

2017



Annual Review



CIGA, CIGA House, 3 Vimy Court,
Vimy Road, Leighton Buzzard, LU7 1FG



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INTRODUCTION AND CONTEXT

Executive Summary

As another year of my chairmanship of CIGA draws to an end. I feel it is only right that I reflect on a further year of transformational change within the Guarantee scheme. I gave details last year in the 2nd Annual Review of the considerable progress CIGA had made under the leadership of Gerry Miller and reported his decision to step down. I am now pleased to report that the transition to a new Chief Executive has taken place and Nigel Donohue has picked up from the excellent work that Gerry started as part of the change programme. It is thanks to Gerry's professionalism and commitment to CIGA that the transition of leadership has gone so well.

Nigel has now had the opportunity to review the progress CIGA has made and table his initial recommendations to Council which I am pleased to say have been welcomed and accepted in full as a sensible way forward to improve the customer experience. Although our performance is not yet where we would wish it to be the Council are pleased with the progress made and continue to challenge for greater improvement.

On another positive note you will hear about the development of the CIGA 5 Year Strategic Plan, revision to the Customer Journey and how this will have a significant impact on the way in which future complaints are handled. You will also hear about important changes brought about to continue to improve quality and standards across the industry. The mandatory requirement for independent assessment prior to cavity wall insulation install and the provision of a property care pack in conjunction with the Property Care Association are both key developments in this area.

These important steps will provide customers with the assurance that Cavity Wall Insulation remains a sensible and effective investment for the majority of home owners.

CIGA still faces several challenges and the Council and I continue to ensure the Executive drive forward the necessary changes and adapt and remain sensitive to the future needs of the consumer and industry. The additional support and engagement of our Consumer Champion and the Non-Executive representatives are already bringing valuable experience and input into the business of CIGA and I am thankful for the contribution they have provided in helping shape the future of the organisation, and whilst change is often uncomfortable and challenging it is pleasing that the best practice we have developed is highlighted in Peter Bonfields Each Home Counts Report and that we have the opportunity to help further shape an effective Customer Code of Practice across the ECO industry, sharing our learnings as appropriate.

Tony Hardiman MBE, Chairman of CIGA



Tony Hardiman MBE,
Chairman of CIGA

" Council and I continue to ensure the Executive drive forward the necessary changes "

Introduction by the new CEO

I was delighted to be appointed as the CIGA Chief Executive Officer in December 2016 to carry on from the good work of Gerry Miller the outgoing Chief Executive. I have joined an organisation that is in the process of significant transformation and whilst it had made good progress towards this transformation under Gerry's leadership I have quickly realised that there is still much to be done.

CIGA remains the leading provider of Guarantees for Cavity Wall Insulation; having now issued 6 million guarantees since its launch in 1995. And whilst the relative number of complaints by comparison is still less than one third of one percent of installs, CIGA must continue to ensure that it responds in a consistent and effective manner.

I am pleased to say that changes prior to my arrival and those since taking up the position of CEO are starting to take effect and, whilst we are still falling short of achieving our previously established key performance targets, CIGA now has a much more effective structure and a revised customer journey which will enable it to better fulfil its responsibilities under the guarantee moving forward.

So, as CIGA moves into a new era my key priorities as directed by our Council are to:

- Develop a 5 year strategic plan which focusses on the strategic direction of CIGA as the leading provider of guarantees for Cavity Wall insulation measures, ensuring homeowners can continue to benefit from this proven measure safe in the knowledge that CIGA is here to protect them.
- Deliver the objectives identified in the Bonfield review, Each Home Counts, and continue to improve the service we offer to customers ensuring class leading, fair and consistent complaint handling within the scope of the Guarantee.
- Focus on supporting member companies enabling them to drive up quality and rise to the challenge of delivering an estimated 150,000 additional installs under the next round of ECO measures.
- Ensure the benefits of Cavity Wall Insulation are effectively promoted to consumers and that additional information on its care and maintenance are made available at point of install to ensure our customers can make informed choices.
- Bring along Key Stakeholders and develop further relationships with Government, Devolved Administrations and Local Authorities.



Nigel Donohue,
CEO of CIGA

5 Year Strategic Plan

The CIGA 25 year guarantee is self-funding and the Council must assess future liabilities to ensure that reserves are available to service the last issued guarantee for its full 25 year life. As installation of Cavity Wall Insulation reduces and the guarantee focusses on servicing the relatively small number of cases where concerns are raised it is incumbent on CIGA to ensure it manages its investments and operates in a prudent manner. Future guarantees must also support the expanded customer service function and ensure that the class leading customer service developed are self-funded through the revenue realised.

This has resulted in a price review in the last year and an increase in the cost of the guarantee. It is anticipated that further inflationary rises will be required to ensure the guarantee remains beneficial to the consumer and offers the full level of support currently provided. In addition, it is important that CIGA consider its future options, as the leading provider of guarantees to the Cavity Wall Industry marketplace. CIGA has developed considerable experience and knowledge over the recent year and continued developments in this area make it an ideal candidate to service a wider guarantee offering across a range of ECO measures. We will consider these opportunities as a part of the strategic plan.

Further improvements to our Customer Journey

We have previously reported changes to the customer service team function, introduction of a Customer Relationship Management software, appointment of the Consumer Champion and full acceptance of the recommendations in her review and we are already seeing the benefit of this with reducing complaint handling times and improving levels of customer satisfaction. However, having had the opportunity to review the CIGA target of 80% of cases to be resolved in 20 working days it is clear that this target, taken in isolation, is not effective as a measure as it does not reflect the particular challenges faced in the rare cases when Cavity Wall Insulation goes wrong.

So having recently completed a full review of a range of complaint types and the relative customer journey the CIGA team have proposed significant changes to the way in which we deal with and report on ongoing complaints. As a result we will be making further improvements in the coming months which will have significant impact and benefit to the way in which we deal with and track customer complaints.

These changes include a revised Customer Journey broken down into discrete segmented customer service targets. This will allow us to clearly identify choke points and failings in complaint handling and effectively attribute responsibility and resource to rectify them. We will be publishing clear timelines on our website which will be fully adopted by September 2017 as the benchmark for all customer complaints. Further details on this are reported in the Customer Services Update.



More widely, we welcome the recommendations made by Peter Bonfield in the Each Home Counts review. CIGA has been fully engaged in a number of the implementation groups with a view to developing and sharing best practice, and I will ensure that CIGA implements the recommendations in full. We will continue to report on our progress in this area.

Support to member companies

At CIGA we are proud of the standards we have set and the way in which our member companies continue to embrace them, often setting the benchmark significantly higher than current policy requires. We will continue to support CIGA member System Designers and Installers and ensure that we only work with the very best in the industry. The recent introduction of the CIGA requirement for independent surveillance of assessment of suitability of properties for treatment is a key quality development. We are proud that this has been embraced by CIGA members as further evidence of their preparedness to ensure the customer, my main focus, gets the very best service, and that only appropriate properties are treated.

To support this goal, in the coming year we will be launching a training programme for members which will focus on improving safety standards, customer service, training for assessors and inspectors and a range of legal and procurement seminars. We will look to support CIGA members and actively promote them as the very best in class.

Promoting a positive image

Cavity Wall Insulation, when fitted in suitable properties, remains one of the most cost effective improvements that a homeowner can make. Clearly the industry has been in receipt of some negative press over the last few years and in some cases rightly so. However, both CIGA and the wider industry have responded to this criticism and made sensible changes to address areas where we have been found wanting. Whilst in a few cases Cavity Wall Insulation has not been effective, in the vast majority of installations it delivers real benefits to the home occupier and many millions of householders are receiving significant benefits from Cavity Wall Insulation through warmer homes and reduced energy bills.

Over the coming year I will continue to put customers first; and report on our progress, We will also be promoting positive interventions and the benefits that Cavity Wall Insulation as a measure has delivered to many households. I also want to highlight the many examples of best practice that exist within the industry, and will be identifying case studies that reflect some of the more positive practices within the industry.

Key Stakeholder engagement

As the new Chief Executive Officer I am conscious that there are lots of key personalities that I need to meet with, as such this year will see me reaching out to key stakeholders to better understand their wants and needs and ensure that where possible CIGA responds in an appropriate way.

My team and I are already meeting with, most importantly, our Customers but also Central Government, Devolved Administrations, Local Government Authorities, Social Landlords, the Energy Regulator and Energy Companies, Industry Federations and Manufacturing Associations, Policy Makers, Accreditation Bodies, Charitable Institutes and focus groups.

I am hopeful that through effective dialogue we can all help shape CIGA's future.

So as I move forward with CIGA into a new era I am hopeful that the changes we introduce will continue to increase confidence in Cavity Wall Insulation, provide effective support to our customers and members and help shape the future guarantee scheme so that it is evidenced as the very best example of the Each Home Counts review in practice.

Nigel Donohue, CEO of CIGA

Non-Executive report

Report by CIGA Non-Executive Representatives

In the 2016 Annual Review CIGA announced the appointment of three Non-Executive Council Representatives and duly appointed Michael Kaltz, Brian Yates and Peter Baynham to Council. During the year under review we have attended board meetings and committee meetings to bring an independent and impartial view to deliberations offering advice and support whilst ensuring Council fulfil their responsibilities to the CIGA guarantee scheme.

Amongst the areas which have benefited from this advice and guidance are: the appointment of a new Chief Executive, the procurement of an investment strategy to support the guarantees issued by CIGA, additional focus in conjunction with the Consumer Champion in respect of customer service and more recently support with a review of the customer journey, appointment of a Finance Director and input to refinements in the way in which CIGA intends to procure its services in the future.

As non-executives we come from a variety of backgrounds and bring with us experience of Financial Management and Investment, Customer Services, Human Resource Management and through involvement in a range of charitable and commercial business directorships can offer support to Council borne out of knowledge and experience.

It has been a pleasure for us to become involved with CIGA and it is obvious that Council Members responsible for the way in which CIGA delivers the guarantee are passionate and committed to ensuring the cavity wall industry provides a good level of service to its customers. I have been reassured at the level of scrutiny undertaken to ensure those who apply to become members of CIGA meet the necessary quality threshold and importantly those involved honour their liabilities.

Clear evidence of the Council's commitment to driving up quality is the clear direction they have given to the Executive on the mandatory requirements for independence of assessment requiring all properties installed after 1st May 2017 to produce evidence that the assessment of the properties suitability has been independently verified.

We are pleased at the way in which Council have responded and embraced the independent advice we brought to the Council table and whilst it is recognised that CIGA still has further to go before its service to its customers is of a high standard we see a very real willingness by Council to make this a reality.



Peter Baynham



Brian Yates



Michael Kaltz

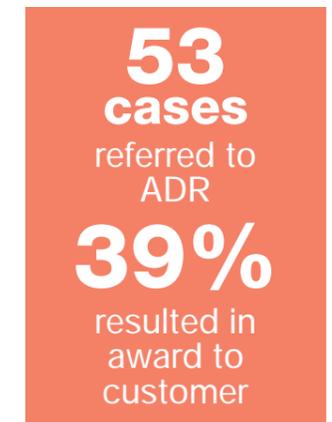
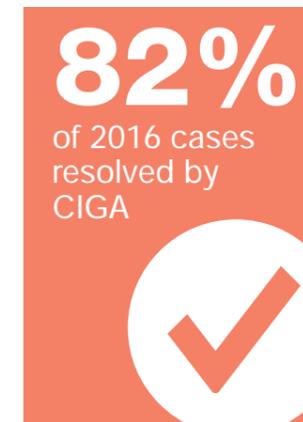
Customer Satisfaction



Guarantees and Claims



Resolution



Improving Performance



OVERVIEW OF PERFORMANCE

Performance of Cavity Wall Insulation in the UK

Although following the introduction of competition in 2012 CIGA is not the only Guarantee provider for retrofit cavity wall insulation in the UK, as the largest and longest established it has a unique database covering guarantees issued since its establishment in 1995. This section of the Annual Review presents a range of statistics drawn from this dataset that underlines the reliability of cavity wall insulation as a home improvement measure. This includes the number of guarantees issued, the number of claims made as well as a geographical breakdown and analysis of the type of claims and claim rates.

Guarantees

As previously highlighted, changes to the schemes under which cavity wall insulation is mainly promoted has meant that the number of installations taking place has declined in recent years. As a result, in 2016 a total of 84,150 installations were recorded, a fall of one third from the already depressed level of activity in 2015.

RECORDED CAVITY WALL INSULATION INSTALLATIONS



Claims

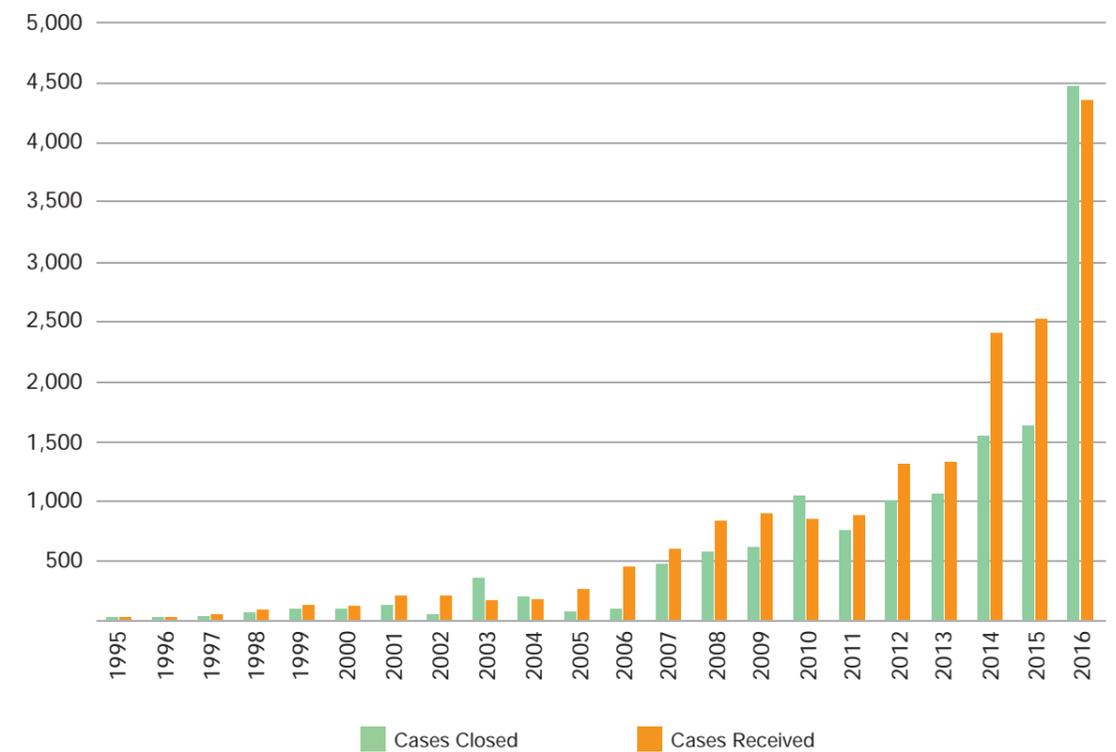
Since its establishment in 1995, CIGA has issued a total of 5,963,840 guarantees across the UK, meaning that around 1 in 5 households are protected.

The total number of claims received from 1995 to the end of 2016 stands at 19,036, indicating an overall claim rate of 0.32%, or 3 concerns being reported to CIGA over the last 21 years for every 1,000 installations.

2016 saw a significant increase in the number of concerns reported to CIGA, with a fifth of all complaints since 1995 being received in 2016. This reflects the impact of a large installer, Mark Group Ltd, and several smaller companies ceasing to trade in 2015, meaning that CIGA stepped in to contact and protect homeowners. As a consequence, complaints involving Mark Group work accounted for a quarter of all 2016 cases.

During 2016, CIGA received a total of 4,355 claims from consumers, and 4,490 cases were closed in the year:

REPORTED AND RESOLVED CASES



By carefully analysing the quantity and nature of claims made since CIGA's establishment, CIGA can monitor key trends to inform the development of the technical requirements and guidance that CIGA provides to member companies.

Claim resolution

Since CIGA has been operating, a total of 15,802 claims have been made that are now closed. Of this total, CIGA has resolved, or been involved in resolving, 75% of cases, with the balance being resolved by the original installers as stipulated in the guarantee terms and conditions.

Of the 4,355 cases received in 2016, 3,618 cases have been resolved. The average resolution time was 102 working days and as at the year end the balance of 737 unresolved cases had been open for an average of 88 working days.

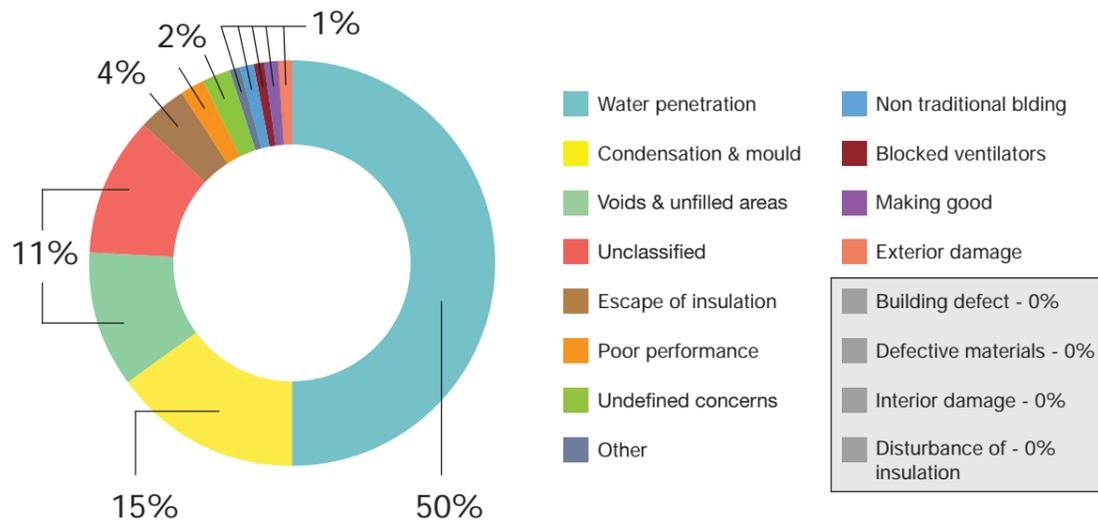
CLAIMS RESOLVED 2016



Reasons for claims

The most common reason for a claim under the Guarantee in 2016 was water penetration, which accounted for 50% of all concerns reported. This is down from 53% in 2015 and reflects the more normal weather patterns compared with the stormy winter conditions experienced in 2013 and 2014.

CLASSIFICATION OF CLAIMS IN 2016



Of the cases resolved in 2016, 60% involved remedial work being commissioned by CIGA and the balance were resolved by Installers or found, after investigation, not to be related to a defect in workmanship or materials covered under the terms of the guarantee.

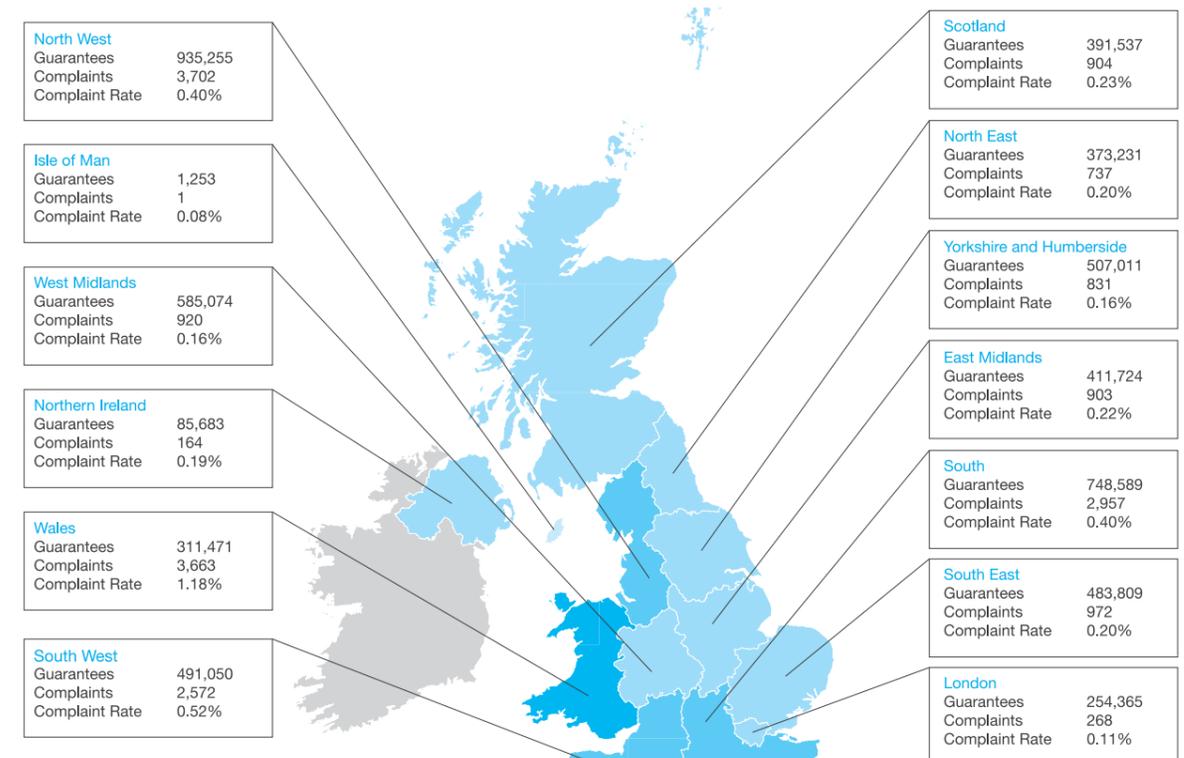
Of the claims resolved by CIGA in the past year which were found after investigation to be unrelated to cavity wall insulation, the majority were the result of poor building maintenance or other building defects.

Geographic spread

The proportion of installations that result in a concern being reported is low across the UK, although there are regional variations. This is attributed to a range of factors, ranging from local construction standards and practices, age of the building stock, standards of routine building maintenance and weather impacts.

The breakdown below by UK government region illustrates the variation across the country, with London having the lowest rate with just 1 in every thousand installations having resulted in a complaint. The highest rate tends to be concentrated in the South West and West regions of the UK.

Overall over the 21 years the scheme has been operating only 0.32% of recorded installations have resulted in any concerns being reported to CIGA, representing just over 3 in every thousand properties treated.



Resolving consumer claims by Alternative Dispute Resolution

In 2016, CIGA announced the appointment of the Centre for Effective Dispute Resolution (CEDR) to operate an ADR Directive compliant arbitration scheme covering CWI installations.

Should a disputed claim remain unsettled the customer has the option of taking the arbitration route.

This option is available to the customer for 12 months after the final decision reached by CIGA or the registered installer.

Application forms will be available on the CIGA website.

Whilst the installer meets the majority of the costs associated with referral to the scheme, there is a small administrative charge of £25 plus VAT for registering a case under the scheme. Decisions are binding on the parties, and would usually be issued within 65 days of receipt of an application.

In order to use the service, a completed application form, must be forwarded to CEDR with the appropriate supporting materials, including:

- The nature of the claim against the registered installer
- The nature and extent of any remedy sought if known;
- All supporting documents relied on as evidence;
- Confirmation that all reasonable efforts have been made to resolve the dispute through the registered installer's complaints procedure.
- Confirmation that the dispute has been escalated to CIGA and remains unresolved or that CIGA has issued a deadlock letter.

Summary

From the commencement of the service by the new provider in the Spring of 2016 through to the end of the final year:

- 53 cases had been logged.
- £43,432.80 has been awarded to the homeowner applicant.
- Average award has been £2,000.00.
- Average days for decision to be made 63 days. The target is 65 days.
- Various protracted cases have had a quick resolution.

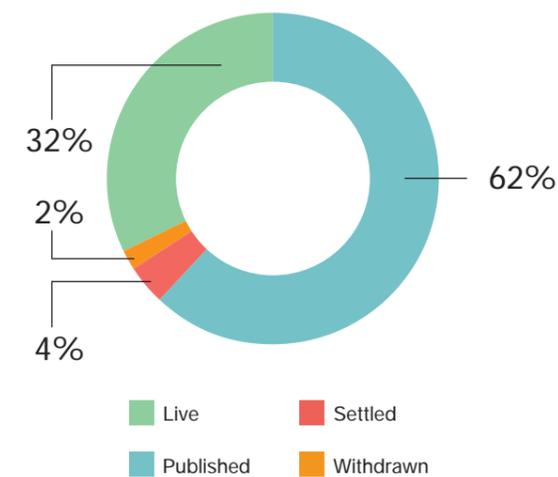
In order to succeed in a claim the applicant must prove on the balance of probabilities that the respondent's actions or omissions have evoked the terms of the guarantee and as a result the applicant has suffered some loss or detriment covered by the guarantee.

Sample award decisions:

- CIGA have been requested to write a letter of apology where poor customer service has been identified
- Lack of proper pre-installation survey is a factor considered in the applicants favour
- Tampering with the cavity wall insulation invalidates the guarantee
- Claims where no valid guarantee is identified have failed
- Claims from property suffering from condensation not due to cavity wall insulation having failed
- Water ingress due to lack of maintenance is considered a factor when making a decision
- Claims for repayment on installation costs are outside the scope of the guarantee and fail
- A number of claims cases have succeeded in part, effectively providing a compromise when consumer quotes are considered excessive or partly outside of the guarantee.

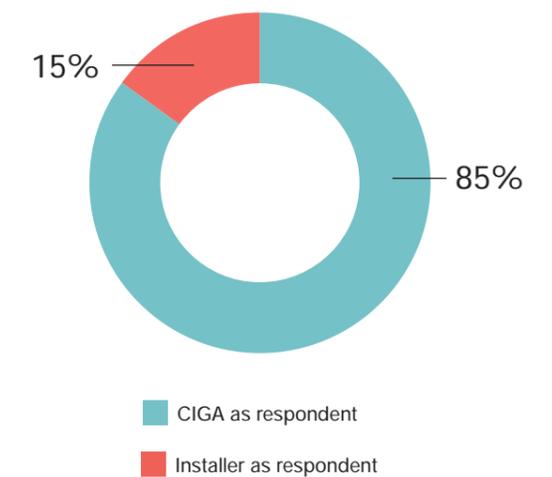
Application status

The breakdown of the status of applications April 2016 - March 2017



Respondent

Where the installer ceased trading CIGA was identified as the respondent to the claim:



Resolution outcome

Of the published decisions, the overall success rate to date suggests a high level of resolution in the applicant's favour:

- Claim fails
- Claim succeeds in part
- Claim succeeds in full



Consumer Champion's report

Since my appointment in Spring 2015 I have brought a consumer voice to the CIGA Council. Consumers can approach me directly via the CIGA website and CIGA can ask me to look into complaints. I report regularly to the CIGA council on the issues raised by complaints that I have seen and CIGA's progress with resolving them. I liaise with consumer groups to ensure CIGA is kept informed of their concerns and assist with the resolution of consumer complaints I can also recommend that CIGA takes disciplinary action.

As CIGA's Consumer Champion my priority has been to ensure CIGA has the right approach to customers who have problems that are possibly due to defective or inappropriate installation of cavity wall insulation. I want CIGA and the installers who obtained CIGA guarantees to fully honour those Guarantees and provide a good standard of service to customers when things go wrong. It is not acceptable if complaints take many months, or even years to resolve, or if customers do not get any response from CIGA, or an installer, causing anxiety and distress.

CIGA has made significant changes in its policies and practice in response to my review of their CIGA's complaint handling <https://ciga.co.uk/consumer-champion-review/>. A new vision to provide a 'top class' customer service with values of fairness and efficiency was published last year and ambitious targets were set for responding to complaints in line with CIGA's Best Practice standards for registered installers. The complaint handling team was strengthened and new complaints handling software installed.

With the important launch of the arbitration scheme in April 2016 not only is CIGA demonstrating that it is honouring the dispute resolution provision in its guarantees it is much clearer for customers, as well as CIGA and registered installers, what the process is in the event of a dispute and there are clear timescales for the submission of cases and decisions. The arrangements also comply with the EU ADR Directive. The process is being used by customers and provides an important way of bringing disputes to a resolution in a timely fashion.

Additionally support and direction to CIGA's complaint handling performance has been provided with the creation of a new Customer Services Committee in Summer 2016, CIGA also now publishes complaints statistics on a quarterly basis.

The key question is whether CIGA is delivering a better service to customers than it was doing in 2015. My view is that CIGA still has a delivery challenge. It has a long way to go before all individual complainants experience a consistently speedy and high quality response in keeping with CIGA's published vision. Throughout 2016 I have regularly reported to the CIGA Council that I still see unacceptable delays in CIGA responding to customers, even sometime after CIGA announced it would improve its service. For example, it is not unusual for me to see cases where CIGA has taken two months to respond to a customer after



Teresa Perchard,
Consumer Champion

having inspected their property. I do still see too many cases where CIGA are not clear as to the remedial works they are prepared to undertake resulting in extended correspondence with the customer. As such I would like to see much clearer process as a part of the customer journey, ensuring CIGA is quicker to identify the extent of its liability.

I am confident the Board wishes to see CIGA deliver an acceptable standard of service. The policy changes announced in 2016 have been followed by a number of personnel changes, a new Chief Executive joined CIGA in December 2016 and there are further changes to the operations underway which includes a full review of the customer journey and should ensure CIGA provides a much earlier and clearer decision as to the proposed remedy.

In the 2016 calendar year I received correspondence about 143 different consumer cases. The total between May 2015 and December 2016 was 238. Although this is a small proportion of all the complaints CIGA has received in this period the range of types of case provides good insight. I have monitored CIGA's progress with resolving all these cases and carried out 'reviews' of 20 cases. I have identified learning points for CIGA to improve its service in future in terms of both timeliness and quality of response.

During 2016 I have become increasingly concerned about how complaints are being dealt with by some installers and former installers who have obtained and issued CIGA guarantees in the past. These cases tend to remain unresolved after years, rather than months. There are two installer practices that concern me. First, installers often refer complaints to their public liability insurers and then take no role in managing the resolution of the complaint. I have seen cases where insurers then fail to respond to customer correspondence, seem to have no inclination to resolve any problems in any timescale, or seek to resolve the problem in a way that is not consistent with rights the customer has under the CIGA Guarantee, including the dispute resolution provisions. The second is the approach being taken by two large corporate firms who are still trading but no longer installing cavity wall insulation. Between them they have obligations to more than 500,000 owners of properties where CIGA has guaranteed the cavity wall insulation. In my view neither of these firms deal with complaints in a way that is consistent with the CIGA Guarantee, CIGA's standards for dealing with complaints and the arrangements for dealing with disputes.

Guarantee holders are consigned to months, and in some cases years of frustration, anxiety and distress. For example a case I first became aware of in May 2015 remains unresolved nearly 2 years later entirely due to delays and obfuscation on the part of the company, even with the involvement of a Member of the Scottish Parliament. I have raised my concerns directly with one of these companies and with the CIGA Council on numerous occasions. I have urged CIGA to take steps to resolve these issues to ensure that all the Guarantees it has issued are honoured by the companies and whilst at times CIGA's powers to force these companies to do the right thing are limited they continue to apply pressure at all levels in these organisations.

Teresa Perchard, *Consumer Champion*

CIGA's Performance

Head of Customer Services

CIGA's vision has remained to *provide a top-class customer service and a sustainable future by ensuring highest professional standards are delivered throughout the industry.*

Over the last 12 months' further progress has been made and with a fully functional and operational customer service team now in place and a bespoke CRM system acquired to ensure that there is effective and proactive case management I am happy we are moving in the right direction.

The appointment of a new CEO in December has added further impetus to the change programme and one of our key agenda items is making the customer journey as professional as possible whilst recognising what might be difficult circumstances for the home owner.

Having recently completed a full review of a range of claim types and the relative customer journey the CIGA team have proposed significant changes to the way in which we deal with and report on ongoing claims. We shall be making further changes in the coming months that will have a significant impact and benefit to the way in which we deal with claims. These changes include a revised Customer Journey broken down into discrete segmented customer service targets from which we can clearly identify choke points and failings in claim handling and effectively attribute responsibility and resource to rectify them. We will be publishing clear timelines on our website which we will fully adopt by September 2017 as the benchmark for all customer complaints.

The detailed breakdown of these will include a 30 working day period from receipt of the initial complaint to the point whereby a remedy is offered and for simple case closure within 50 working days of receipt of complaint. We recognise that there are more complex cases such as those involving insurers, wet properties and complex inherent building problems and have developed key timelines in which we would intend to move these cases to a satisfactory conclusion based upon an optimum journey of 90 working days.

Whilst these timings may not reflect our original commitment to 80 percent of claims being dealt with within 20 days it would be unrealistic to continue with an aspirational target that does not consider the complex nature of some claims or allows for the physical practicalities of property drying, scheduling of inspections, homeowners' availability, access to the property and the delays encountered when insurers are involved.



Ola Taiwo,
Head of Customer Service

" Over the last 12 months further progress has been made "



Relevant customer information will be easily available on our website. Fact sheets and frequently asked questions are being produced that cover vital information and commonly asked questions. Suggestions from consumers will be encouraged to ensure CIGA provides readily available information the customer needs.

In the cases where our decision is disputed or rejected the option of arbitration is an easy one: a quick process to reach a decision by an independent body and thereby avoid protracted correspondence which can be stressful for all parties concerned.

Following publication of our vulnerability policy last year we have given priority to new claimants who have been identified as vulnerable.

Some customers have been targeted by companies who have sought to profit from customers distress. We have provided support to these customers and involved the local Trading Standard Office where sharp business practice has been identified.

We still have the constant challenge of claims companies who constantly engage in the practice of "door knocking" to drum up business and submit frivolous claims against the guarantee. While this obviously impacts on the operational resources at our disposal we have responded to such claims robustly and attended to those claims which we established were genuine.

As a condition of membership CIGA requires members hold Public Liability Insurance which covers claims arising during the life of that policy. We appreciate this may mean a resolution of a claim may take longer if the claim is subject to such a policy, however CIGA is working vigorously to ensure these claims are dealt with by insurers in a prompt and proper manner without the customer being at a disadvantage.

In conclusion, we will continue to work to improve our service provided to our guarantee holders and welcome constructive feedback that will help us in that process.

Ola Taiwo, *Head of Customer Service*



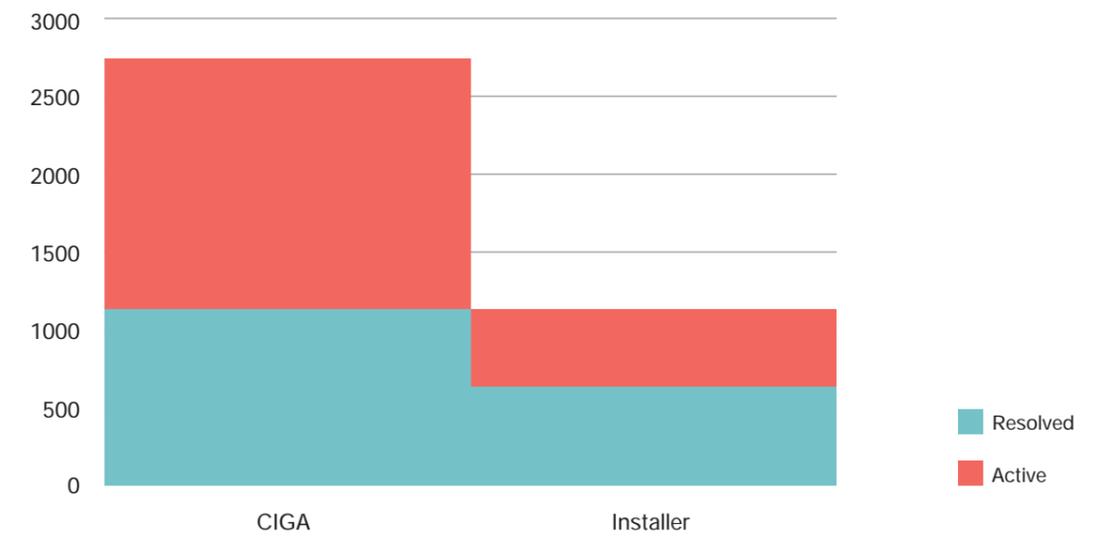
Customer Satisfaction

The following section sets out data illustrating the work undertaken by CIGA to ensure that customers are kept better informed of progress with their cases and receive the service they deserve. This draws on the very latest information from the new Customer Relationship Management systems introduced in 2016, which allows us to report based on the Financial Year from April 2016 to March 2017.

Number of claims resolved by CIGA

In the Financial Year 2016/17 a total of 3,874 cases were received, and under the terms of the Guarantee CIGA stepped in to resolve 2,742 cases, or 70%, with Installers investigating the balance. Of the total cases received in the year, 2,246 have been resolved, with 1,610 being resolved by CIGA and 636 by installers.

NUMBER OF 2016/17 CASES BEING RESOLVED BY CIGA AND INSTALLERS

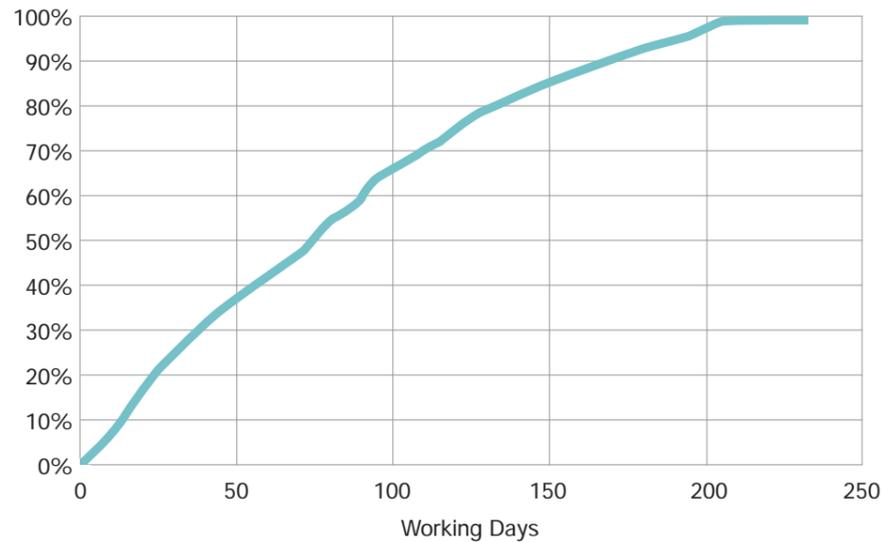


Resolution time

CIGA's priority is to ensure that any concerns reported by customers are investigated thoroughly by experienced inspectors and resolved as quickly and effectively as possible.

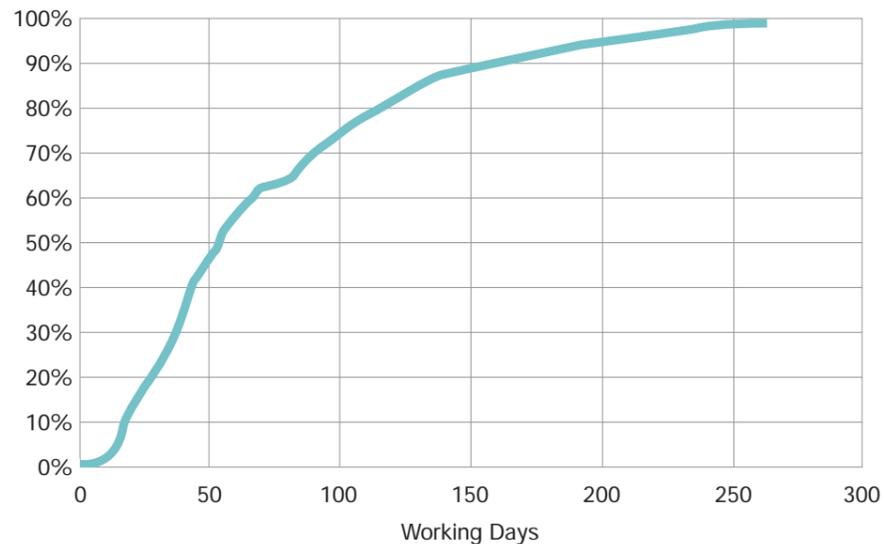
Of the 2,246 cases closed in 2016/17, 75% of cases were resolved in 120 working days or less, 50% in 75 days or less and 25% of cases closed were resolved in 33 working days or less. These figures are comparable to those highlighted in the 2016 Review, and reflects the wide spectrum of complaints received - ranging from simple cases resolved promptly to more complex cases, often involving more extensive investigation and remedial work which inevitably take more time to resolve.

% OF 2016/17 CLOSED COMPLAINTS BY WORKING DAYS TO CLOSE



Out of the 1,628 cases received in the year that remained active at the year end, 75% had been open for a 99 working days or less, 50% had been open for 54 working days or less and 25% had been open for 33 working days or less.

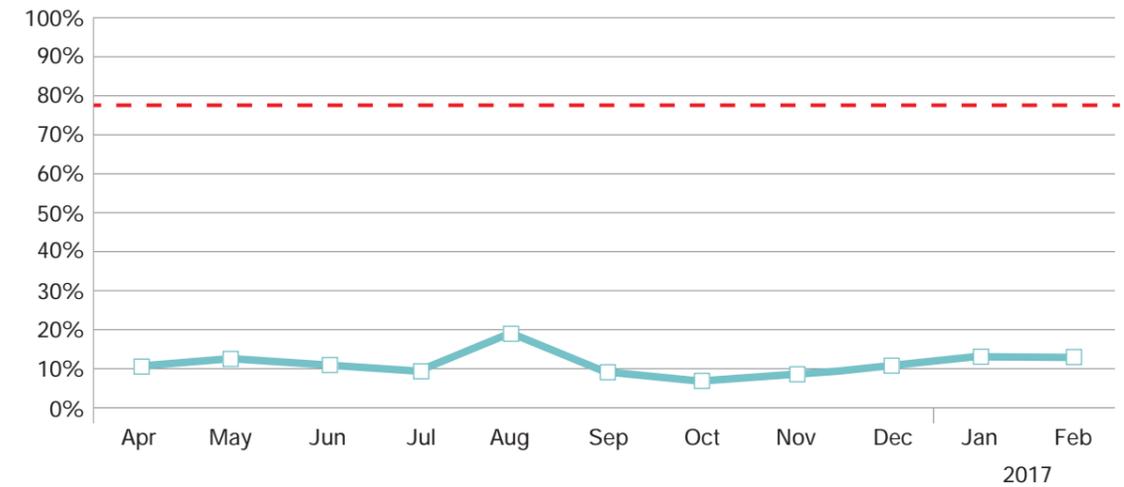
% OF 2016/17 ACTIVE COMPLAINTS BY WORKING DAYS OPEN



Resolution time target

In 2015 CIGA set an internal KPI target to resolve 50% of cases within two months and in 2016 adopted an ambitious aim of resolving 80% of CIGA led cases within 20 working days by June 2017. This Key Performance Indicator applied regardless of the complexity of cases, and the figure below shows progress against this aim. This illustrates just how ambitious the target is, and therefore, as set out earlier, further work has been carried out to categorise claims by complexity to ensure that performance targets are challenging, but realistic.

% OF ALL 2016/17 CASES RESOLVED WITHIN 20 WORKING DAYS



Changes to the KPI

CIGA undertakes to publish clear customer benchmarks on the website by September 2017 so that customers know exactly what to expect from CIGA

Telephone satisfaction survey

Since 2014 we have commissioned an independent telephone satisfaction survey of consumers who made a claim to CIGA so that we can assess the company's customer service level, measure the effectiveness of the changes introduced and highlight areas where further improvements are required.

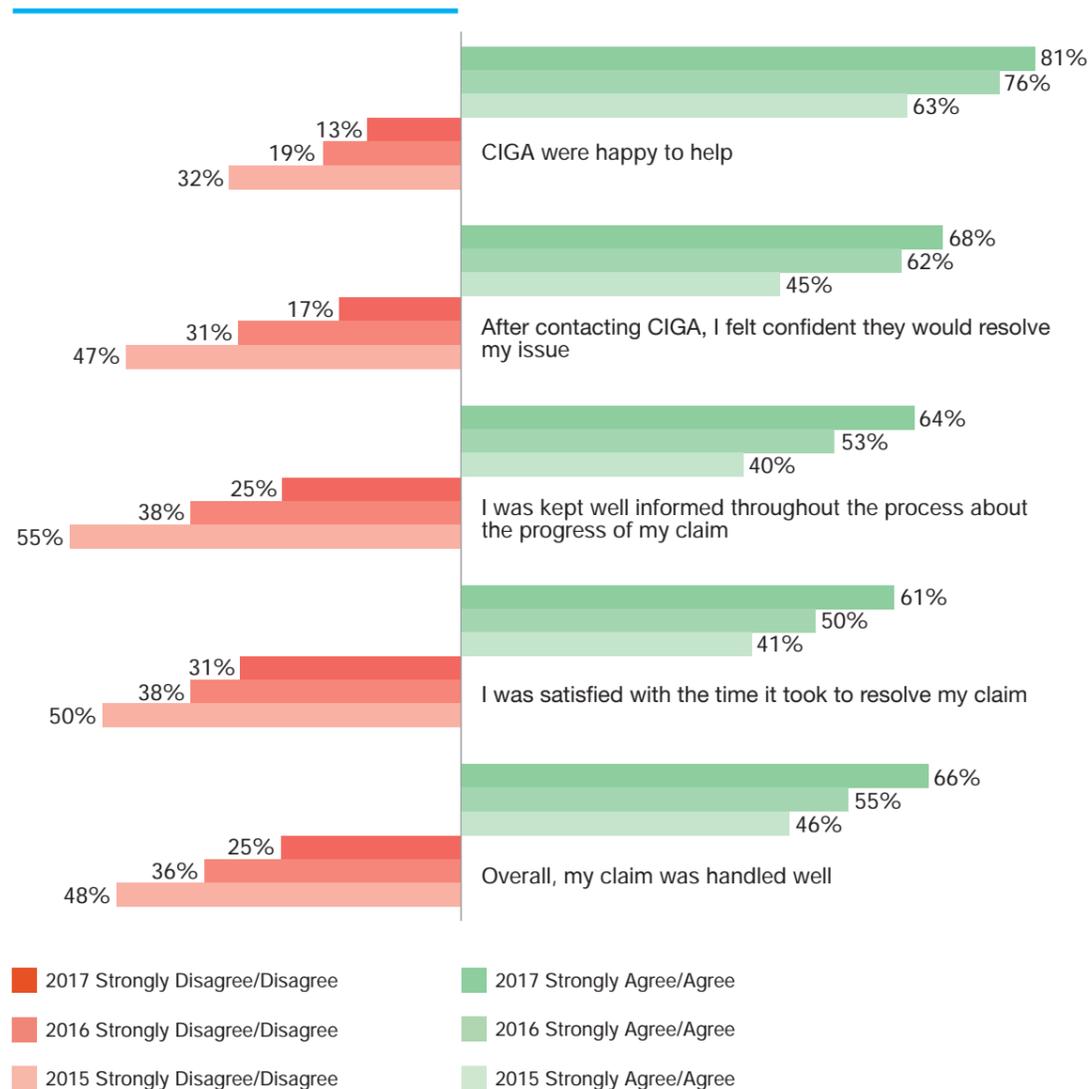
This year we have repeated the survey, covering a sample of all consumers who had made a claim to CIGA between April 2016 and March 2017. Once again, the respondents were asked to what extent they agreed with a set of statements, and the headline findings compared to the prior surveys are detailed below.

" A huge thank you for the promptness of the department, I really cannot tell you how very grateful I am. "

Carol Chhaider, West Yorkshire

" Thank you for your prompt and efficient response to my complaint. "

Lynda Mackenzie, Newcastle upon Tyne



The independent Telephone survey was conducted in April 2017. The sample was 150 customers who made a claim to CIGA between April 2016 and March 2017.

Consistent improvement

The data indicates that further improvements have been delivered across the board, and that:

- **81% felt CIGA was happy to help**, up from 76% in 2016
- **68% were confident that CIGA would resolve the issue reported** up from 62% in 2016
- **64% felt they were kept informed**, up from 53% in 2016
- **61% were satisfied with the time taken to resolve their claim**, up from 50% on 2016
- **66% felt their claim was handled well**, up from 55% in 2016
- **80% of respondents who had an inspection agreed that it was prompt and thorough**, up from 63% in 2016 with only 5% strongly disagreeing.
- **80% of respondents who had remedial work completed felt the workmen were competent** with only 4% disagreeing
- **72% of respondents who had remedial works completed were happy with the contractors communications**, with 10% disagreeing that this was the case.

Whilst these findings are reassuring that CIGA is on track to ensure that all customers receive the service they deserve, in the previous annual report we also committed to ensuring that under 10% of respondents strongly disagreed with any of the statements. We are therefore pleased to report that this years survey also confirms that this goal has largely been achieved, with fewer than 10% of respondents strongly disagreeing with statements, although 12% still felt that their claim was not handled well by CIGA and 10.7% were dissatisfied with the time taken to resolve their claim.

CIGA 2017/2018 customer service satisfaction target

These results show that we still have work to do, and the analysis will help us identify areas where further improvements to the customer service CIGA and our remedial contractors provide are required. Therefore, in the same fashion as last year, CIGA must continually strive to improve the service we provide our customers, and we have set the following targets.

CIGA aims to:

- **Improve strongly agree** by 10% across all categories
- **Ensure that under 5% of all respondents** strongly disagree with any of the statements

" I would like to thank you for the support and thoughtfulness you have shown us. "

Barbara Aspinall, Wigan

" I was very thankful for your Agency who took the matter in hand. This shows you take the concerns of your customers very seriously. "

Deirdre Stewart, Northern Ireland

Head of Remediation and Certification

With a further number of installers exiting the industry over the last year, this has resulted in an increase in the number of cases involving installers who are no longer trading. This in turn has meant that CIGA has stepped in under the Guarantee to resolve an increased number of cases and this has resulted in an increase in the number of remedial measures undertaken under the terms and conditions of the Guarantee.

In the 2016/17 Financial Year the approved costs for remedial work totalled £2.3 million. Work at 1,787 properties was completed at an average cost of £1,292. Cavity clearance was the main intervention, accounting for two thirds of work. However, it is important to note that removing the insulation means the energy saving benefits are lost, and it is not always the best technical option in resolving a concern as other remedial measures may be more suitable.

To this end, CIGA continues to be at the fore in providing Best Practice Guidance and Technical Notes for the Industry and is taking a lead in promoting customer care training to its members. A number of seminars are currently being planned, with heavy emphasis on the effective handling of concerns and provision of detailed inspection reports.

With the appointment of a new CIGA CEO, the Remediation and Certification departments have been amalgamated and restructured into one combined department. Part of the restructuring process is the appointment of an Internal and External Contracts Manager and recruitment of additional customer service personnel. This will ensure that the department is fully equipped to effectively manage the increased workload and to make improvements in its procedures in order to enhance the customer journey.

Whilst there is a need to ensure that the remedial works are undertaken in a prompt and efficient manner, it is important that maintaining quality workmanship remains a key focus. To assist in keeping quality at the fore, it is planned to make improvements to the cavity clearance documentation to provide for additional post extraction surveillance inspections.

The current procurement process is also being reviewed to enhance both efficiency and effectiveness. Upon completion of the review, the new process will be communicated to approved contractor members with the intention of making the customer journey as smooth as possible.

Whilst some installers have exited the Industry, CIGA has also received applications from a number of new Members wishing to join membership.

New members are required to undergo a CIGA technical audit and assessment in line with stringent UKAS criteria for installer certification. This is supported by annual assessments and ongoing quality surveillance monitoring.

Whilst the coming year will bring many challenges, I believe that the changes already implemented together with planned developments mean that CIGA is in a good place to deal with what lies ahead and will continue to strive to provide class leading service to its customers, membership and contractors.

Dawn Harper, *Head of Remediation & Certification*



Dawn Harper,
*Head of Remediation &
Certification*

*“ Maintaining quality
workmanship remains a
key focus ”*

Holding industry to account

In addition to ensuring that CIGA provides class leading customer service, a key part of the work that we do relates to certification of installers of cavity wall insulation and holding them to account.

Therefore, in addition to the ongoing changes we have introduced to improve the service we provide to customers, we have also worked to ensure that quality and standards are maintained, and, that on the rare occasions when things don't go to plan, any problems are promptly investigated and resolved by member installers.

In the event that any concerns about a member are identified, then under our disciplinary procedures sanctions can be taken against the Company. These range from the requirement to rectify any defects, undertake to implement improvements actions to address any systemic issues or, ultimately, in the case of persistent or serious failings, suspension or termination of membership.

In addition to CIGA's own annual audits, surveillance and random and targeted quality inspections, the CIGA website includes an anonymous "whistle blowers" page where concerns about a member company can be reported so that investigations can be undertaken.

As at the end of 2016 CIGA had 144 active registered installer members, down from 187 at the prior year end reflecting the difficult trading conditions, with 49 companies ceasing to trade and 22 companies being assessed and admitted to membership. Disciplinary action was taken against 5 companies, 4 of whose membership was terminated.

Installer league table

At CIGA we closely monitor the performance of installers in resolving any complaints that do arise in order to identify where interventions or disciplinary action are required. In keeping with our commitment to transparency, last year CIGA published a league table of the best performing companies so that customers are to make informed choices on which companies to use for work on their home. Additionally, in this years review we are also publishing a list of the bottom-ranked installers.

The first league table (see next page) lists the 25 best and worst performing installers, firstly in relation to claim rates and the second in relation to time taken to resolve a claim. Encouragingly, 88 installers had no claims made against them during the year, so cannot be included in this analysis.

The second tables list the poorest performing installers in terms of claim rates and resolution times.

It should be noted that whilst we are publishing this data to help inform customers, the companies involved will already have been identified as requiring help to improve their performance, and, therefore, performance over the last year is not necessarily an indicator of current practices.

TOP 25 INSTALLERS BY LOWEST CLAIM RATE

| Installer | 2016/17 Claim Rate* |
|---------------------------------------|---------------------|
| ARAN SERVICES LTD | 0.00% |
| ORION INS & CONSTRUCTION SERVICES LTD | 0.00% |
| WESTVILLE LTD | 0.00% |
| CENTRAL INSTALLATIONS LTD | 0.01% |
| KERSHAW CONTRACTING SERVICES LTD | 0.01% |
| SOUTH COAST INSULATION SERVICES LTD | 0.01% |
| HEAT INSULATION LTD | 0.01% |
| CAVITY TECH SYSTEMS LTD | 0.01% |
| SAVING ENERGY LTD | 0.01% |
| THERMABEAD LTD | 0.01% |
| SEAL ENERGY LTD | 0.01% |
| ENERGYCARE GROUP LTD | 0.01% |
| FIBREGLO (INSULATIONS) LTD | 0.01% |
| EVERWARM LTD | 0.01% |
| ANGLIAN INSULATIONS LTD | 0.01% |
| INSULATION TECHNIQUES & SERVICE | 0.01% |
| BCA INSULATION LTD | 0.01% |
| COSYHOME INSULATION LIMITED | 0.01% |
| CONCEPT INSULATIONS LTD | 0.01% |
| DCI ENERGY CONTROL LTD | 0.01% |
| HOME ENERGY ADVICE TEAM LTD | 0.01% |
| BURROWS HOME COMFORT LTD | 0.01% |
| PUFFIN INSULATION | 0.01% |
| INSTAGROUP LIMITED | 0.01% |
| BELFAST INSULATION CO LTD | 0.02% |

* Claim Rate = Claims in Year/Total Guarantees

BOTTOM 10 INSTALLERS BY CLAIM RATE

| Installer | 2016/17 Claim Rate* |
|------------------------------------|---------------------|
| ENERGYWISE (BRISTOL) LTD | 0.14% |
| AE INSULATION LTD | 0.16% |
| ACTRITE LTD | 0.18% |
| NGIA NORTH WEST LTD | 0.20% |
| ENERGY SERVICES UK (YORKSHIRE) LTD | 0.22% |
| DIAMOND BEAD LTD | 0.22% |
| SLATE INSULATIONS LTD | 0.24% |
| THE GLOBAL ENERGY SAVING LTD | 0.25% |
| COAST2COAST ENERGY LTD | 0.55% |
| WARMER HOMES NORTHWEST LTD | 0.84% |

TOP 25 INSTALLERS BY SPEED OF RESOLVING CLAIMS

| Installer | 2016 Average Days to resolve |
|--|------------------------------|
| SOUTH COAST INSULATION SERVICES LTD | 1 |
| SEAL ENERGY LTD | 10 |
| CENTRAL INSTALLATIONS LTD | 10 |
| INSULATION TECHNIQUES & SERVICE | 12 |
| ENERGYWISE (BRISTOL) LTD | 22 |
| FIBREGLO (INSULATIONS) LTD | 23 |
| BCA INSULATION LTD | 28 |
| NEWLINER PRODUCTS LTD | 36 |
| INSULATE YOUR HOME | 42 |
| WARM-SPACE INS LTD | 46 |
| CAVITY TECH SYSTEMS LTD | 46 |
| HEATEX QUALITY INS LTD | 50 |
| HEAT INSULATION LTD | 61 |
| CELSIUS ENERGY LTD | 62 |
| KERSHAW CONTRACTING SERVICES LTD | 69 |
| GABRIEL INSULATION SERVICES LTD | 72 |
| A1 WARMCARE INSULATION LTD | 76 |
| SAVING ENERGY LTD | 81 |
| RHEINGOLD CONTRACTS LTD | 83 |
| SOLARWALL LTD | 86 |
| EVERWARM LTD | 89 |
| CARBON REDUCTION COMPANY (UK) LTD | 92 |
| GREEN DEAL ADVICE BUREAU LTD | 96 |
| ORION INS & CONSTRUCTION SERVICES LTD | 98 |
| PREMIER ENERGY SOLUTIONS (HEATING SOLUTIONS LTD) | 109 |

BOTTOM 10 INSTALLERS BY SPEED OF RESOLVING CLAIMS

| Installer | 2016 Average Days to Resolve |
|------------------------------|------------------------------|
| ORIGIN ENERGY SERVICES LTD | 204 |
| AE INSULATION LTD | 210 |
| BURROWS HOME COMFORT LTD | 212 |
| THE GLOBAL ENERGY SAVING LTD | 213 |
| DOWNS ENERGY LTD | 219 |
| ECO HOME ALTERNATIVES | 224 |
| ENERGYWISE SCOTLAND LTD | 275 |
| PUFFIN INSULATION | 282 |
| WARMER HOMES NORTHWEST LTD | 282 |
| WALL LAG (WALES) LTD | 287 |

FINANCIALS

CIGA takes its responsibility as a guarantor very seriously and our accounts are, and always have been, audited and placed in the public domain. The last audited accounts cover the period May 2015 to April 2016, and a summary, together with additional analysis, is presented in this section. This includes further details of the investments we make, and a breakdown of what we spend income from guarantee fees and investments on.

CIGA is a not for profit organisation. Our sole objective is to act as a guarantor for work completed by member installers and to help ensure that member installers operate to the highest standards.

In accordance with the constitution of CIGA, any funds remaining in CIGA's reserves after the last Guarantee has expired will be donated either to a relevant charity or to a body with similar aims.

Total assets - £19,090,585¹

Breakdown of assets

| FIXED ASSETS | |
|--------------------------|--------------------|
| Tangible Assets | £534,655 |
| Investments | £15,203,664 |
| CURRENT ASSETS | |
| Stocks | £3,000 |
| Debtors | £621,704 |
| Cash at Bank and In Hand | £2,727,562 |
| Total | £19,090,585 |

¹Abbreviated accounts as of 30th April 2016. CIGA's abbreviated accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 and the Financial Reporting Standard for Smaller Entities (effective April 2008) relating to small companies. The abbreviated accounts were approved by the CIGA Board on 17th January 2017 and signed on its behalf by Mr A Hardiman.

Total liabilities - £19,090,585

Breakdown of Liabilities

| LIABILITIES | |
|--|--------------------|
| Reserves (profit and loss account) | (£532,609) |
| Revaluation Reserve | £270,777 |
| Technical Provisions | £4,586,985 |
| Deferred Guarantee income | £13,501,351 |
| Creditors: amounts falling due within one year | £1,264,081 |
| Total | £19,090,585 |

Total turnover - £1,407,381

CIGA's total turnover for the Year ended April 2016 was £1,407,381

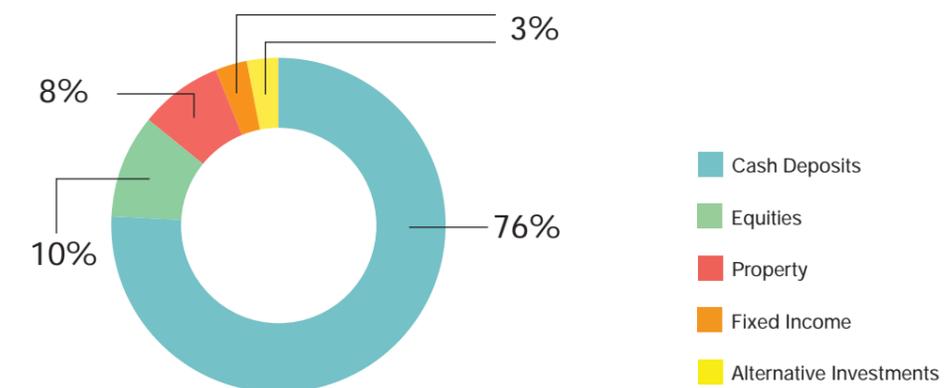
Income - £1,347,871

CIGA's total income for the Financial Year ended April 2016 was £1,347,871. Of this figure, £1,407,381 was from guarantee fees, less the net movement in CIGA's investment interests.

Investments

CIGA maintains a high liquidity and has a diverse investment portfolio that yielded a recognised return of £431,055 in the Financial Year ended April 2016.

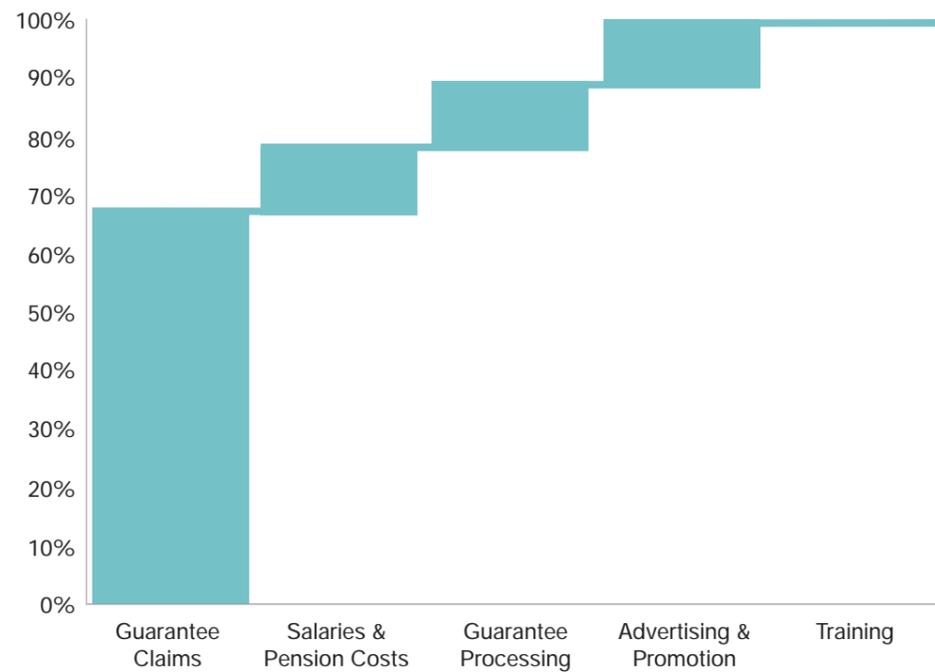
INVESTMENT BREAKDOWN



Analysis of expenditure

The majority of CIGA's income goes towards supporting Guarantee claims, as is illustrated by the following summary of expenditure:

PERCENTAGE OF EXPENDITURE



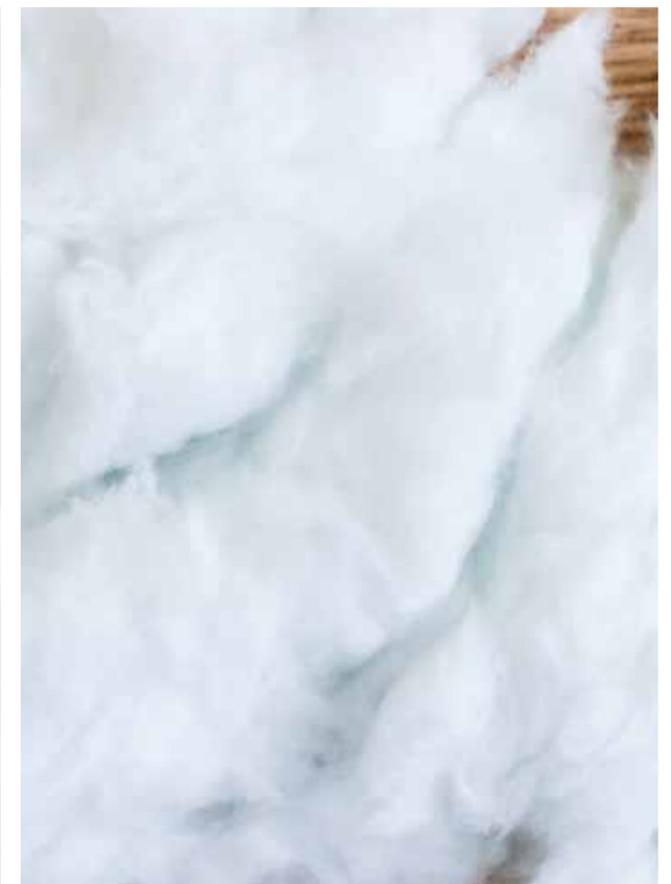
Employees

| EMPLOYEES | 2017 | 2016 | 2015 | 2014 |
|---------------------------------|------|------|------|------|
| Management/Administrative Staff | 5 | 5 | 6 | 6 |
| Technical Staff | 8 | 6 | 5 | 3 |
| Customer Service Staff | 11 | 7 | 4 | 2 |

Council member emoluments

During the Financial Year ended April 2016 CIGA paid the following salaries, benefits and expenses to Council members:

| COUNCIL MEMBER EMOLUMENTS 2015/16 | COUNCIL MEMBERS | NON EXECUTIVE COUNCIL REPRESENTATIVES |
|-----------------------------------|-----------------|---------------------------------------|
| Salary, Benefits and Fees | £0 | £39,333.33 |
| Expenses | £582.30 | £554.05 |
| Total | £582.30 | £39,887.38 |



IMPROVING PERFORMANCE

Cavity Wall Insulation is an established measure that over the last 20 years has helped alleviate fuel poverty and allowed millions of householders to enjoy a warmer or cheaper to heat home. Independent statistics from the Energy Savings Trust¹ indicate that householders can save up to £275 per year on their heating bills, yet rising fuel prices mean that 4.5 million low income households across the UK still cannot adequately heat their homes.

Improving the energy efficiency of the UK houses therefore remains a policy priority, and around a third of homes² that could benefit from CWI have not yet been treated. Activity is therefore expected to increase under the latest proposals for the schemes under which most work is funded. As a major contributor to improving energy efficiency the CWI industry takes its responsibilities to customers very seriously and CIGA has been at the forefront of a number of initiatives aimed at ensuring that customers can have CWI installed in complete confidence that the measure will be effective and will be fitted to a high standard by qualified CIGA member installers.

Amongst the changes coming into effect are:

- The introduction of CIGA requirement for mandatory independent surveillance of assessments of suitability that must take place prior to installation.
- Additional technical monitoring requirements for work when completed.
- Amendments to PAS 2030, the Technical standard that most installations must be completed under.
- Improved information for householders so they can make informed choices.
- Further monitoring of installers and contractors

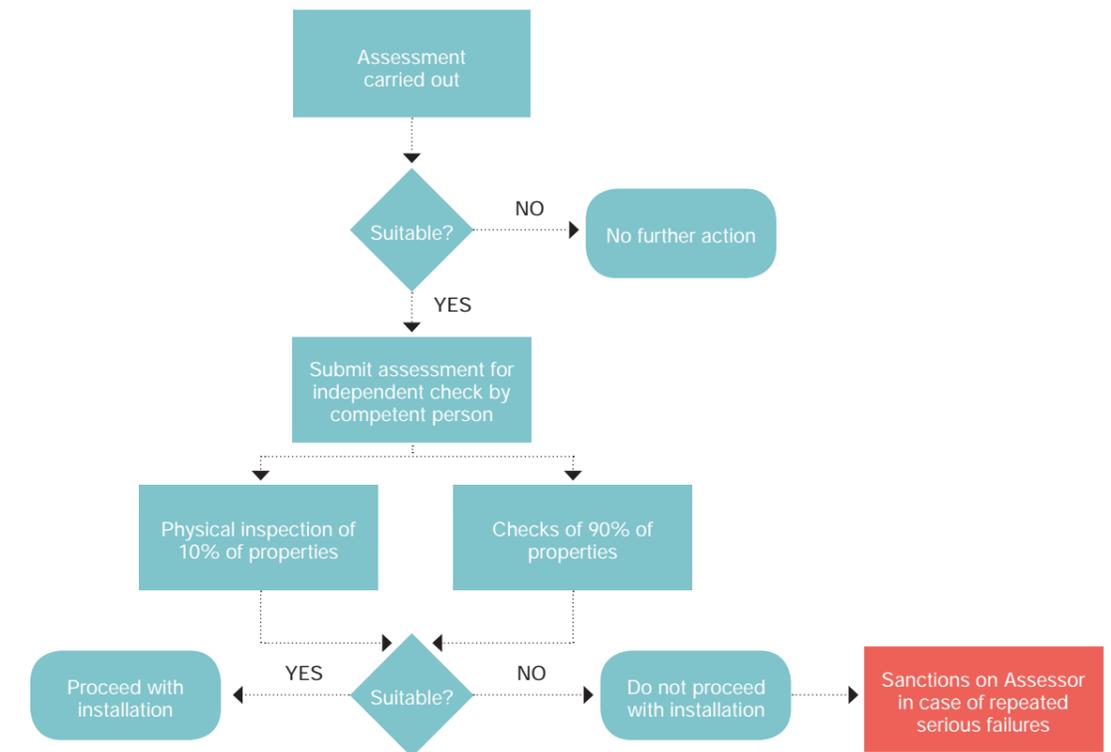
¹ <http://www.energysavingtrust.org.uk/home-insulation/cavity-wall>

² <https://www.gov.uk/government/statistics/household-energy-efficiency-national-statistics-headline-release-november-2016>

Independent surveillance of assessments

CIGA is committed to improving customer's confidence in the industry, and both CIGA and CWI System Technical Approvals require that prior to fitment of CWI in an existing building that an assessment of suitability for the fitment of CWI is undertaken and that the installation team check the assessment prior to proceeding with treatment.

As a consequence, CIGA has announced that it will be introducing a requirement that all property assessments of suitability should be subject to independent checks by a competent person before installation takes place. This will ensure that all assessments undertaken are independently checked in accordance with the following process:



CIGA has also established core criteria that any scheme offering independent surveillance of assessments should satisfy in respect of:

- Independence from the installer who will complete the work
- Competence of those checking the assessment
- Process for sampling of properties to be physically inspected prior to treatment
- Process for completing physical checks
- Evidence of independent assessment, including a "unique assessment reference"
- Sanctions against assessors who submit assessments that result in a serious or repeated failures

ECO technical monitoring

Ofgem, as the administrators of the Energy Company Obligation under which most installations of CWI are funded, sets requirements for the technical monitoring of installed measures. This requires that 5% of installations are checked by an independent monitoring body, and if the failure rate exceeds 10% then additional monitoring may be required.

Historically technical monitoring considered core and “Best Practice” questions, including suitability of the insulation for the property, the condition of the home and indicators that the installation was completed according to the technical requirements.

Following proposals from CIGA the scope of technical monitoring has been expanded to consider additional questions aimed at ensuring work is completed to a high standard. These changes come into effect from 1st April 2017 and include checks related to the safeguarding of ventilation checking for evidence of any escape of insulation and any evidence of damp or condensation which might impact suitability for treatment.

BSI PAS 2030

The majority of CWI installations are completed under one of a number of funding frameworks, such as the Energy Company Obligation, which include requirements that installations must meet to qualify. Typically, these involve compliance with the Building Regulations, confirmation that the work was completed by a competent installer and was installed according to the requirements of the publicly available “Specification for installation process, process, management and service provision” of energy efficiency measures in existing buildings. (PAS 2030).

All installers of CWI must be certified against PAS 2030 by a recognised certification body who are responsible for completing annual office audits and routine monitoring of their work.

Following a process of consultation the latest revision to PAS 2030 comes into force on 1st June 2017 and continues to provide a specification for the installation of 41 different energy efficiency measures, including CWI, in existing buildings. However, it has been expanded to include additional installer requirements relating to the validation of design, including assessment for suitability for installation. The amendments also increase the rate of inspection by the certification body to 5% of work including pre, mid and post installation inspections.

Property Care Pack - Enhanced customer guidance

CIGA has, for some years, published a “Frequently Asked Questions” guide available on the website. However, we are committed to ensuring that customers can make informed decisions about work undertaken on their home, and we will be introducing enhanced guidance in association with the Property Care Association.



Training & Quality Manager update

Membership of CIGA requires that installers are endorsed by a system designer, to be certified by the BBA against the Assessment and Surveillance Scheme and PAS 2030, as competent to install that specific system. Work must also be carried out according to the relevant method statements and technical approval for the system used, as well as Best Practice Guidance and technical notes published and updated by CIGA. CIGA also provides training and funds two thirds of the cost of flues awareness training that all technicians must undergo.

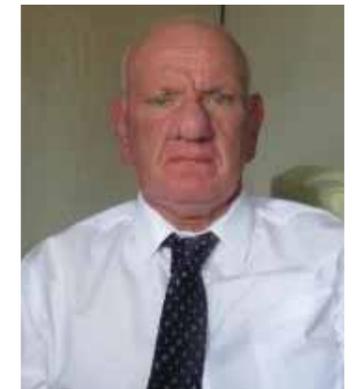
In addition, CIGA audits installers annually to ensure that they are adhering to the scheme's requirements and also carries out random quality inspections of work. If defects are found, CIGA requires that they are rectified, and also may instigate disciplinary proceedings in the event of non-compliance. Where any non-compliance is identified, then CIGA may impose improvement actions or, ultimately, suspend or terminate membership of an installing company. The CIGA Guarantee means that installers have prime liability for rectification of any defects in an installation and, coupled with commercial arrangements with funders, installers themselves also carry out surveillance on installation teams.

During the 2016/17 year 131 installer audits will have been completed, together with 8 new installer assessments and one new system designer assessment. CIGA also assesses the panel of remedial contractors for competence, and during the year 8 new contractors were visited and their work witnessed. As a result of these audits one membership was terminated and one suspended pending completion of improvement actions.

The Cavity Wall Insulation Self Certification Scheme (CWISC) provides homeowners with the comfort of knowing that work by registered contractors complies with the requirements of the Building regulations. The scheme is operated by the Cavity Insulation Guarantee Agency (CIGA) in association with the British Board of Agrément (BBA), and has been authorised by the Department of Communities and Local Government (DCLG). Since its authorisation in 2010 1.4 million installations have been completed under the scheme, meaning that it is one of the largest Competent Persons Schemes operating.

Registered installers under the scheme must comply with detailed technical requirements and may then self certify that they comply with the Building Regulations. CIGA carries out audits and monitoring of installers to ensure that they are complying with the rules of the scheme. There are currently 88 installers registered with the CWISC Competent Persons scheme and in 2016/17 52% of installations in England and Wales were completed under the scheme.

Ray Smart, Training & Quality Manager



Ray Smart,
Training & Quality Manager

“ During the 2016/17 Year
131 installer audits will
have been completed ”

MEET THE COUNCIL

CIGA is governed by a Council of directors drawn from a representative sample of member organisations. These directors bring valuable experience and expertise to CIGA and help the organisation work for consumers.

A number of non-executive representatives, as well as the Consumer Champion Teresa Perchard, are also present to offer independence and transparency to the CIGA board as well as providing a breadth of expertise and knowledge.

Council Members



Tony Hardiman MBE

Tony has been on CIGA's non-executive Council since April 2010. Since 2005 he has also been the Chairman of the National Insulation Association (NIA), the representatives of the insulation industry in the UK. In 2012, he was awarded an MBE for services to the energy industry. He has 40 years experience in the insulation industry and is Executive Chairman at Dyson Energy Services.



Nick Ralph

Nick has worked in the insulation industry for over 30 years, much of his time managing technical and development functions.

For the last seven years, Nick has been closely involved with public affairs activities in ROCKWOOL, whilst continuing to be involved with the quality and technical elements of the insulation industry.

A graduate engineer by training, Nick sits on a wide range of groups, committees and associations, which advise government, write standards and inform the market on energy conservation and sustainability issues.



Jonathan Pulman

Jonathan is Sales Director at Knauf Insulation where he oversees all of the company's refurbishment and contracting activities. He has oversight of Knauf's strategic vision for the insulation industry. Jonathan has been with Knauf for six years where he's held various positions throughout the commercial team. Before his time at Knauf, Jonathan spent several years with Sheffield Insulations, allowing him to gain valuable insight into a wide variety of insulation materials. In his spare time, Jonathan enjoys spending time with his two children, basketball, and playing his drums.



David Robson

David is Managing Director of InstaGroup, a system designer for a range of insulation systems and a leading Green Deal Provider. InstaGroup established and operate the Snug Network, a collection of over 100 independent local businesses combining to offer nationwide insulation & heating services in their local communities. David is Chair of the Association for Conservation of Energy and has held a number of Non-Executive Directorships including the Green Deal Finance Company, the National Insulation Association and SWIGA. Prior to joining InstaGroup, David worked in the telecoms industry and as a Civil Servant, where he was Private Secretary to Lord Rooker and Beverley Hughes.



David Burton

David is National Business Development Manager at Saint-Gobain Isover, the world's largest manufacturer of glass mineral wool insulation products. He has over three decades of experience in the insulation industry, focusing on material manufacturing systems and building assessments.

David has been a non-executive Council member for CIGA since February 2002, where he has helped produce the agency's best practice guides. He is also a member of CIGA's Technical Group.

He lives in the South East with his wife, and in his spare time enjoys taking part in country sports.



Ben Craig

Ben is Managing Director of Homeworks Energy Ltd and has been a CIGA Council member since appointed by the members in 2015. An installer of cavity and loft insulation to the private domestic and new build markets; Homeworks Energy are also specialists in the field of cavity insulation remediation, providing nationwide coverage for this service. Ben has also been an advisor to the BBA on cavity wall insulation extraction best practice.



Phil Dickin

Phil currently manages the distribution of SIG's own branded Retrofit CWI systems through its national network of distribution branches. Ensuring that all quality and compliance requirements are met. His role as Technical and Operations Manager keeps him in close contact with their network of over 40 small to medium sized cavity wall insulation companies, this plus his previous industry experience at Milfold Insulation and EAGA Homes Services as Operations Manager give him a unique understanding and appreciation of the issues CIGAs members have to face.

Since joining CIGA council last year, Phil has taken the opportunity to join CIGA's customer service committee which now has access to his years of experience.



Sally Greensitt

Sally worked in London for ten years before returning to the North East to re-establish Provincial Seals Ltd where she is now Managing Director.

Sally has built close and respected relationships working relationships with some of the industry giants such as Guardian Fiberglass USA and more recently Knauf Ltd. As well as product, Sally has an in-depth understanding of the funding market and has worked in partnership with some of the leading providers.



Mike Dyson

Mike is Managing Director of Miller Pattison Ltd a leading specialist insulation contractor. He has been involved in the industry for 50 years during which time he has occupied various senior positions. In addition to a wealth of experience with both small and large organisations, Mike has successfully led change programmes and has a track record of growing businesses.



Ian Tebb

Ian is the founder and Managing Director of Tebway Limited, a UK-based installer, system designer and manufacturer of cavity wall insulation products. He has over three decades of experience in the insulation industry, and has been a member of the CIGA board since 1998.

In his spare time, Ian enjoys cycling, football and motor racing. He has three children, all of whom work as part of Tebway Limited

Non-Executive Representatives



Peter Baynham

Peter is a Chartered Accountant and holds a number of Non-Executive appointments in various organisations ranging from financial services to membership organisations. He was previously a Partner in an international consultancy.



Brian Yates

Brian Yates has been actively involved in Consumers' Association (Which?) since 1986 and was Chairman of their Council from 1994 to 2007. He was recently re-elected to its Council and is currently Chairman of the Which? Investment Committee which assesses risk and manages the investment of reserve funds. He is a European Chartered Engineer and for many years was responsible for developing new engineering businesses in overseas markets. Brian currently is a member of a number of tribunals and professional standards panels. He is a Trustee of Ricability which provides free and practical consumer reports for older and disabled people.



Michael Kaltz

Michael has spent the major part of his career as a partner in Ernst & Young, holding a mix of UK and international management and client facing roles. Currently, in addition to providing employment-related advice to businesses, he is a Board Member and Chair of the Audit & Risk Committee of the Office for Legal Complaints, a Non-Executive Director of Barndoc Healthcare Ltd, where he chairs both the Appointments & Remuneration and the Audit & Risk Committees, and a Lay Member of the North & West London Employment Tribunal.

Consumer Champion



Teresa Perchard

Teresa was appointed CIGA's Consumer Champion in April 2015. In this role, she attends boards meetings and advises on improving customer service and the resolutions of complaints.

An experienced consumer advocate, Teresa served as the Director of Policy and Advocacy at Citizens Advice for more than 13 years. She has also previously held senior consumer affairs roles at the Office of Rail Regulation, Ofwat and the National Consumer Council and was formerly Vice Chair of the Government's Fuel Poverty Advisory Group.

Teresa is currently Chair of Affinity Water Customer Scrutiny Group, a board member of Northern Ireland Utility Regulator, a Council member of the Council for Licensed Conveyancers and Deputy Chair of the Fairbanking Foundation.

For further information please visit our website:

www.ciga.co.uk



CIGA
CIGA House
3 Vimy Court
Vimy Road
Leighton Buzzard
LU7 1FG

Tel: 01525 853300
Fax: 01525 385926
info@ciga.co.uk





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