COMPLAINTS REPORT

Period covered: 1 July to 31 December 2015

MAKING A COMPLAINT

We know that sometimes things can go wrong. Our number one priority is to provide customers with the highest level of service. If there's a problem please let us know and we'll try to provide a solution as quickly as possible.

http://www.legalandgeneral.com/contact-us/making-a-complaint/

Why complaints matter to us

We take complaints very seriously. Customer feedback helps us understand where things have gone wrong, and gives us the opportunity to put them right. It also helps us to understand where we need to improve our products and services.
To make sure that we continuously improve the products and services we offer, we monitor complaint trends, review these and act on them.

How we deal with complaints

We are committed to dealing with complaints as quickly as we can.
Our philosophy is to contact customers as soon as we hear from them to discuss their complaint, and make sure we understand their concerns. Talking to our customers gives us a real insight into what's important to them and helps us to put things right quickly.

How we report on complaints

Legal & General operates as one brand but, in fact, our customers are looked after by a number of different firms. You probably won't be familiar with the names of these firms, but our reporting shows which firms look after our range of products. In some cases the same products are sold by more than one firm.
This report only details reportable complaints from individual customers. In line with the industry, these are complaints that firms cannot resolve to their customers' satisfaction within 48 hours. Our report includes our results for: Legal & General Assurance Society Ltd
Legal & General Portfolio Management Services Ltd
Legal & General Insurance Ltd
Legal & General Partnership Services Ltd
We have also put our results in context for you
The results for Cofunds Ltd are reported separately.

COMPLAINTS REPORT

Period covered: 1 July to 31 December 2015

LEGAL & GENERAL ASSURANCE SOCIETY LTD.

Firm name: Legal & General Assurance Society Ltd
Group: Legal & General
Other firms included in this return (if any): None
Period covered in this return: 1 July to 31 December 2015

		1	2	3	4
		Number of complaints opened	**Number of complaints closed**	**Complaints closed within 8 weeks (%)**	**Closed complaints upheld by firm (%)**
	Banking				
	Home Finance				
A	General Insurance and Pure Protection	**1009**	**1032**	**98.6%**	**34.1%**
B	Decumulation Life and Pensions	**2106**	**2414**	**98.8%**	**47.6%**
C	Investments	**149**	**171**	**98.8%**	**63.7%**

WHAT THE FIGURES MEAN

1 The total number of complaints we received during the reporting period and could not resolve to our customers' satisfaction within 48 hours

2 A case is closed when we have finished looking into the customer's concerns and sent out our final response letter

3 This is the percentage of complaints where we finished looking into our customer's concerns and sent out our final response letter within 8 weeks of receiving their complaint

4 This is the percentage of complaints where we agreed with the customer that something had gone wrong and that we were at fault

WHAT EACH CATEGORY INCLUDES

A Payment Protection; General Insurance; Critical Illness; Income Protection and Term Assurance

B Personal Pensions; Free Standing Additional Voluntary contributions; Investment Linked Annuities; Income Drawdown; Endowment and Whole of Life

C Investment Bonds; Personal Equity Plans; Individual Savings Accounts (excluding cash ISAs); Unit Trust/Open-ended Investment Companies; Structured Products and Investment Management/services (including Platforms)

COMPLAINTS REPORT

Period covered: 1 July to 31 December 2015

LEGAL & GENERAL PORTFOLIO MANAGEMENT SERVICES LTD.

Firm name: Legal & General Portfolio Management Services Ltd
Group: Legal & General
Other firms included in this return (if any): None
Period covered in this return: 1 July to 31 December 2015

		1	2	3	4
		Number of complaints opened	**Number of complaints closed**	**Complaints closed within 8 weeks (%)**	**Closed complaints upheld by firm (%)**
	Banking				
	Home Finance				
	General Insurance and Pure Protection				
A	Decumulation Life and Pensions	**5**	**8**	**100%**	**50.0%**
B	Investments	**378**	**381**	**100%**	**49.3%**

WHAT THE FIGURES MEAN

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4 This is the percentage of complaints where we agreed with the customer that something had gone wrong and that we were at fault

WHAT EACH CATEGORY INCLUDES

A Personal Pensions; Free Standing Additional Voluntary contributions; Investment Linked Annuities; Income Drawdown; Endowment and Whole of Life

B Investment Bonds; Personal Equity Plans; Individual Savings Accounts (excluding cash ISAs); Unit Trust/Open-ended Investment Companies; Structured Products and Investment Management/services (including Platforms)

COMPLAINTS REPORT

Period covered: 1 July to 31 December 2015

LEGAL & GENERAL INSURANCE LTD.

Firm name: Legal & General Insurance Ltd
Group: Legal & General
Other firms included in this return (if any): None
Period covered in this return: 1 July to 31 December 2015

		1	2	3	4
		Number of complaints opened	**Number of complaints closed**	**Complaints closed within 8 weeks (%)**	**Closed complaints upheld by firm (%)**
	Banking				
	Home Finance				
A	General Insurance and Pure Protection	**1702**	**1678**	**94.5%**	**52.6%**
	Decumulation Life and Pensions				
	Investments				

WHAT THE FIGURES MEAN

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4 This is the percentage of complaints where we agreed with the customer that something had gone wrong and that we were at fault

WHAT EACH CATEGORY INCLUDES

A Payment Protection; General Insurance; Critical Illness; Income Protection and Term Assurance

COMPLAINTS REPORT

Period covered: 1 July to 31 December 2015

LEGAL & GENERAL PARTNERSHIP SERVICES LTD.

Firm name: Legal & General Partnership Services Ltd
Group: Legal & General
Other firms included in this return (if any): None
Period covered in this return: 1 July to 31 December 2015

		1	2	3	4
		Number of complaints opened	**Number of complaints closed**	**Complaints closed within 8 weeks (%)**	**Closed complaints upheld by firm (%)**
	Banking				
A	Home Finance	**895**	**927**	**99.6%**	**33.3%**
B	General Insurance and Pure Protection	**302**	**329**	**100%**	**35.0%**
	Decumulation Life and Pensions				
	Investments				

WHAT THE FIGURES MEAN

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3 This is the percentage of complaints where we finished looking into our customer's concerns and sent out our final response letter within 8 weeks of receiving their complaint

4 This is the percentage of complaints where we agreed with the customer that something had gone wrong and that we were at fault

WHAT EACH CATEGORY INCLUDES

A Retail mortgages, excluding buy-to-let

B Payment Protection; General Insurance; Critical Illness; Income Protection and Term Assurance

WHAT OUR FIGURES MEAN.

Period covered in this return: 1 July to 31 December 2015

To help you understand what our figures mean, we have put our complaints in context. Across the Legal & General Group, we look after almost 9 million individual customers.

- Within the General Insurance and Pure Protection category [A], for every 2,000 customers we look after, one customer complained to us
- Across the Decumulation, Life and Pensions category [B] around 11 in every 2,000 of our mortgage endowment customers contacted us in this period to complain about the historic sale of endowment products. For all other products in this category, around one customer in every 2,000 complained to us
- In the Investment category [C] we received around one complaint for every 2,000 customers

FEEDBACK

If you have any questions about our Complaints Report, please **contact us**.

WHAT EACH CATEGORY INCLUDES

A Payment Protection; General Insurance; Critical Illness; Income Protection and Term Assurance

B Personal Pensions; Free Standing Additional Voluntary contributions; Investment Linked Annuities; Income Drawdown; Endowment and Whole of Life

C Investment Bonds; Personal Equity Plans; Individual Savings Accounts (excluding cash ISAs); Unit Trust/Open-ended Investment Companies; Structured Products and Investment Management/services (including Platforms)