within eight weeks (%)	Complaints upheld by the firm (%)
Banking	0	0	0	0
Home finance	0	0	0	0
GI and Pure Protection	29	30	97%	30%
Decumulation: life and pensions	1815	1769	96%	36%
Investments	101	99	95%	55%

- Eight customers contacted us to complain per £1 million of annual eligible income.

**An enlarged copy or Braille version of this document is available on request.**