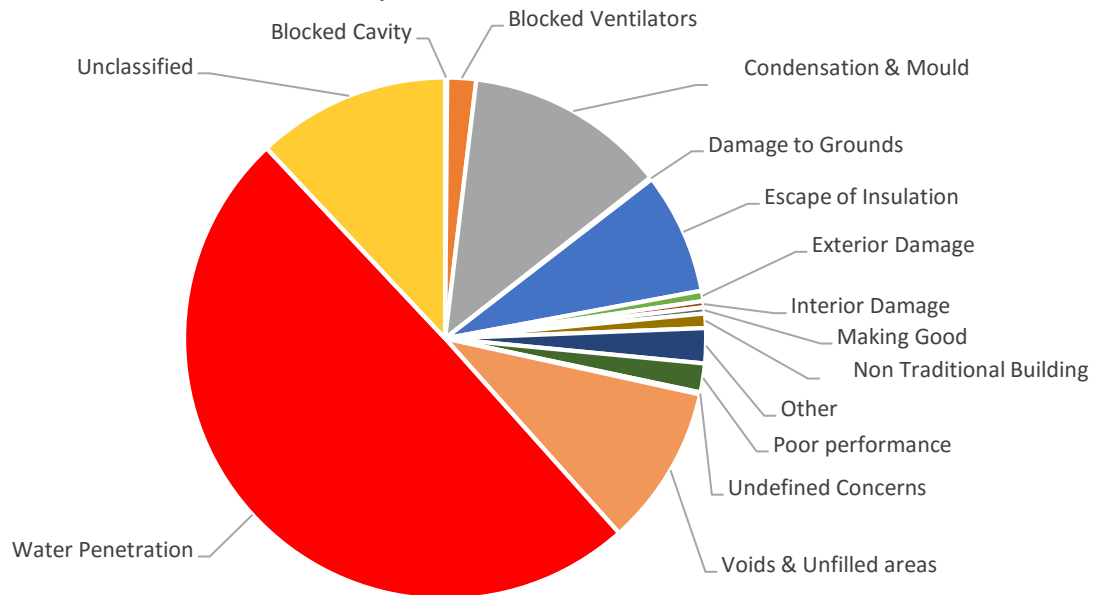


CIGA Quarterly Statistics

Breakdown of Complaints Received - 2015 Qtr4



Number of Complaints Received		
	2014	2015
Qtr1	838	809
Qtr2	511	463
Qtr3	454	458
Qtr4	604	784
Grand Total	2,407	2,514

Commentary:

At the end of Q4 2015 5.9 million Guarantees were in issue, and 784 customers contacted CIGA in the Quarter to report a concern, half of which related to water penetration. This is above the long run average, and probably reflected the fact that although unseasonally warm, the Met Office reported the weather in December as exceptionally wet and often windy, with frequent deep depressions and frontal systems - including storms Desmond, Eva and Frank - bringing record-breaking rainfall over much of Scotland, Wales and northern England.

Whereas the number of complaints during the early part of the year were similar or slightly below the prior year, Q4 saw a significant increase, although this was entirely attributable to the entering into administration of an established installer in October, which resulted in over 230 of their customers contacting CIGA.