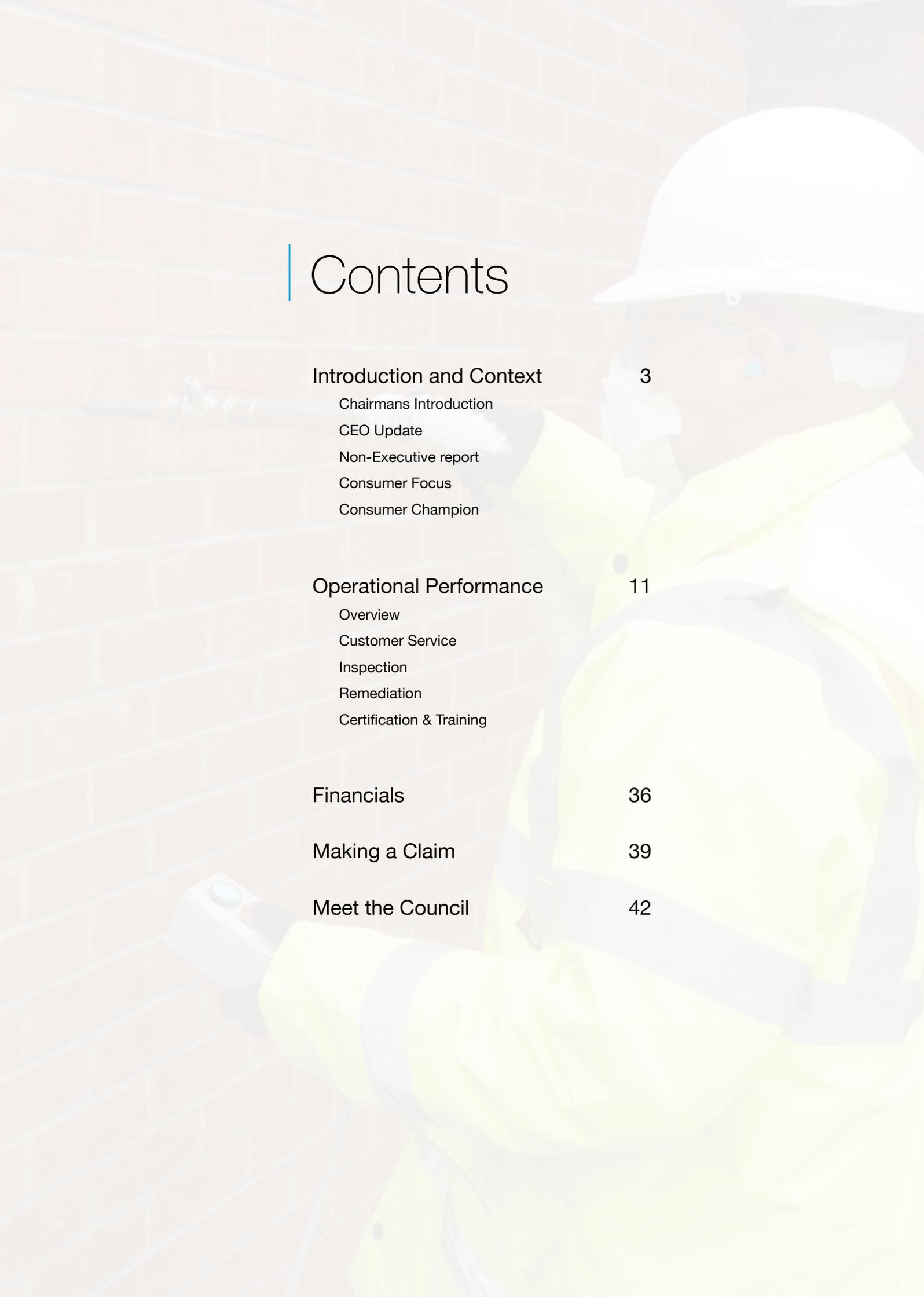


2018



# Annual Review



A worker in a yellow high-visibility jacket and white hard hat is using a spray gun on a brick wall. The worker is wearing safety glasses and earplugs. The background is a brick wall with some faint markings.

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# Chairmans Introduction

Having served in the insulation industry for 43 years, last year marked my retirement from Dysons Energy Services. Having represented the industry on a number of Government and Energy Regulator forums over the years It is pleasing that I can continue to help and support CIGA in delivering its ongoing improvements aimed at increasing consumer protection and driving up quality and standards within the industry.

Working with the CIGA Council and the Executive over the past year and reflecting upon the changes I have to say it has been a year marked by significant continued improvement with the successful launch of the new customer journey, procurement framework, extension of the certification body function and importantly the role out of CIGAs end to end offer. Looking at installer performance and our published Customer Satisfaction survey results it is clear that change is continuing to have a positive impact however there is still much to be done and as such the Council and myself will continue to support and challenge Nigel Donohue and his team, ensuring we continue to strive to provide the very best service and protection for our customers and support to our Members.

CIGA is a positive organisation aimed at providing its customers with the very best service and as such fully supports improved consumer protection through the implementation of the new quality mark. As such CIGA has worked closely under the Each Home Counts Implementation Board to ensure improvements identified in the Dr Peter Bonfield review are realised. We believe that it is imperative that our Government stakeholders continue to demand the very best from the quality mark and that consumer protection remains at the heart of the EHC agenda as it is launched later in the year.

Having been involved with CIGA since its conception back in 1995 it is worthy of note that in February 2018 the 6 millionth guarantee was issued effectively meaning that almost 1 in 4 homeowners in the UK is protected by a CIGA guarantee. I am however, disappointed that Cavity Wall Insulation as a measure which has helped save homeowners thousands on their fuel bills is now coming under scrutiny from a number of unscrupulous claims lead generators using pressure sales techniques which are often targeted at the elderly and vulnerable in our society. It is imperative that CIGA continue to challenge this behaviour and ensure greater control and regulation of these companies.

Finally, as we look forward to another year I would like to thank my fellow Council Members for their continued commitment and personally thank outgoing Council members and representatives Jonathan Pullman, Ben Craig and Teresa Perchard for their contribution over the years. We look forward to welcoming Danielle Belton and Micheal Morrall to the Council in 2018.

**Tony Hardiman MBE, *Chairman of CIGA***



**Tony Hardiman MBE,**  
*Chairman of CIGA*

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*“ Council and myself will continue to support and challenge Nigel Donohue and his team. ”*

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# INTRODUCTION AND CONTEXT

## CEO Update

Having now been in position as CIGA's CEO for the last 18 months it is useful to reflect on a relatively busy period for CIGA and some of the extremely positive achievements made possible by the dedicated CIGA team. And whilst I recognise that we still have much to do to ensure our customer service and support to our member installers is at its very best it is useful to consider some of the positive impacts which cavity wall insulation has had.

Cavity Wall Insulation is an effective home energy efficiency measure which in the majority of cases has saved people money (on average between £170 and £275 per annum on the average energy bill) and helped take thousands out of fuel poverty whilst keeping their homes affordably warm. When deployed in conjunction with other energy efficiency measures the benefits to the homeowner can be significant. In fact taking into consideration CIGAs issue of over 6 million guarantees and the average projected whole life benefit of the measure the impact on the economy can be in the order of 6 billion and reductions in carbon 26.16 million tCo2 based upon CIGA guaranteed properties alone.

CIGA remains the leading provider of Guarantees for Cavity Wall Insulation, and whilst the relative number of complaints by comparison is still low at 0.4% on average, CIGA must continue to ensure that it responds in a consistent and effective manner. It is with this in mind that we launched our new Customer Journey in September 2017 alongside our new procurement framework. And whilst it is still early days in terms of performance against our Key Performance Indicators it is pleasing to note that our average achievement is already exceeding some of these targets.

The changes we have introduced effectively assures homeowners who have a claim under the guarantee that CIGA will inspect, scope works and ultimately contract with one or more of our framework contractors to deliver the remedy. Whilst this may not always satisfy every customer we can guarantee a good standard of workmanship using appropriately trained and quality assured tradespersons. We do appreciate that some homeowners would prefer to receive funds to carry out their own works or contract with their own local tradespeople however the scheme is based on providing solutions within the scope of the guarantee and not compensation.

So while we are pleased that our changes are becoming increasingly effective it is also disappointing that as yet the true benefit to the customer has not been fully realised and that we still have changes to make to ensure our customer service continues to improve. It is therefore not acceptable that our performance appears to have plateaued this year and although reassuring that it remains slightly ahead of the industry norm for the insurance sector it is not a position I would want us to maintain moving forward. Whilst disappointing, I would envisage as our new processes embed, and further improve, that our satisfaction ratings will again increase.



**Nigel Donohue,**  
*CEO of CIGA*

Therefore, having commissioned the customer satisfaction survey from a greater number of respondents this year I fully intend to review the learnings from this information and ensure we develop appropriate measures and strategies to address each area and improve. We will not always be able to meet all the expectations of our customers but providing good customer service must be at the heart of everything we do.

Our customers are rightly our greatest priority, and this extends to both guarantee holders and the installer network who issue CIGA guarantees. In the last year we have reviewed the service which we offer our member installers and taken the bold step to further enhance this to provide an end to end offer. This allows installers to have their property assessment independently validated by CIGA (100 percent of properties reviewed through a desktop survey and 10% are subject to a physical site inspection), issue a guarantee and importantly benefit from a CIGA PAS2030 certification offer which includes surveillance of their work prior to, during and following installation.

We will continue to develop this unique offer over the coming year with the intention of further extending the scope of this service, and subject to UKAS Accreditation, we will look to offer loft and Solid Wall certification in the near future.



Another key development in the last 2 months has been the launch of the New Build Guarantee providing homebuyers with a 25-year guarantee for cavity wall insulation. This unique offering provides much more than a guarantee, incorporating Quality Assurance through inclusion of pre installation assessment, surveillance at 5 percent and issue of a 25 year guarantee. The quality of new build homes is a focus for all leading house builders and we can now offer them assurance that the property is suitable for install and has been installed correctly. This is a unique selling point and differentiator for our members who can now issue a 25 year guarantee providing real assurance to the homeowners that the cavity wall insulation is protected for a further 15 years after the building warranty has expired. We look forward to some positive dialogue with the major homebuilders in the hope that they will embrace this significant initiative aimed at improving accountability and addressing quality within their marketplace.



With the PPI claims industry coming to an end next year and with 6 million homes treated it is not surprising that Cavity Wall Insulation is amongst the sectors being targeted to replace the anticipated loss of Claims company profits. Currently the Claims Management Regulations do not cover retrofit CWI under housing disrepair, meaning that much unscrupulous activity can go unchallenged and lead to many householders being unnecessarily, and in some cases, aggressively, targeted. CIGA has therefore been working closely with the Ministry of Justice (MoJ) to encourage regulation of the sector, and with the Solicitors Regulatory Authority (SRA) to identify and address and Claims Solicitor activity that does not follow relevant code of practice.

Finally, before handing over to the operational departments. It would be remiss of me if I didn't take the opportunity to thank our outgoing Consumer Champion, Teresa Perchard, for the fantastic work she has done in helping us get to our current position. As a critical friend, Teresa has helped CIGA address some of its key challenges and thanks to her very important Consumer Champion Review in 2015 along with the development of our Vulnerable Persons Policy she has ensured CIGA has set and maintained clear customer services objectives. Teresa has truly acted as the consumer champion by defending the consumer when she firmly believed they had not received the right level of service and challenging CIGA Council and Executive to continue to improve, as we move into a new era I am sure Brian Yates, the new consumer focal point will continue to build on the firm foundations which Teresa has put in place.

**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 to provide impartiality and advice to the Council. Currently the three non executive representatives are Brian Yates, Tony Hardiman and Peter Baynham.

During 2017 our roles as non executives have further developed with Tony Hardiman now filling the role of CIGA chair as a non executive member having retired from the industry last year. In addition Peter Baynham now chairs the finance committee and holds the position of Deputy Chairman for CIGA, whilst Brian Yates chairs the Customer Services Committee and has taken on the recent appointment of Consumer Focus following Teresa Perchard's decision to step down as Consumer Champion.



Peter Baynham



Brian Yates



Tony Hardiman

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.

During the year under review we have attended board 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 advice and guidance this year are: the ongoing fine tuning and monitoring of the customer services function, development of CIGA strategic options through the facilitation of a number of workshops and implementation of CIGAs investment strategy following independent financial advice. Additionally we provided advice on the extension of scope to include CIGAs very important role as a Certification body offering end to end services to members, and participated in meetings of the Certification Committee to provide impartiality. However, perhaps most importantly we have sought to safeguard customers by ensuring that the Council continue to require that award of a CIGA guarantee for an installation is backed by robust evidence and audit and as such is compliant with System Designer and Agrément body requirements.

We are pleased with the progress following the implementation of the new Customer Journey and the procurement framework and recognise that it is still early days since its launch in September 2017. We do recognise that CIGA still has work to do in order to further improve customer complaint handling and the customer experience, evident by the recent Customer Survey results which following a rise in recent years to a good score of 81 percent overall satisfaction, appear to have plateaued this year. Teresa Perchard helped to steer CIGA's improvement of the Customer Journey, and following her recent departure as Customer Champion, as non-executives, we must continue to build on her work and ensure that CIGA staff continue to improve the way in which claims are handled and the way in which CIGA communicates with its customers. Brian Yates brings significant experience in customer facing organisations, and certainly has a lot to input and will retain emphasis in the role of Consumer Focus.

We are pleased at the way in which Council have responded and embraced the independent views we continue to bring to the Council table. We are confident that CIGA is heading in the right direction, and look forward to encouraging further change on its future journey.



# Consumer Focus

It is clear that the role of Consumer Champion has been fundamental to the way in which CIGA's complaint handling has improved since appointment in Spring 2015 with the Consumer Champion's initial review being a key catalyst for change.

Teresa Perchard brought a consumer voice to the CIGA Council. Consumers could approach her directly via the CIGA website and CIGA can ask her to look into complaints to ensure that customers are being treated fairly. Ms Perchard reported regularly to the CIGA council on the issues raised by complaints that she has seen and CIGA's progress with resolving them.

Ms Perchard recently communicated her intent to step down from the Consumer Champion role during quarter 1 of 2018 because of other commitments and the clear positive impact her appointment has had on CIGA's service delivery since she took up the post in 2015.

This provides the opportunity to review how CIGA ensures that customers are independently represented and supported moving forward. Having reflected upon CIGAs current position in terms of complaint handling, the launch of the revised customer journey, reduction of legacy complaints and CIGAs relative position by comparison to Spring 2015 it is clear that significant process improvements are now embedded and it remains the imperative to ensure that the Customer Services team remains accountable.

Consequently, on the 1st of March 2018, the role of Consumer Champion was replaced by that of Consumer Focus to reflect more on the need to provide distinctiveness and clarity in complaints against the way in which CIGA is delivering its process.

We are fortunate that the current Chair of the Customer Services Committee has agreed to take on the role, to which he brings a wealth of experience and insight. With the support of CIGA's Customer Services Committee he will take on the responsibility for reviewing complaints that are raised against the way in which CIGA has performed against the customer journey. Technical complaints will continue to be addressed by the arbitration process.

More information on this important development can be found on our web page at [www.ciga.co.uk/consumer-focus](http://www.ciga.co.uk/consumer-focus)



**Brian Yates,**

*Chair of CIGA's Customer Services Committee and non-executive representative on CIGA's council*

# Consumer Champion's report

This is my last report as the CIGA Consumer Champion as my three year tenure came to an end in March 2018. Since my appointment to the role in 2015 I have conducted a review of CIGA's complaint handling [www.ciga.co.uk/consumer-champion-review](http://www.ciga.co.uk/consumer-champion-review), brought a consumer voice to the CIGA Council, assisted CIGA to develop its policy and practice and public information and 294 consumers have approached me directly about their complaints, I have reported regularly to the CIGA council on the issues raised by the complaints that I have seen, and CIGA's progress with resolving them.

As CIGA's Consumer Champion my priority has been to ensure CIGA has the right approach to customers who have problems possibly due to defective or inappropriate installation of cavity wall insulation that CIGA has guaranteed. I want CIGA and the installers who have obtained CIGA guarantees to deal with problems fairly, efficiently and consistently and fully honour the Guarantees. The CIGA guarantee is an important reassurance for consumers who decide to install cavity wall insulation and poor complaint handling by CIGA affects the reputation of that energy efficiency measure and the confidence of consumers. Consumers will not be confident if it is not clear how to make a complaint or invoke the CIGA guarantee if there is a problem, if the process for dealing with complaints is unclear and inconsistent or 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.



**Teresa Perchard,**  
*Consumer Champion*

CIGA has made significant changes in its policies and practice in response to my 2015 review of their complaint handling, addressing all of my key recommendations including:

- Significantly improving the information for customers about how to complain;
- Establishing an independent arbitration scheme, providing, for the first time for the CIGA Guarantee promise of independent and binding dispute resolution to be honoured;
- Developing a policy on supporting vulnerable consumers;
- Appointing independent members to its Board, again for the first time and establishing a customer service committee to monitor CIGA's performance in dealing with complaints;
- Publishing regular information about complaints received.

Coupled with making essential investments in people and systems to manage complaints better CIGA today is in a much better place than it was in 2015, and it has responded to valid criticisms from stakeholders and individual consumers.

During 2018 CIGA has continued to make changes to its complaint handling approach to provide a more efficient response by managing any remedial work itself and developing a new suite of performance indicators for complaint resolution which reflect better the time that it might actually take for significant remedial work to be undertaken at some properties. CIGA now arranges for any remedial work to be carried out using contractors on its procurement framework enabling it to manage costs and quality and removing the burden on the customer of needing to obtain quotes from and organise and manage contractors directly. This part of CIGA's process often resulted in avoidable delays and customer dissatisfaction when CIGA was not clear about the scope of work it would fund, or rejected quotes it had asked customers to obtain with no clear reasoning. CIGA has also extended the brief of its Customer Service Committee which oversees complaint handling performance so that they can now consider complaints about CIGA's performance.



In the 2017 calendar year, and up to the end of February 2018, I received correspondence about 61 different consumer complaints. This was a smaller number of cases than I received in each of 2015 and 2016. The total number of cases I received between May 2015 and the end of February 2018 was 294. Although this is a small proportion of all the complaints CIGA has received in this period the range of types of case has provided me with good insight into consumers' experience of CIGA. I have monitored CIGA's progress with resolving all these cases and carried out 'reviews' of 12 cases in 2017/18. I have identified learning points for CIGA to improve its service in future in terms of both timeliness and quality of response.

In March 2018 I wrote to more than 30 of CIGA's key stakeholders across the UK including established consumer bodies, energy efficiency organisations, government Ministers and other stakeholders to ask for their feedback on a range of issues from the information CIGA provides to consumers now to their speed of response and approach to vulnerable consumers. I also briefed them on the changes CIGA had made to the 'customer journey' in 2017 and asked if they had any comments on those changes. I published a call for responses in National Energy Action's newsletter. I received no substantive feedback from these approaches. This suggests to me that CIGA's key stakeholders do not have the same negative views or concerns about CIGA that they had in 2015. As is reported on page 21 in this report CIGA's annual customer survey with a random sample of complainants has also shown improvements since 2015. This and the absence of comment to me from most stakeholders I contacted in March 2018, combined with the reduction in complainants contacting the Consumer Champion are all positive signs of improvement being realised.

I did however receive feedback from an informal consumer support group conveying the views of 27 individual consumers who had contacted them about their experience of CIGA. Most – though not all - of the responses from these individual consumers were extremely negative about all aspects of CIGA's handling of their case, from the information available to consumers, the time taken, the quality of and manner of communication and the fairness of the outcome. I also note that customer satisfaction with CIGA's delivery in dealing with complaints has not actually improved further since Spring 2017.

In addition, based on the individual correspondence I have seen throughout 2017/18 – and the evident delays in resolving some cases dating back to 2015 - it continues to be my view that CIGA still has way to go before all individual complainants experience a consistently speedy and high-quality response in keeping with CIGA's published vision. Throughout 2017 I have regularly reported to the CIGA Customer Service Committee, and the Council that I have still seen unacceptable delays in CIGA responding to customers, some years after CIGA first announced it would improve its service. Even in 2017 it has not been unusual for people to contact me simply because they cannot get a response from CIGA, although the number of such contacts has reduced significantly. It has also not been unusual for me to see cases which are unresolved after more than a year. I was extremely disappointed to see that one of the first cases I was made aware of in Spring 2015 was only finally resolved by CIGA in 2018. I was also disappointed that a case I referred to in the 2016 Annual report, where Carillion was the company contractually responsible for honouring the CIGA Guarantee, was still unresolved after three years. Carillion had not shown any inclination to act promptly to resolve the complaint from a pensioner couple, despite the involvement of a Member of the Scottish Parliament and offers from CIGA to advise. This and a number of other Carillion cases now fall to CIGA to address.

During the past year I have raised concerns about extremely long running cases with the CIGA Council and customer services committee in all my reports. I appreciate that these cases are small in number compared to the total caseload CIGA has, but the existence of any cases that take more than 12 months to resolve raises questions about whether CIGA has in place effective resourcing and management of its caseload and decision making.

The CIGA Board has made public commitments that it will ensure that CIGA delivers an acceptable standard of service to Guarantee holders. I can see many positive signs of improvement since 2015, however, levels of customer satisfaction seem to have reached a plateau, with more than a third of complainants still unable to agree that their concern was handled well by CIGA, and more than half of those customers who disagreed with CIGA say they were not aware of the dispute resolution process. The CIGA Council must therefore be vigilant in assuring itself that CIGA, and the installers registered with them, are delivering a standard of service to customers that is timely, fair and consistent, and that this is maintained over time.

**Teresa Perchard**, *Consumer Champion*



# OPERATIONAL PERFORMANCE

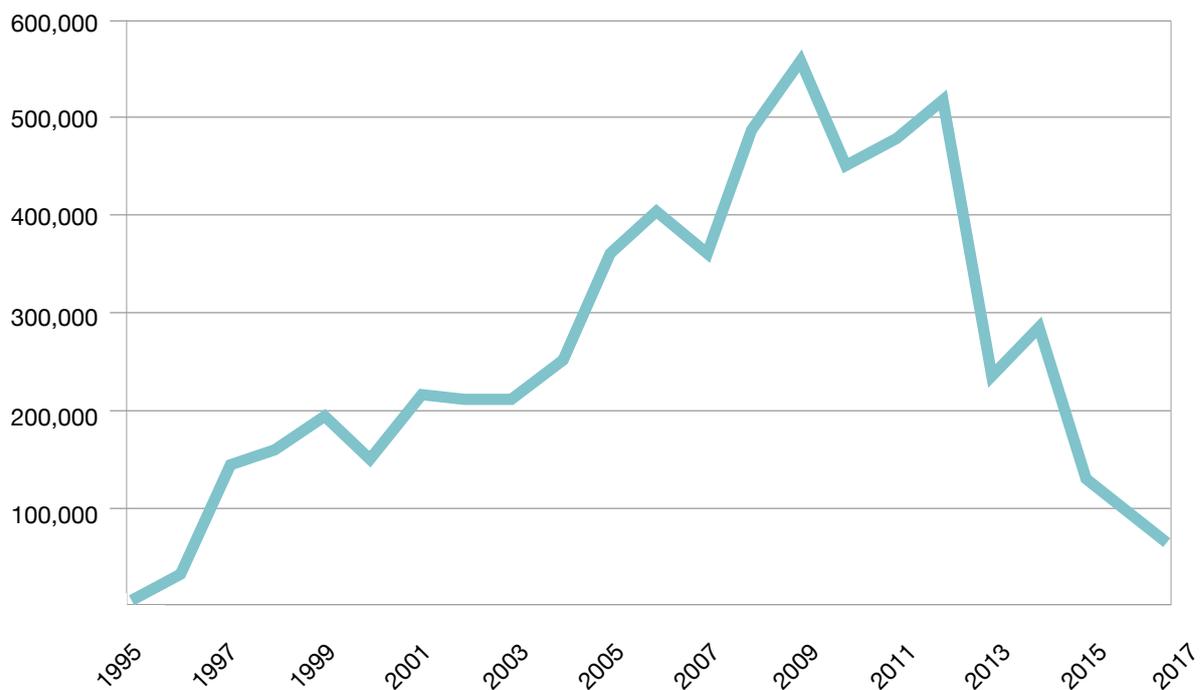
## Overview

CIGA was established in 1995 and consequently has 23 years of detailed data covering retrofit cavity wall insulation in the UK providing a unique insight into the reliability of the measure. This section of the Annual Review considers the operational performance of CIGA and member Installers in enforcing quality assurance and promptly investigating and resolving any problems under the terms of the Guarantee on the rare occasions things do not go to plan.

## Guarantees

The majority of cavity wall installations are currently completed under the Energy Company Obligation scheme, but as a result of changes announced in 2013 to help hard working families by reducing energy bills, the number of installations taking place has been in decline. Additionally, as CIGA has introduced successively more stringent quality requirements to which members must work, some installers have chosen to operate outside of the rigorous controls CIGA enforces. As a result, in 2017 a total of 39,244 installations were recorded, a fall of one half from the already depressed level of activity in 2016:

### RECORDED CAVITY WALL INSULATION INSTALLATIONS



## Claims

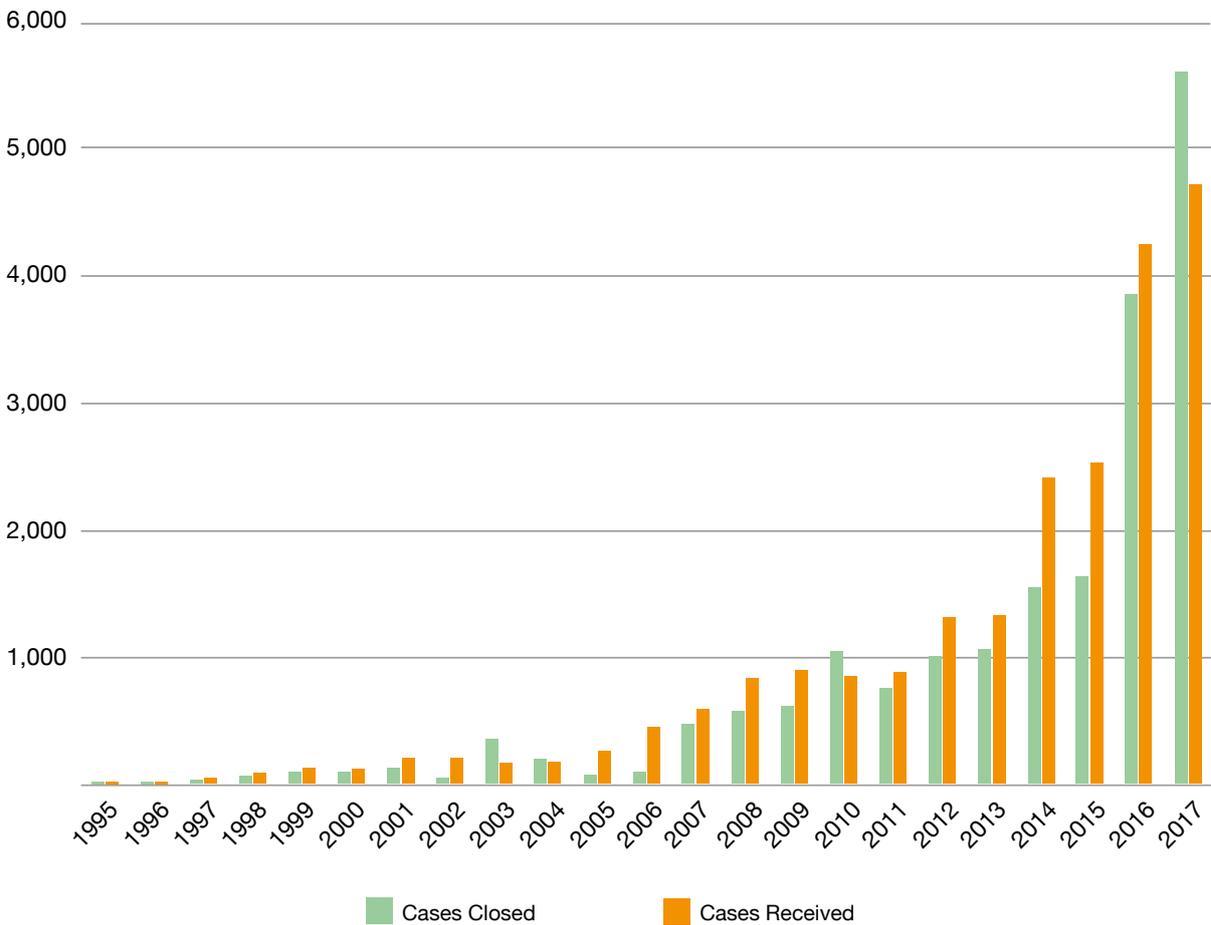
Since its establishment in 1995, CIGA has issued a total of 6,003,605 guarantees across the UK, meaning that almost 1 in 4 households are protected.

The total number of claims received from 1995 to the end of March 2018 stands at 23,990 indicating an overall claim rate of 0.4%, or 4 concerns being reported to CIGA over the last 23 years for every 1,000 installations. Since CIGA has been operating, a total of 20,869 claims have been made that are now closed.

Following the jump in cases seen in 2016 as a result of CIGA stepping in to resolve complaints against the Mark Group, who ceased to trade in 2015, 2017 saw only a small increase in the number of cases reported to CIGA.

During the 2017 calendar year, CIGA received a total of 4,691 claims from consumers, and 5,558 cases were closed in the year:

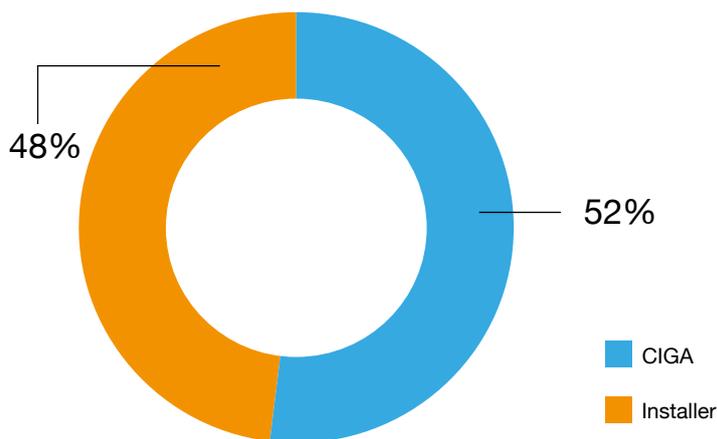
### REPORTED AND RESOLVED CASES



Just over half of cases were resolved by CIGA with the balance resolved by the installers. This represents a fall in CIGA resolved cases compared with the prior year which reflects the spike in legacy unresolved Mark Group complaints that CIGA stepped in to resolve in 2016.



**CLAIMS RESOLVED 2017/18**

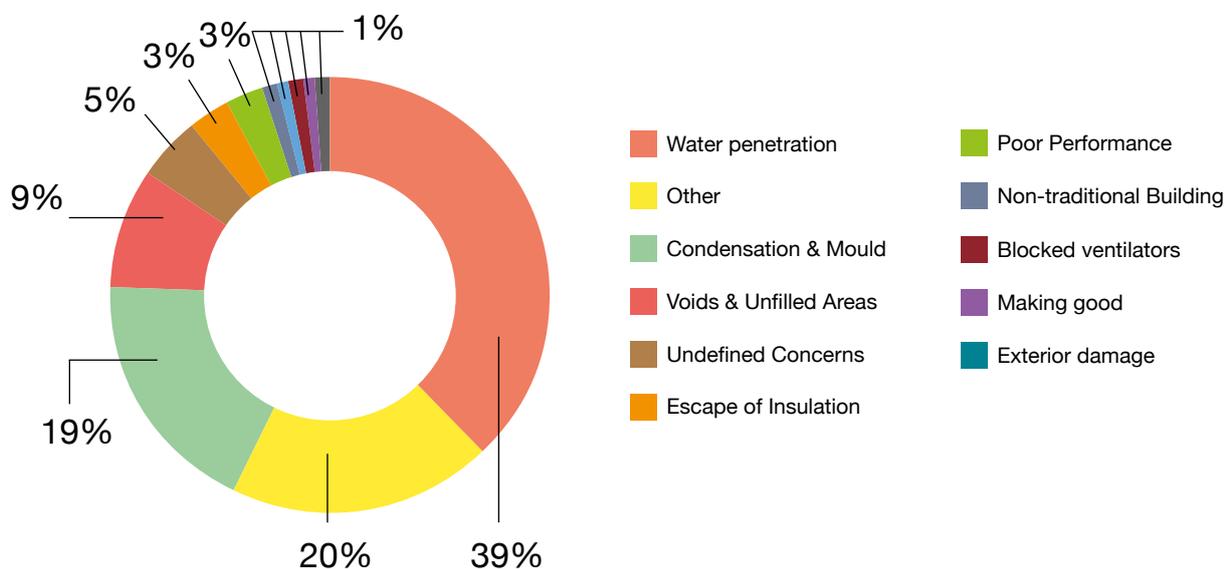


**Reasons for claims**

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.

The most common reason for a claim under the Guarantee in 2017/18 remained water penetration, which accounted for 39% of all concerns reported. However, this was again down against the prior year reflecting a return to more normal weather patterns compared with the stormy winter conditions experienced in 2013 and 2014.

**CLASSIFICATION OF CLAIMS IN 2017/18**



Of the cases resolved in 2017/8, 26% 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.

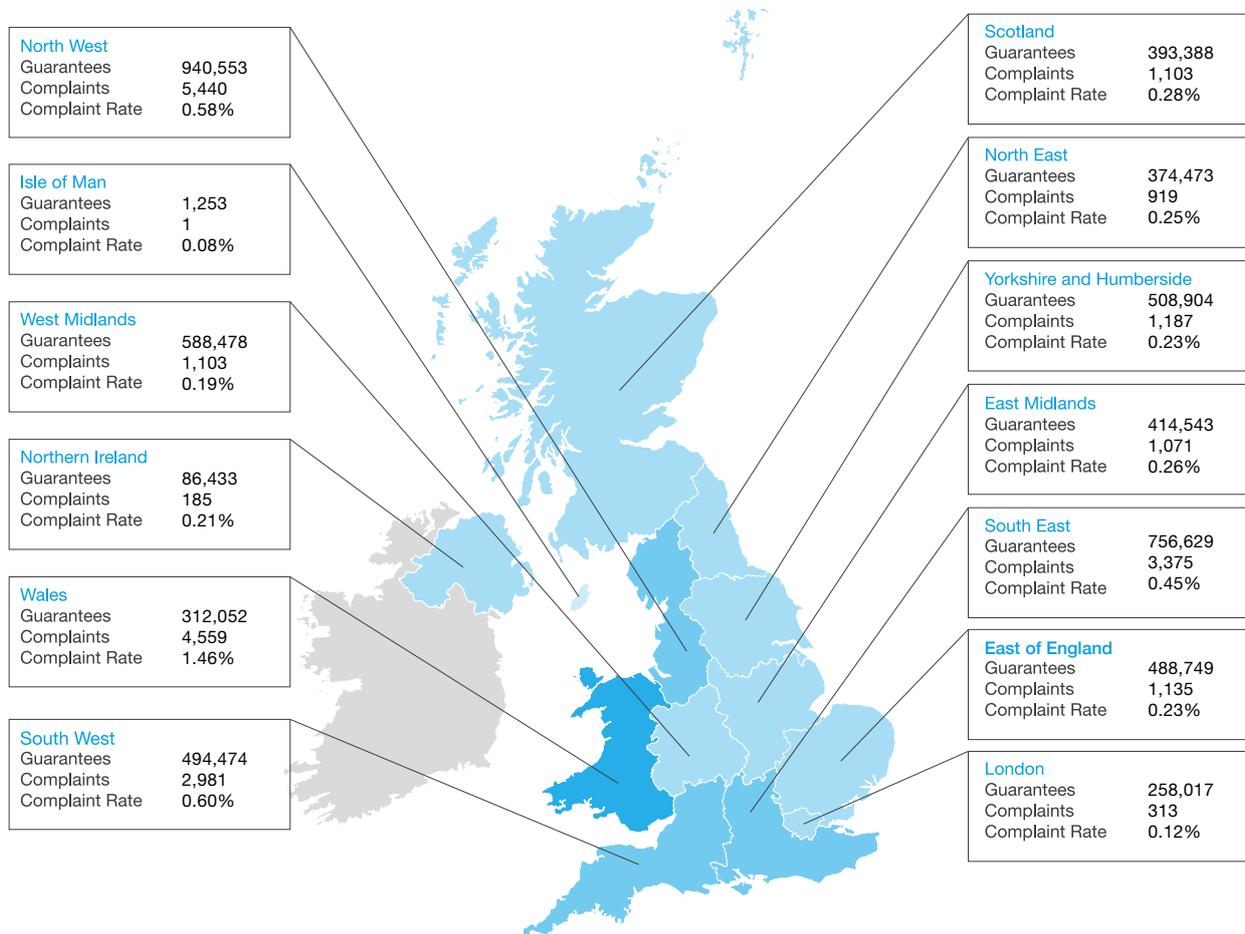


## Geographic spread

In order to ensure that appropriate Best Practice Guidance can be provided to member installers, CIGA closely monitors both the overall and regional rates of claims. This indicates that 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, 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 22 years the scheme has been operating only 0.4% of recorded installations have resulted in any concerns being reported to CIGA, representing just 4 in every thousand properties treated.



**Totals: 6,003,605 Guarantees, 23,990 Complaints, 0.40% Complaint Rate**

Excludes some data that cannot be mapped to a GOR, 7% of Guarantees and 3% of Complaints.



# Customer Service

CIGA remains committed to delivering excellent Customer Service and achieving consistent performance as measured against the published KPIs.

12 months ago, CIGA's senior management team re-engineered the customer journey to ensure that from the outset of a new claim the process is clear, consistent, fair and transparent. To underpin this, operational policies were revised and CIGA's web page revamped to allow easy access to information relevant to our customers.

CIGA is proud of its transparency, providing and sharing information with customers and key stakeholders in the industry. Downloadable leaflets, fact sheets and FAQ's have been produced to ensure that key information is readily available at the tap of a few keys.

Since last years' review we have continued to make solid progress. The customer services team have all played a significant part in ensuring that we meet our key performance indicators and that customers are treated fairly in dealing with issues that can be quite intrusive to their day-to-day life.

Where a customer disagrees with our findings then the Alternative Dispute Resolution (ADR) scheme introduced in 2016 means that they can have the findings independently reviewed. And the consumer representation on CIGA's board means that our procedures are always under scrutiny to ensure that customers are at the heart of everything we do.

The following sections therefore consider our performance in handling claims, investigating concerns and completing remedial works under the terms of the Guarantee and, learning from 23 years experience, ensuring that CIGA member companies continue to work to the highest standards.

## Claim Handling

The Customer Services Department is the first port of call for customers with a concern, and the last point of contact when a claim is resolved to their satisfaction. Under our Vulnerability policy 16 customers have been identified as needing adaptation to the usual claims process.

The emphasis is on providing a speedy assessment of a claim and recommendation on any work required in a consistent, fair and transparent manner. Following an inspection, a letter is provided that explains the findings and, where a defect is identified, the scope of any necessary remedial works. Once the scope of works is accepted the works are put out to tender under CIGA's procurement framework whereby remedial works are completed to a high standard and in a safe manner.

If the findings or proposed works are rejected or disputed, the option of referring the matter for independent review under the ADR scheme is available.



**Ola Taiwo,**  
*Head of Customer Service*

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*“ CIGA is proud of its transparency, providing and sharing information with customers and key stakeholders ”*

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In the 2017/18 year CIGA's Customer Service team has handled 5,020 cases and, following investigation and completion of any required remedial works, has closed 5,901 cases. Of the 5,020 cases received in 2017/8, 3,151 cases have been resolved. Of the cases received and closed in the year the average resolution time was 44 working days and as at the year end the balance of 1,869 unresolved 2017/18 cases had been open for an average of 100 working days.

## Customer Journey

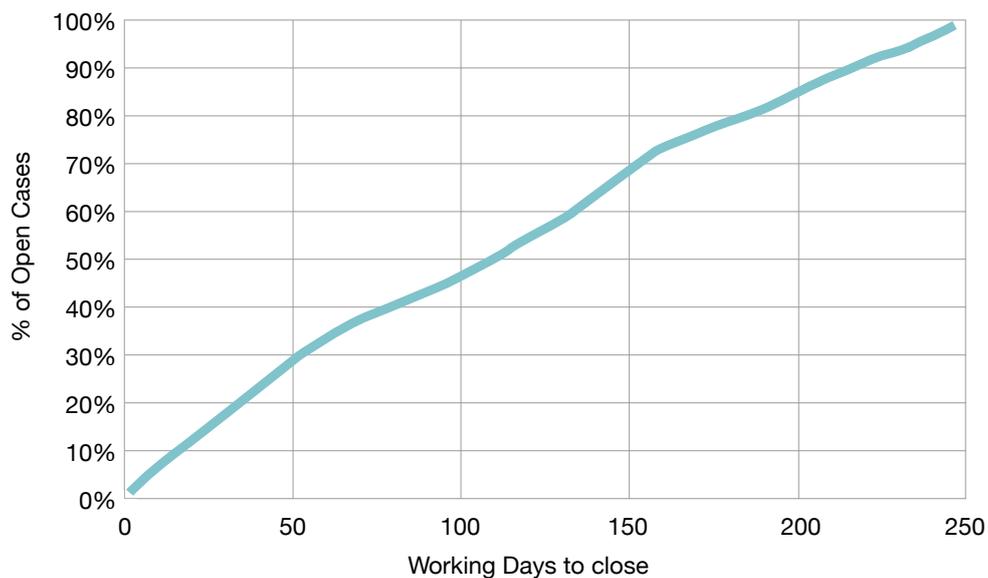
Under the revised customer journey, any justified claim following an inspection is now categorised as a simple or complex claim. A simple claim is defined as one, which requires an inspection, and the remedy is an easy rectification to the insulation without the need for further remedial works.

A complex claim on the other hand is defined as a claim, which may require a “drying out” period, and then internal or external rectification work, a claim on a block of flats, requires the commissioning of third party experts etc. - although this list is not exhaustive.

The average working days for resolution of a claim in 2017/18 was 109 working days. Of the cases resolved by the end of March 2018, 75% were resolved in 162 working days or less, 50% in 109 days or less and 25% in 36 days or less.

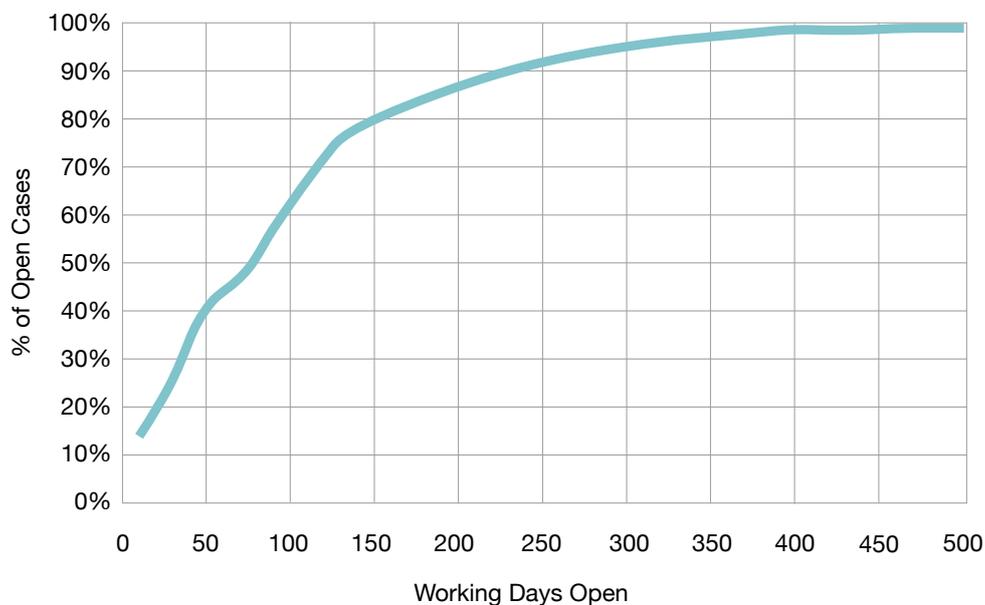


### CLOSED COMPLAINTS BY DAYS TO CLOSE



Of the 2,047 cases open at 31st March 2018, 75% had been open for 120 working days or less, 50% had been open for 78 working days or less and 25% had been open for 33 working days or less.

### OPEN COMPLAINTS BY AVERAGE DAYS OPEN

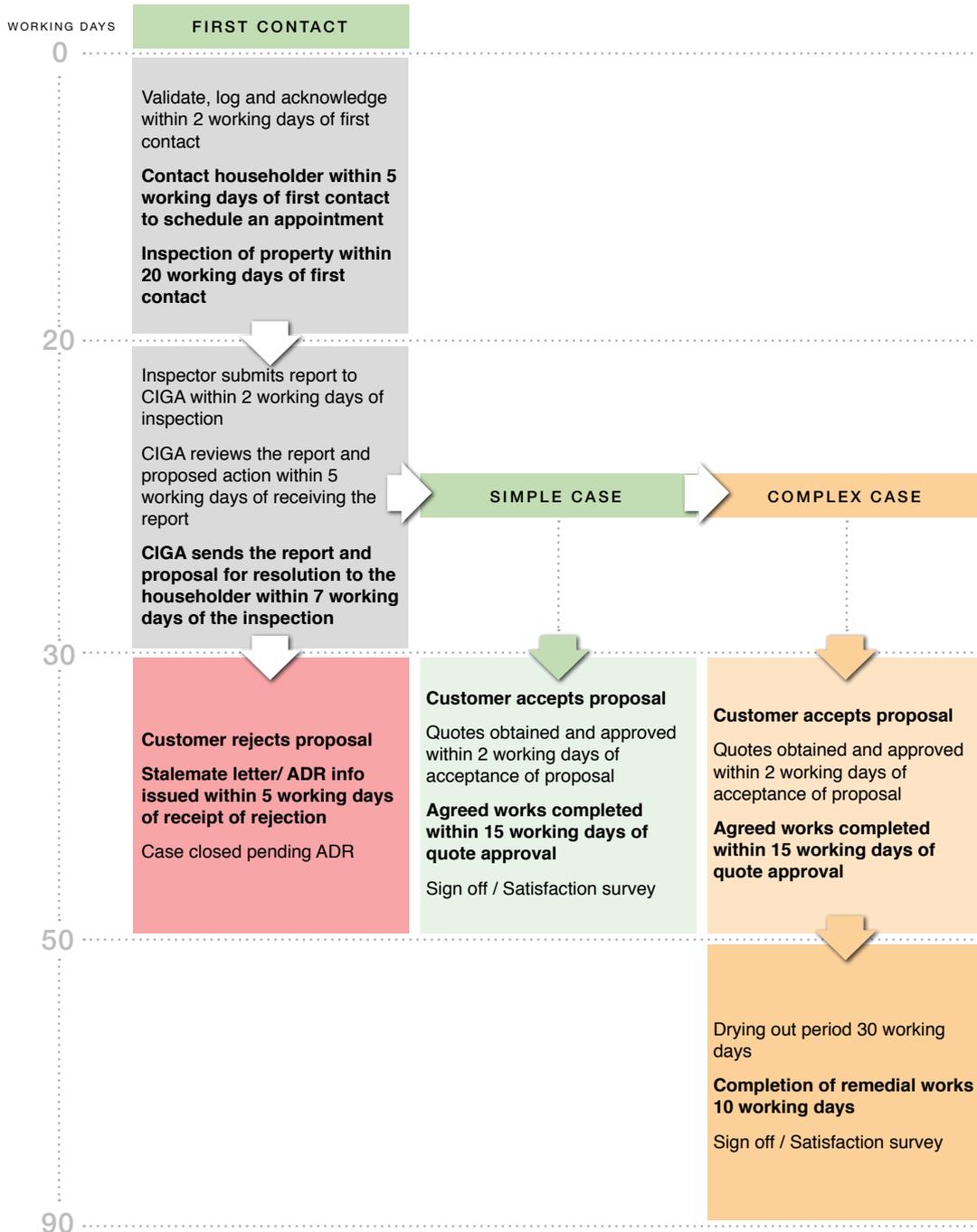


As the revised customer journey was only introduced in 2017, the above analysis includes all cases, both simple and complex, and does not reflect the 80% KPI.



CIGA monitors its performance against the revised Customer Journey Map using 8 Key performance indicators.

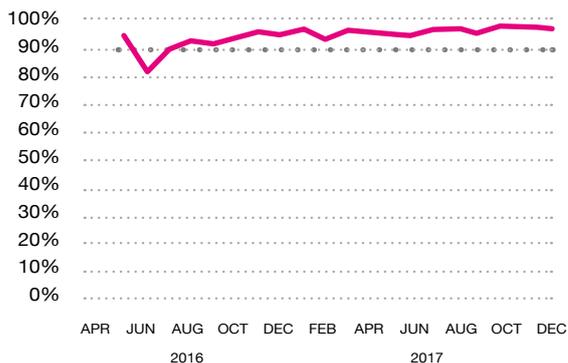
**CIGA CUSTOMER JOURNEY MAP**



These were introduced on the 1st of September 2017 and are already proving invaluable in identifying where excellent progress has already been made, and where process improvements are required. The following outlines progress against the main KPI's with commentary to explain our proposed actions to further improve our customers experience.

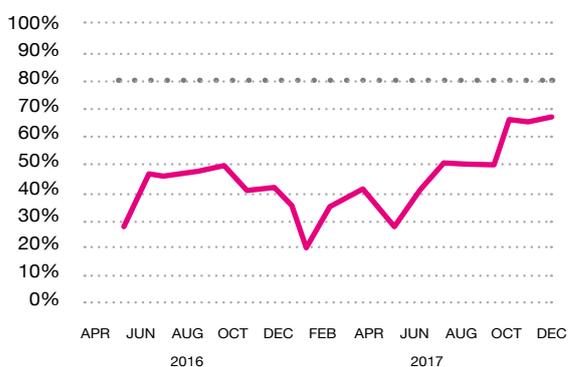


### ARRANGE INSPECTION 5 DAYS



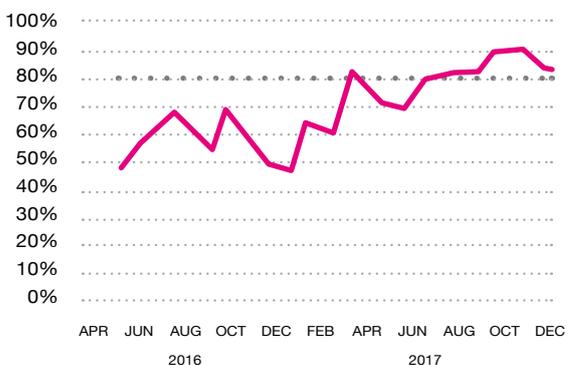
The average time to arrange an inspection has fallen to 2 days with all inspections arranged within the 5 days compared with the KPI of 80%.

### INSPECT 20 DAYS



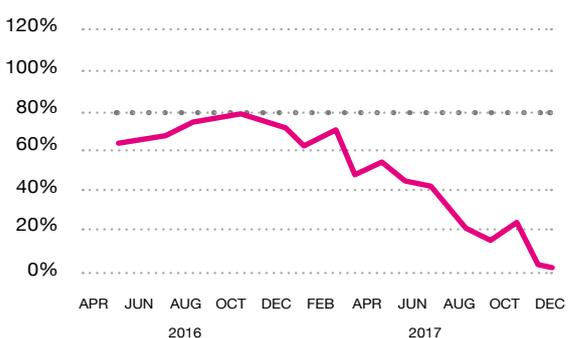
The average time to complete an inspection has fallen to 18 days although some cases take longer, for example due to location, meaning that arranging prompt inspections remains a focus.

### REVIEW FINDINGS 5 DAYS



The average time to review the findings has increased to 8 days because of the need to provide more detailed specifications for any works required, and is a focus for process improvements.

### TENDER FOR REMEDIALS 2 DAYS



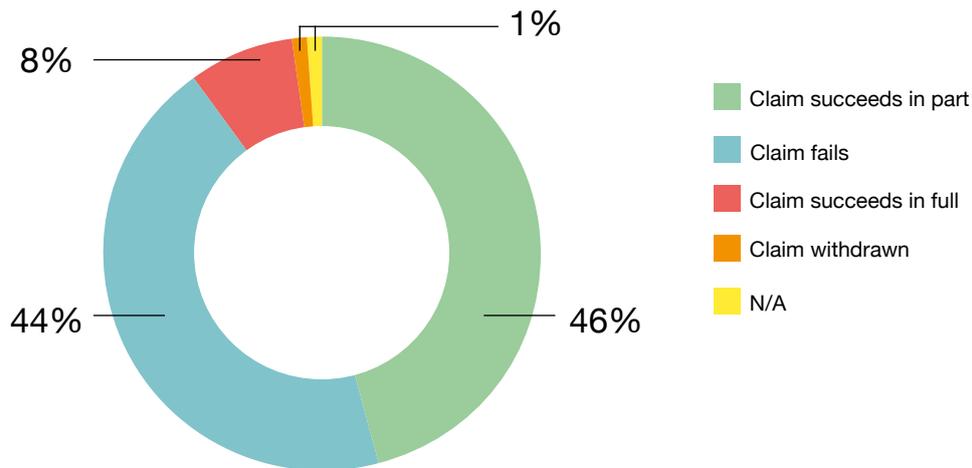
The average time to tender for works has fallen to 14 days, but disappointingly remains below the KPI target partly as a result of the bedding in of the new procurement framework.



## Alternative Dispute Resolution

Where a customer disputes the findings on a member installer or CIGA then the matter can be referred for independent review under the ADR scheme. This means that the circumstances will be reviewed by an arbitrator who may make a binding award requiring CIGA, or the Installer, to complete remedial works. Since the introduction of the ADR scheme in 2016 there have been 154 referrals, with 97 received in the 2017/18 financial year of which 85 have been determined with the following outcomes:

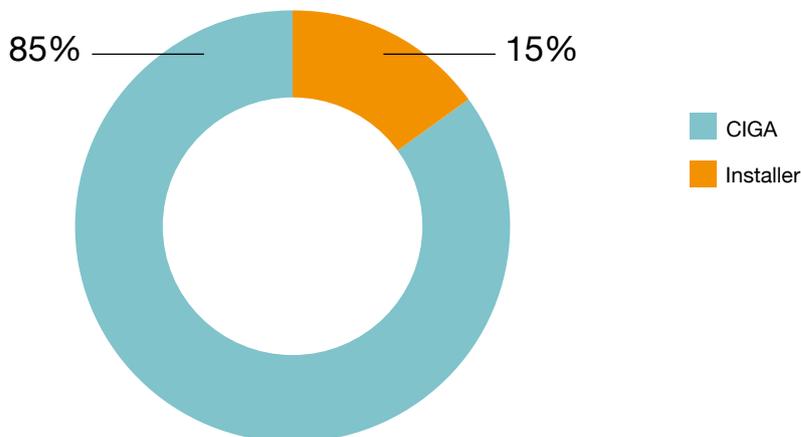
### ADR Outcomes 2017/18



In the 54% of cases where an award was made in the customer's favour then the average value of works completed by CIGA or the Installer as a result was £2,061 or a total of £84,500.

In some cases the installer was still trading and responded to the referral, but in the majority CIGA stepped in under the Guarantee and was the respondent:

### ADR Respondent

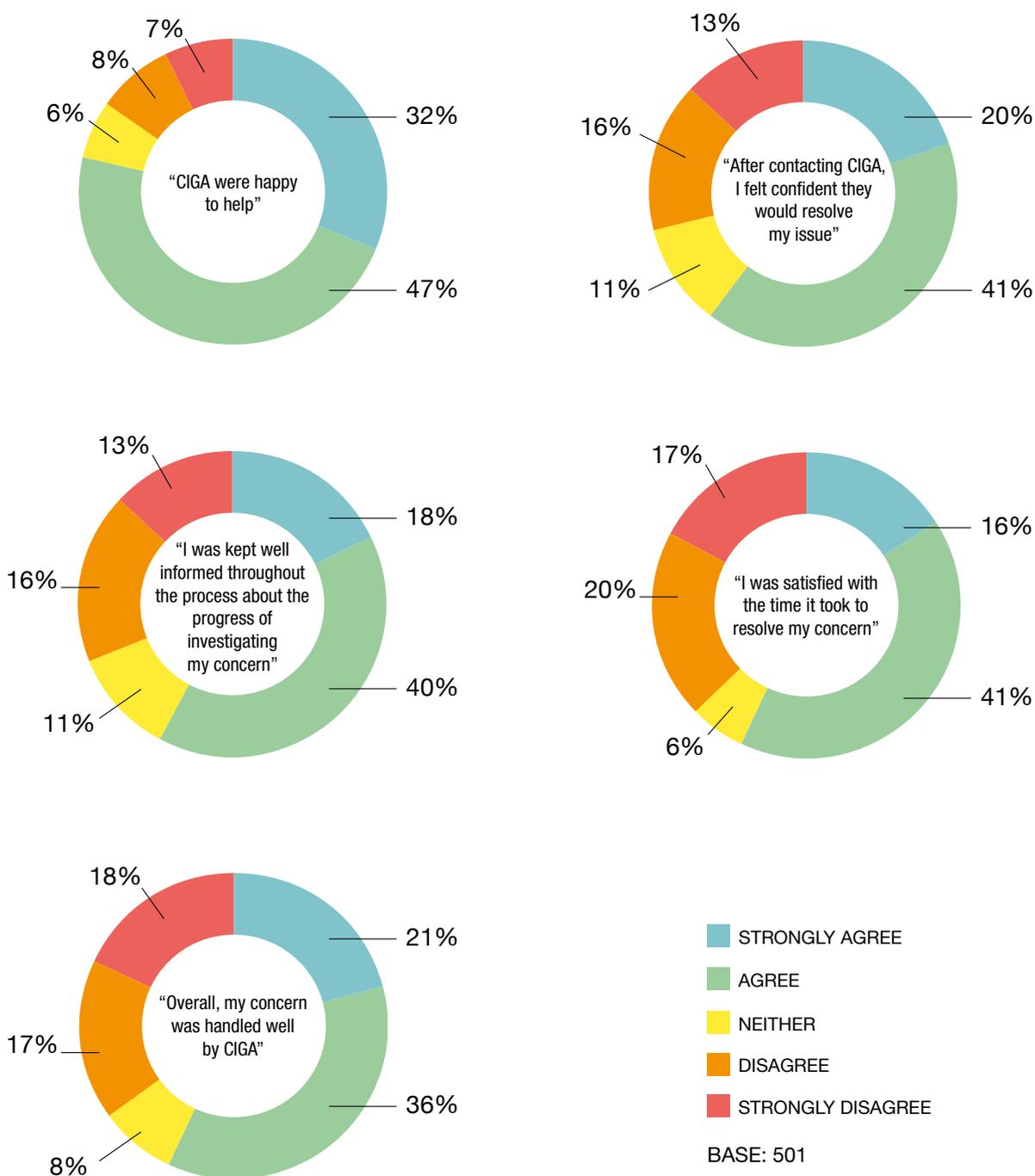


## Customer Satisfaction

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 2017 and March 2018. Additionally, in order to improve the statistical significance of the telephone survey so that it is a reliable guide to where process improvements are required, this year the sample size is based on 500 customers rather than the 150 sample used in previous surveys.

### Telephone Satisfaction Survey

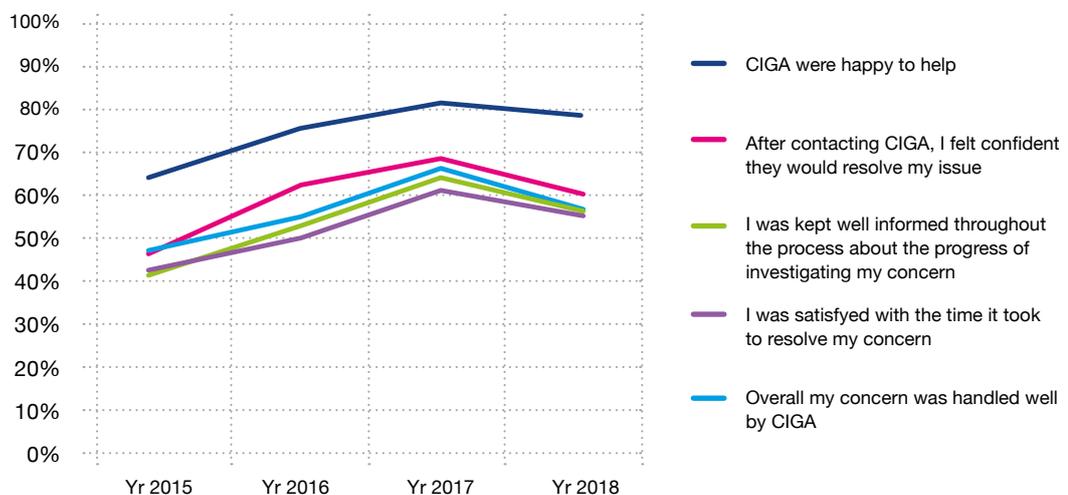


The results indicate that whilst CIGA has maintained a satisfaction rating in excess of the industry norm it is clear that changes introduced during the latter part of 2017 have not yet become fully effective and in some cases there is further work to do to improve them.

- 79% agreed that CIGA were happy to help, with 15% disagreeing this was the case.
- 61% agreed that after contacting CIGA they were confident they would resolve their issue, 28% disagreed.
- 58% agreed they were kept well informed throughout the process about the progress of investigating their concern; nearly a third (31%) disagreed.
- 57% agreed they were satisfied with the time it took to resolve their concern, 38% disagreed.
- 57% agreed that overall, their concern was handled well by CIGA, over a third (35%) disagreed.
- 72% of those who have had an inspection of their property by CIGA strongly agreed/agreed that the inspection of the property was carried out promptly and was thorough; a fifth (20%) strongly disagreed/disagreed.
- 79% of those who have had remedial works done strongly agreed/agreed that the workmen who came to resolve the issue were competent and had the expertise to help, 9% strongly disagreed/disagreed.
- For those who have had remedial works: 81% agreed that they were happy with the contractor's communication; 11% disagreed that this was the case.
- For those who have had remedial works: Nearly three quarters (73%) agreed that they were happy with the work undertaken by contractors; 15% disagreed that this was the case.

### COMPARISON 2015-2018

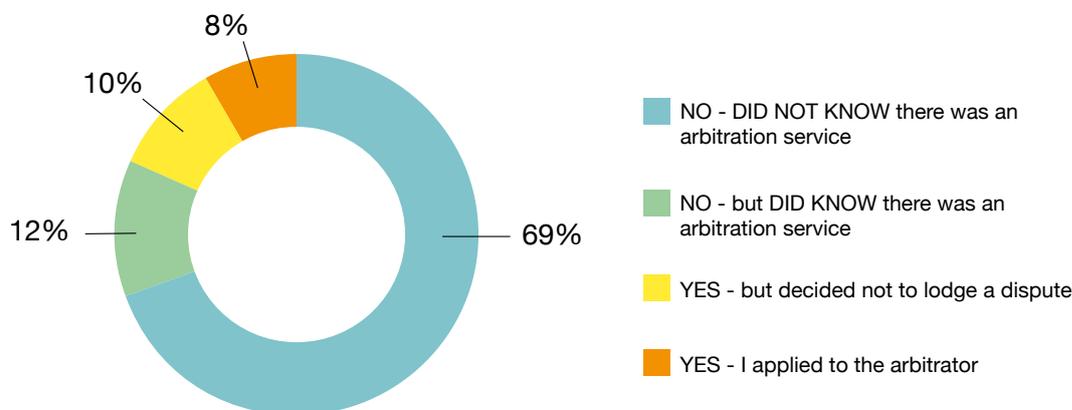
The following compares the findings of the telephone survey since its introduction in 2015



39% of those surveyed disagreed with CIGA's decision about their insulation concern, 61% did not.

For those who disagreed with CIGA's decision a further question was asked

- Did you consider using the CEDR arbitration service to resolve dispute with CIGA?



- Only 8% of those who disagreed with CIGA's decision applied to the arbitrator.
- 10% of those who disagreed with CIGA's decision considered the CEDR arbitration service but decided not to lodge a dispute.
- The remaining 81% who disagreed with CIGA's decision did not consider using the CEDR arbitration service.
- 69% of those who disagreed with CIGA's decision did not know there was an arbitration service.

This suggests that the current procedures of advising customers in writing that there is ADR provision needs to further emphasised

Here is what some of CIGA's customers said:

**"They were very competent and reassured me that the job would be sorted out and they kept their word."**

**"I just felt the whole process was very smooth. They responded exceptionally quickly, and during the inspection, the Inspector was very clear and thorough, and friendly throughout."**

**"I was very pleased as we had quite a few problems and now they are all sorted out and the house has been nice and warm through the winter."**

**"We were disappointed they couldn't do anything, but we accept the decision."**

**"They should be more prompt. They should move quicker on complaints. They should come to some agreement. They should get it sorted more quickly."**

**"I was disappointed with explanations given to the problems to the house."**

It is clear that CIGA can continue to learn and develop as a result of our customer feedback and as such we will moving forward be introducing further dip surveys on a quarterly basis along with a system of mystery shopper research to further develop our customer service offering.

CIGA are positive that the changes implemented in September 2017 will continue to help support the customer.



# Inspection

As a result of our customer focus CIGA's inspection team has expanded, and there are now 6 full time inspectors available. In addition to ensuring that investigations can be completed in line with the recently adopted, challenging, customer service timelines in all areas of the UK, this also allows the team to support new activities such as Certification and Independent Surveillance of Assessments (ISA).

CIGA is fortunate that all of its Technical team are committed to ensuring work is completed to a high standard, and that on the rare occasions when a concern does arise that they have the skills to thoroughly investigate the root cause and recommend appropriate remedial actions.

But, of course, we also need to ensure that all our member installers operate to the same high standards in investigating any complaints. Therefore, for some years we have held technical seminars aimed at ensuring that as an industry the same methodical approach to investigating any concerns is adopted. This ensures that anyone having work completed by a CIGA member can be assured that they operate to the highest standards, but that on the rare occasions when things do not go to plan that the best available techniques are employed to promptly resolve any concerns.

CIGA Technical Inspectors are provided with a full range of equipment to undertake comprehensive and thorough investigations. This ranges from extendable pole camera equipment to view high level areas, gutters and possible roof defects, moisture meters and boroscopes to provide digital images of cavity defects. In the right hands thermography is also a powerful tool, but importantly, is subject to some misconceptions, so is examined in more detail below.

## Thermography

CIGA inspectors are trained and regularly use thermography, which is a powerful aid to diagnosing building problems by identifying changes in surface temperatures. As such it is increasingly cited as the definitive aid for investigations, allowing non-intrusive identification of anomalies. However, it does have its limitations and possible issues always need to be confirmed by intrusive inspection.

For example, it is disappointing that the emergence of low cost thermal cameras means that many thermographic reports are produced by untrained personnel, are recorded in unsuitable weather conditions or at low resolution. Often conclusions are drawn based simply on thermal images with no additional investigation or intrusive confirmation of what are perceived to be defects.

Thermography certainly has a role as part of the investigators toolkit, but the following is intended to highlight some of the benefits and issues of the technique.



**John Campbell,**  
*Head of Inspections*

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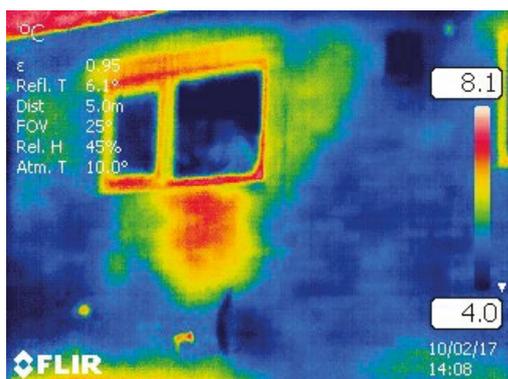
*“CIGA's Technical Team are committed to ensuring work is completed to a high standard.”*

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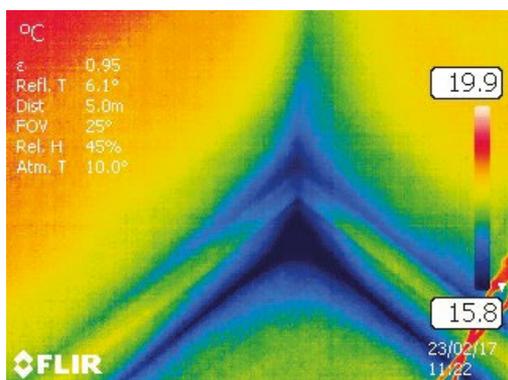


This thermal image shows a temperature variation and what appears to be excessive heat loss above the storm porch where it was confirmed by intrusive inspection and customer confirmation the storm porch builder had extracted the insulation by hand in order to fit a cavity tray.



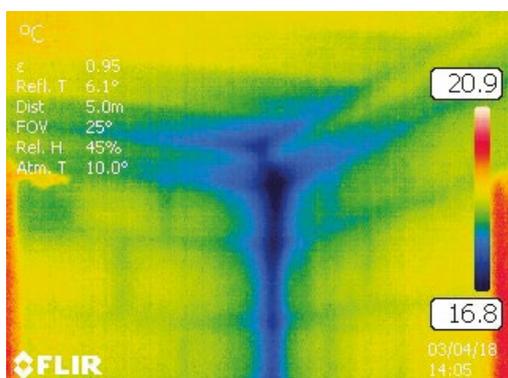
In this example the temperature variation suggests a void area and on this occasion confirmed by intrusive investigation.

However, despite this image appearing to be confirmation of the void area, a trained and qualified thermographer would understand that there are several factors which could be contributory. Radiators, furniture, beds, wall heaters, televisions, refrigerators etc all produce or restrict heat and ventilation, and may show similar effects.



Thermal images can also be used to explain to customers why certain areas may be affected by minor condensation caused by excess water vapour, and occasionally result in minor mould spore growth.

In this case natural air disturbance means that warm air produced from central heating fails to enter directly into right angles but simply skirts around corners resulting in what appears to be cold uninsulated points.



Condensation issues are the result of excess water vapour caused by a lack of mechanical extraction and inadequate ventilation. This results in warm moist air rising up to ceiling areas and often through the staircase and into first floor bedrooms.

As overnight air temperatures drop inside and outside the property, moisture droplets form in corners and uninsulated sloping ceilings and with central heating introduced, humidity levels are raised, providing an environment entirely conducive for mould spores to develop.

CIGA relies heavily on the expertise and knowledge of our specialist Technical Inspectors to provide a detailed and accurate report. Based on this information CIGA can then review the findings and determine the scope of any work required under the terms of the guarantee.

# Remediation

The Remediation Department understands that any problems involving a customer's home can be distressing, and that it is essential that any works that are required are completed promptly, professionally and to the highest standard.

Therefore, on 1st September 2017 the CIGA Procurement Framework was successfully launched to ensure that remedial contractors are assessed for competence and customer service prior to being invited to tender for any works required through a transparent process.

In the first instance, only contractors on the Framework are offered the opportunity to tender for works. This ensures that CIGA can be confident that remediation works undertaken under the terms and conditions of the Guarantee will be carried out effectively and in line with customer journey timelines.

By following a transparent process CIGA can also be sure that it is getting value for money when spending significant sums. In the 2017/18 Financial Year the approved costs for remedial work totalled £929,537.00 involving work at 964 homes which were completed at an average cost of £964.25. Cavity clearance was the main intervention, accounting for 63% of the works.

Now that the Procurement Framework is established it is now time to move to the next level of the process. The emphasis this year will be to ensure more timely tendering, then further expand the panel of assessed contractors, increase the level of post completion surveillance inspections and to work in association with contractors to expand the range of Best Practice Guidance and Technical Notes in respect of the main interventions.

Turning to Membership, whilst it is unfortunate that a number of established installers have ceased to trade, it is encouraging that existing and new Members increasingly recognise the unique benefits of CIGA membership and certification in differentiating their business from those operating under lesser controls.

The Guarantee Services Department is committed to providing its Installer and System Designer Members with a professional and efficient service and Members have a dedicated support team to ensure that any queries are addressed in a prompt and efficient manner.

The team is also excited to be able to provide additional services for other insulation measures, and on 2nd April 2018 CIGA launched its New Build Guarantee for cavity wall insulation. This is only available for CIGA Members and includes pre-installation assessment checks to ensure that work is completed to the required high standard. Whilst this provides the housebuilder with comfort that the installation has been undertaken correctly, more importantly it also gives the householder confidence that they have a robust Guarantee in the event of a concern.



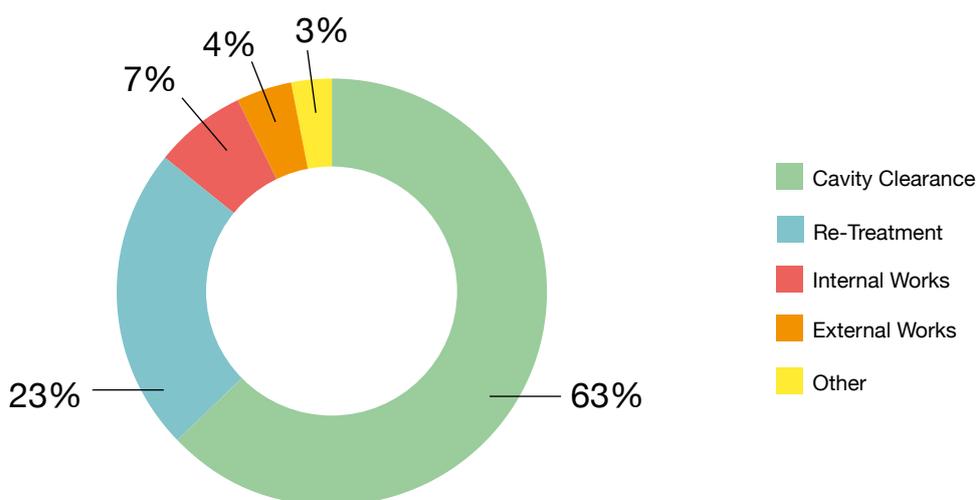
**Dawn Harper,**  
*Head of Remediation and  
Guarantee Services*

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*“ We’re committed to  
providing Members with a  
professional and efficient  
service. ”*

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## Remedial Works



There has been significant development and progress during 2017 and the team look forward to continuing to build on this success in 2018. This will ensure that CIGA remains at the fore and maintains its position as the industry market leader in delivering a top-class service to its customers, members and contractors.

With regard to framework contractors we regularly invite expressions of interest and details are published on the CIGA website. All potential contractors are vetted and most recently expressions of interest were sought for the the following trades

### Inspection:

- Technical Inspection Services
- Chartered Surveyor

### Remediation works:

- Pointing brickwork
- Finishing works
- Plaster remediation
- Painting and Decorating
- Kitchen removal, repair and replacement
- Sub floor repair and replacement
- Timber treatment
- External render works
- Electrical and Plumbing repairs
- Floor coverings
- Joinery works
- Control of hazardous materials and substances (eg asbestos)
- Scaffolding

### Cavity Wall Work:

- Full or partial cavity wall clearance
- Partial and full re-injection
- Vent remediation
- Making good post cavity cleaning
- Fitting cavity barriers
- Cavity wall overspill repair
- Any associated cavity wall insulation related works



# Certification & Training

When CIGA was established in 1995 it had a clear focus on ensuring that installers admitted to membership complete work to the highest standards providing important Quality Assurance. This involved development and publication of a range of Best Practice Guidance and Technical Notes covering key topics, and we continue to update this important industry resource. Additionally, working with certification bodies installations completed by members have been subject to independent surveillance to ensure that the rigorous technical requirements are satisfied.

Recently we have argued vigorously for ever greater controls, and as a result 100% of pre installation suitability assessments are now subject to independent review, with 10% being physically checked. Additionally, under changes introduced to Publicly Available Specification 2031:2017 an increased proportion of work is now subject to checks before, during and after installation.

These changes mean that customers can have confidence in the Quality Assurance provided by using a CIGA member Installer, but we are also going further. Whereas traditionally CIGA relied on certification bodies to complete these checks, in 2017 we announced important initiatives that give CIGA greater direct control over the supervision of member installers. These include Independent Surveillance of Assessments (ISA) and Certification of Installers which are examined further below.



**Ron Fenwick,**  
*Head of Certification*

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*“ Customers can have confidence in the Quality Assurance provided by using a CIGA member Installer ”*

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## Certification and the end to end offer

As well as listening to consumers CIGA also listens to the concerns of member installers. Over recent years it has become increasingly apparent that many are dissatisfied with the level of service they receive from their cavity wall insulation certification body, and with the rigour and approach of some Certification and Independent Surveillance of Assessment bodies.

Whilst it is good that installers have a choice of partners they can choose to work with, CIGA is concerned that further proliferation of these services could ultimately reduce the overall quality of the industry, causing additional cost and administration burdens for members and confusion amongst customers.

Consequently, CIGA is pleased to announce that on the 1st September 2017 it launched the ‘end to end’ service to our members which will streamline the training, certification, Competent Persons Scheme and Independent Surveillance of Assessment requirements and ultimately providing customers with a guarantee backed by a robust Certification process of which customers can be confident.

In outline terms CIGA will offer the following:

- Installer certification that meets the requirements of PAS2030 – 17, streamlining the approach to surveillance and quality assurance whilst fully satisfying the rigour.
- Independent surveillance of assessment carried out by CIGA inspectors and fully compliant with PAS2030 – 17
- Issue of a CIGA guarantee having provided the confidence and support to ensure claimed measures are delivered and assured to the highest standard

Inspection Rate		Of Which			
Standard	Reduced	Pre-install	Mid-install	Post-install	Floating
5%	3%	30%	15%	35%	20%

The Industry interest and uptake to CIGA Certification from existing CWISC Members and new companies has been very positive with 25% of member companies already certified and a further 4 within the process of Audit and Assessment.

Certification Surveillance targets are calculated at the start of each month based on actual activity to complete the required pre, onsite and posts installation inspections. Currently CIGA are exceeding the necessary Surveillance targets

## Extensions of Scope

Many installers of cavity wall insulation also carry out other insulation work, and CIGA has recently applied for an extension of its current PAS2030-17 Certification scope to include Loft Insulation. The extension to scope is now being processed and CIGA will be audited by UKAS to check that the required procedures and competence is available before a decision is made

## CIGA-ISA

All installations of cavity wall insulation must be completed to detailed technical standards, including the need to complete a pre-installation suitability assessment prior to any works. Following a review of Publicly Available Specification 2030 published by the British Standards Institute the 2017 revision incorporates a new requirement for suitability Assessments to be subject to 100% independent desktop review, with 10% being subject to onsite physical checks.

CIGA's dedicated Independent Surveillance of Assessment Platform for Members, CIGA-ISA, provides installers with a streamlined approach to fulfilling the Independent Surveillance needs under PAS2030-17. CIGA's fully compliant offer provides access for installing Members and their assessors to lodge assessments and receive a 4 day turnaround providing the confidence that the properties being installed are fully suitable and have received independent assessment by CIGA's team of desktop auditors and site inspectors.

Since the initial launch of CIGA-ISA in late 2017, the platform has growth from strength to strength with positive feedback from the Industry and now has 82 Surveyors working with over 30 companies.



# CIGA's end to end service





*It is essential that customers, funders and CIGA have complete confidence in the quality of work carried out by member installers. By providing a comprehensive end to end service CIGA can directly monitor and ensure best practice is achieved.*



# Training & Quality

As part of our strong focus on Quality, CIGA continues to develop and provide Best Practice Guidance and Technical Notes for the Industry. Additionally, by bringing the important assessment and Surveillance function in house, customers can be confident that all member installers are competent and will complete work to a high standard. Any shortfalls that are identified can be addressed through sanctions, including a range of improvement actions.

As part of this process CIGA is committed to making training available to its member installers, and to developing further training programmes to ensure that CIGA registered installer companies meet the ever increasing quality requirements.

For example, the current revisions to the standards covering installation of CWI, PAS 2030 and the new PAS 2035, will increasingly reflect a need for proven competence to complete work to be backed by formal qualifications. CIGA has a leading role to play in helping additional installer members meet these new requirements, and in ensuring that companies who cannot meet the required standard cannot access the CIGA guarantee.

CIGA's training programme will therefore be expanded to meet these requirements, and will continue to be delivered using both in house and external qualification bodies. Currently training is available covering:

- Gas awareness training
- Building Suitability Assessment:
- Health & Safety toolbox talks
- Complaints investigation reporting.
- System Designer Advice
  - New Installer Membership Assessments
  - Annual Membership Reviews.

And of course, CIGA also ensures that its own staff receive formal training to ensure that they have the necessary skills to complete, sometimes complex, technical investigations. In addition to the usual continuous professional development training this includes:

- Customer Care
- Thermography
- Installer Audit and Surveillance
- Technical Investigation
- Internal Audit



**Ray Smart,**  
*Training and Quality Manager*

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*“ CIGA is committed to making training available to its member installers ”*

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## Installer League Tables

CIGA closely monitors the performance of installers based on quality inspections and performance in resolving any complaints on the rare occasions when things do not go to plan. This allows us to identify where interventions or disciplinary action are required.

As with our previous report this year we are also publishing a league table of installers ranked by the proportion of work that resulted in any concerns over the year, and performance in resolving those complaints that did arise. 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. The second tables list the poorest performing installers in terms of claim rates and how long on average it takes them to resolve any claims.

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. CIGA can and does suspend or terminate member company installers that fail to improve. All current installers can be found listed on the CIGA website.

Encouragingly, 51 Installers had no recorded complaints made against them during the past year, so cannot be included in this analysis, but are listed below.

INSTALLERS WITH NO RECORDED COMPLAINTS	
1st CHOICE INSULATIONS LTD	INE GROUP LTD
ANGLIAN INSULATIONS LTD	INFINITY PROPERTY MANAGEMENT LTD
APEX GREEN LTD	INSTALL ENERGY SERVICES LTD
ARP ENERGY SERVICES LTD	J B ENERGY SAVERS LTD
BAXTER KELLY LTD	KARNHEATH LTD
BEINN GROUP	KEEP SHEFFIELD WARM
BROOKS ENERGY SERVICES LTD	M.I.S.A.
CENTRAL GREEN INSTALLATIONS LTD	MARIGOLD INSULATION UK LTD
CONCEPT RENEWALS LTD	MERSEY ECO GRANTS LTD
CORNERSTONE (EAST ANGLIA) LTD	NETWORK ENERGY LTD
COSYHOME INSULATION LTD	ORION ENERGY SOLUTIONS LTD
D S INSULATIONS LTD	OSBORNE ENERGY LTD
DOWNNS ENERGY LTD	PACIFICA HOME SERVICES LTD T/A 0800 REPAIR
ECOGEE LTD	PAYNE INSULATION
ECOLOGIC ENERGY T/A POLYBEAD INSULATION UK LTD	RDI RENEWABLES LTD
ENERGY LOW LTD	SHELTER 4 GREENDEAL LTD
ENERGYWISE SCOTLAND LTD	SHETLAND HEATWISE
FIBREGLOW INSULATIONS LTD	SHROPSHIRE GREEN ENERGY CENTRE LTD
FORCE MAINTENANCE TEAM LTD	SKILLED FORCE LTD
GABRIEL INSULATION SERVICES LTD	THAMES VALLEY INSULATION
GHE SOLAR LTD	THERMAL HOMES LTD
GREEN EFFICIENCIES LTD	W HUGHES & SON LTD
HEALTHYHOME CARE LTD	WHNE ENERGY SOLUTIONS LTD
HEATING AND ENERGY GROUP	WILLMAR HOLDINGS LTD
HOMESEAL	WORK WORK LTD
HOMEWORKS ENERGY LTD	

### TOP 25 INSTALLERS BY LOWEST CLAIM RATE

Installer	2017/18 Claim Rate*
SAVING ENERGY LTD	> 0.00%
HEAT INSULATION LTD	> 0.00%
WARM FRONT LTD	0.01%
ARAN SERVICES LTD	0.01%
KERSHAW CONTRACTING SERVICES LTD	0.01%
INTERGLOW (CONTRACTS) LTD	0.01%
INSULATION TECHNIQUES & SERVICES	0.01%
J&J CRUMP & SON LTD	0.01%
ENERGYCARE GROUP LTD	0.01%
INSTAGROUP LTD	0.01%
NORTHWEST INSULATIONS LTD	0.01%
EVERWARM LTD	0.01%
A&M ENERGY SOLUTIONS LTD	0.02%
HEATPAC MIDDLESBOROUGH INSULATION LTD	0.02%
ORIGIN UK ENERGY SERVICES LTD	0.02%
CAVITY TECH SYSTEMS LTD	0.02%
THE WARMER GROUP LTD	0.02%
DYSON ENERGY SERVICES LTD	0.03%
MILLER PATTISON LTD	0.03%
ALBA INSULATION LTD	0.03%
BARTONS OF DUKE STREET LTD	0.03%
SOUTH COAST INSULATION SERVICES LTD	0.03%
ECOWARM ENERGY LTD	0.03%
ENERGYCARE INSULATIONS LTD	0.04%
PC DYNES (INSULATIONS)	0.06%

\* Claim Rate = Claims in Year/Total Guarantees

### BOTTOM 10 INSTALLERS BY CLAIM RATE

Installer	2017/18 Claim Rate*
WARM SPACE INSULATION LTD	0.09%
GREEN DEAL ADVICE BUREAU LTD	0.12%
64 ENERGY LTD	0.12%
TEAM 42 LTD	0.15%
EVOLVE HOME ENERGY SOLUTIONS	0.16%
HOMEWARM ENERGY LTD	0.22%
ENERGY SAVING PEOPLE LTD	0.23%
COONEY INSULATIONS LTD	0.54%
ABSOLUTE SOLAR LTD	0.65%
RENEWABLE SOLUTIONS TEAM	0.65%

\* Where an installer fails to advise CIGA of the outcome of a case and there is no figure for days to resolve then they receive a penalty score equal to the maximum resolution time \* 110%

TOP 25 INSTALLERS BY SPEED OF RESOLVING CLAIMS	
Installer	2017/18 Average Days to resolve
ARAN SERVICES LTD	4
ORIGIN UK ENERGY SERVICES LTD	5
FTS INSULATION SERVICES	21
INSTAGROUP LTD	24
GREEN DEAL ADVICE BUREAU LTD	25
EVOLVE HOME ENERGY SOLUTIONS	30
PANDA INSULATION LTD	30
RHEINEGOLD CONTRACTS LTD	32
64 ENERGY LIMITED	33
EVERWARM LTD	34
ECOWARM ENERGY LTD	36
J&J CRUMP & SON LTD	37
ENERGYCARE INSULATIONS LTD	41
HEATPAC MIDDLESBOROUGH INSULATION LTD	41
WARM FRONT LTD	45
MILLER PATTISON LTD	46
WARM HOMES INSULATION LTD	47
WARM SPACE INSULATION LTD	48
THE WARMER GROUP LTD	54
A&M ENERGY SOLUTIONS LTD	55
INTERGLOW (CONTRACTS) LTD	58
KERSHAW CONTRACTING SERVICES LTD	60
DYSON ENERGY SERVICES LTD	61
PC DYNES (INSULATIONS)	62
SOUTH COAST INSULATION SERVICES LTD	69

BOTTOM 10 INSTALLERS BY SPEED OF RESOLVING CLAIMS	
Installer	2016 Average Days to Resolve
ABSOLUTE SOLAR LTD	240
ALBA INSULATION LTD	240
COONEY INSULATIONS LTD	240
ENERGY SAVING PEOPLE LTD	240
HEAT INSULATION LTD	240
HOMEWARM ENERGY LTD	240
RENEWABLE SOLUTIONS TEAM	240
SAVING ENERGY LTD	240
TEAM 42 LTD	240
VIRIDIAN ENERGY SOLUTIONS	240

\* Where an installer fails to advise CIGA of the outcome of a case and there is no figure for days to resolve then they receive a penalty score equal to the maximum resolution time \* 110%

# FINANCIALS

CIGA is a not for profit organisation. Our objective is to provide an appropriate guarantee to protect homeowners against failings in materials and workmanship should a member installer not be able to do so.

CIGA is mindful that the fund which it has accumulated is responsible for servicing issued Guarantees until the end of their life and it places great importance in protecting the fund. In order to assess the adequateness of the fund, periodically CIGA undertakes external actuarial advice.

To obtain the best returns from the accumulated funds, the Finance Committee has taken the decision to move the bulk of reserves into a balanced portfolio. This transfer of funds will occur over the year 2018. To help ensure transparent purchase of services and ensure value for money, CIGA has undertaken a procurement tender to create a list of preferred suppliers, ensuring both quality and best value whilst providing transparency in the way in which services are purchased under the guarantee.

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.

CIGA's accounts are audited annually and placed in the public domain. The last audited accounts cover the period May 2016 to April 2017, 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.



**Amanda Rees,**  
*Finance Director*

## Total assets - **£16,004,031**<sup>1</sup>

Breakdown of assets

FIXED ASSETS	
Tangible Assets	£544,172
Investments	£13,172,199
CURRENT ASSETS	
Stocks	£3,000
Debtors	£250,574
Cash at Bank and In Hand	£2,034,086
<b>Total</b>	<b>£16,004,031</b>

## Total liabilities - £16,004,031<sup>1</sup>

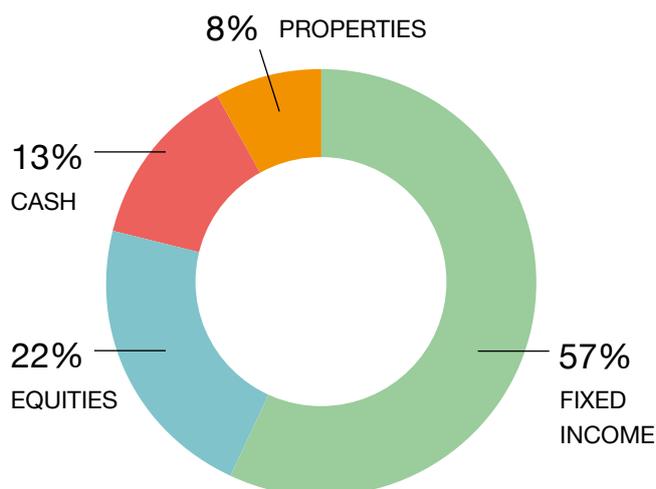
### Breakdown of Liabilities

LIABILITIES	
Reserves (profit and loss account)	(£4,522,074)
Technical Provisions	£6,755,442
Deferred Guarantee income	£13,193,041
Creditors: amounts falling due within one year	£577,622
<b>Total</b>	<b>£16,004,031</b>

<sup>1</sup>Abbreviated accounts as of 30th April 2017. 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 102. The abbreviated accounts were approved by the CIGA Board on 16th January 2018.

## Total turnover - £1,570,429

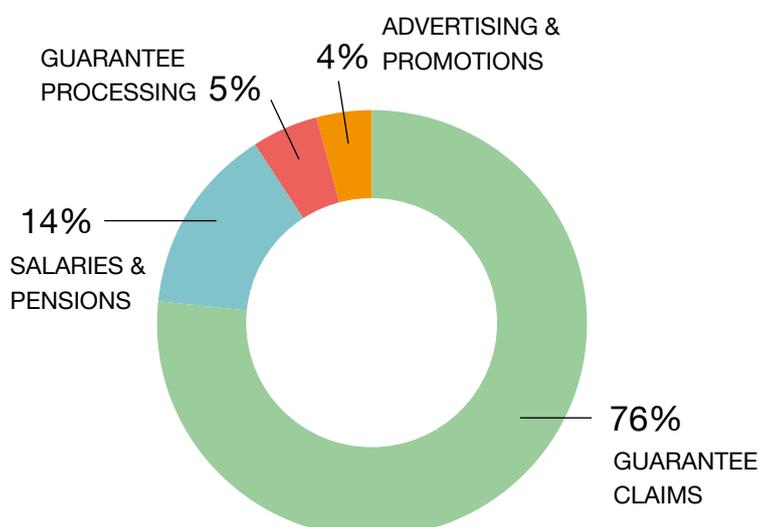
## Income from Guarantee Fees - £1,262,765



### INVESTMENT BREAKDOWN

#### Investments

CIGA maintains a high liquidity and has a diverse investment portfolio that yielded a recognised return of £548,645 in the Financial Year ended April 2017.



### EXPENDITURE

#### Analysis of expenditure

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

# Employees

## Gender Split



13 female



14 male

## Employees



5 central functions



4 certification and ISA



12 customer service



6 technical

# Council member emoluments

COUNCIL MEMBER EMOLUMENTS 2016/17	COUNCIL MEMBERS	NON EXECUTIVE COUNCIL REPRESENTATIVES
Salary, benefits and fees		£59,499.88
Expenses	£268.65	£1,802.10
<b>Total</b>	<b>£268.65</b>	<b>£61,301.98</b>

# Developments Post-Year End

On 15th January 2018 Carillion plc and certain subsidiaries were placed into compulsory liquidation. As a result, CIGA anticipates stepping in to assume liability for a significant number of guarantees covering installations completed by Carillion plc subsidiary companies.

Consequently, in preparing the 16/17 accounts the board took the decision to increase the unexpired risk provision by £2m to reflect expected claims arising from Carillion’s liquidation, resulting in a significant loss being reported for the year.

Whilst this sudden and unexpected event is very sad for former employees of Carillion, we are currently working with the liquidators to ensure that CIGA can step in to help any customers with a CIGA Guarantee that are affected.



# MAKING A CLAIM

Fortunately, problems with Cavity Wall Insulation are rare, but at CIGA we have worked very hard to make the claims process as simple as possible for customers if they have any concerns. For example, detailed guidance including information on the claims process and timelines that customers can regularly report on our performance in meeting customers expectations and try to make the process as simple as possible, and, for example, do not insist that a copy of the Guarantee or any supporting documentation is provided before a complaint will be considered if the property is covered.

Yet unfortunately, we, and Trading Standards, have seen an increase in activity by unregulated Claims companies seeking to profit from CWI customers. Often this involves unscrupulous activity that has caused confusion and distress amongst householders and their relatives.

With PPI nearing an end in 2019 it is somewhat unsurprising that the claims industry is seeking alternative opportunities to replace profits that will come to an end. For example, the Government recently acted to address concerns resulting from bogus “Sick Holiday” claims, with at least one prosecution resulting in a prison sentence for the customer.

Given the huge success of cavity wall insulation, with around 1 in 4 homes having been treated over recent years, it is inevitable that the insulation industry has also been the subject of claims company activities.

However, because the Regulations controlling claims companies only cover a limited range of types of claim, unfortunately activities related to home improvements are unregulated; meaning that there are none of the controls in place to prevent unscrupulous operators misleading homeowners.



This has resulted in a number of methods of coercion including unsolicited calls, high pressure tactics to sign up for unnecessary works or loans, misinformation and misdirection; often overstating the incidence of problems and creating fear or alternatively promising totally unrealistic ‘compensation’ enticements. In some instances, work has been carried out unnecessarily, resulting in the homeowner facing higher energy bills and a colder home.

Ever more desperate tactics by Claims companies to lure the homeowner has produced some alarming and appalling behaviours. For example, Claims Management companies directing householders over the phone and, more worryingly, blatantly encouraging the homeowner to exaggerate and give false information with the aim of inflating a claim. More recently cold callers and door knockers have even posed as CIGA representatives in order to mislead the householder and obtain information fraudulently.



## Examples

### ***Transcribed from the claims company First Solution and a householder call to CIGA***

*First Solution:* They know my voice (CIGA) and if I call them and give another name they instantly say, is that Ryan?

*Householder:* Keep chasing them down, yes?

*First Solution:* So what our aim will be when we send the surveyor out we want him to price the job up as high as possible

*Householder:* Yes

*First Solution:* Because obviously the higher the price the more money we can claim from them and obviously the more money you get, the more money we get from the 25%. Erm (laughs) so everyone's on your side, because if you don't get paid, we don't get paid mate.

### ***A concerned relative contacted CIGA about her mother who had unknowingly signed up to a loan***

'She had a survey through a claims company and a solicitor, she wasn't sure of the name and couldn't find it, they visited her this morning. They filled out a lot of paperwork but one of the pieces was for a loan of £15600'

### ***A householder who was coerced into getting work carried out by a cold caller who purported to be a CIGA representative***

'They contacted my mother via a cold call informing her that they were working for you (CIGA) as your contracted agents to pursue faulty installation of cavity wall insulation. My mother after this call got your guarantee details was told to arrange for a qualified surveyor to visit. She was told to leave this any longer could be detrimental to her health and it was urgent she made the appointment for the surveyor to call as her health was at risk.'

Complaints about claims company behaviours such as this can be reported to Advertising Standards Authority (ASA), Trading Standards and the Information Commissioners Office (ICO), and, where a Claims lead is subsequently sold by the Claims Company to a Claims Solicitor, then any breaches of the SRA Codes can be raised with the Solicitors Regulation Authority (SRA).

But, this activity creates unnecessary fear amongst householders, and frustrates and detracts from CIGA's efforts to rectify any defects under the terms of the Guarantee. To combat this CIGA have put in place extra security measures to protect the homeowner from unscrupulous activities and ensure that stringent procedures are followed.

CIGA's new consumer communication has focused on ensuring that the householder is safe, well informed and understands how to report worrying practices to organisations such as Trading Standards and Action Fraud. In addition to this CIGA is working closely with Trading Standards, the Ministry of Justice and Solicitors Regulatory Authority with a view to bring about appropriate legislative changes that will ensure that homeowners are not targeted by unscrupulous and unregulated claims companies whose interests are solely to profit from the distress their activities cause to householders.

A keen focus for CIGA has been and always will be to provide a quality service to our guarantee holders and ensure that issues that fall under the guarantee terms are rectified. CIGA do not condone this type of claims activity and the false promotion that pushes the compensation agenda. As a guarantee provider CIGA's focus is to ensure that installers complete work correctly and, when things do not go to plan, to rectify any defects so that the homeowner continues to enjoy a warm home.



# 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 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 - Non Executive

*Chairman of CIGA Council and Chair of the Certification Committee*

Tony Hardiman has been on CIGA's Council since April 2010 and has always been a strong advocate of the industry and the benefits of insulation measures to help assist those in fuel poverty. Tony was awarded an MBE by HM the Queen in 2012 for services to the energy industry. Latterly Tony was the MD and part owner of Dyson Energy Services and having left there in 2017 Tony now works to support CIGA's Council as the Non-Executive Chairman. He continues to pursue his passion for the industry and has recently launched TH Energy Consulting offering support to manufacturers, installers and energy suppliers.



### Peter Baynham - Non Executive

*Deputy Chairman of CIGA Council and Chair of the Finance Committee*

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.



## 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 ten 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, fire and sustainability issues.



## Jonathan Pulman

Jonathan is Sales Director at Knauf Insulation where he oversees the company's refurbishment and contracting activities. He has significant input into Knauf's strategic vision for the insulation industry. Jonathan has been with Knauf for eight 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 three children, basketball, and playing his drums.



## David Robson

Dave is Managing Director of InstaGroup, a system designer for a range of insulation systems and a leading ECO 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.

Dave is Chair of the Association for Conservation of Energy and holds a number of Non-Executive Directorships including the National Insulation Association, the Association for Decentralised Energy and SWIGA.

Prior to joining InstaGroup, Dave 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.



## 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 CIGA's members have to face. Phil is therefore delighted to be given another chance to be part of CIGA's Council.



## 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 the Chairman of Miller Pattison Ltd a leading specialist insulation contractor. having previously held the position of Managing Director for 22 years.

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



## Brian Yates - Non Executive

*Chair of the Certification Committee and Consumer Focus*

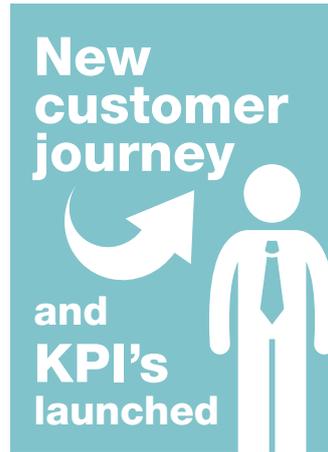
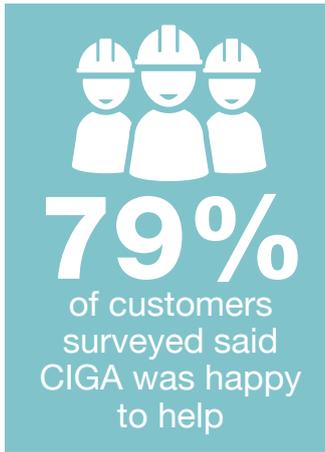
Brian has been actively involved in Consumers' Association (Which?) since 1986 and was Chairman of their Council from 1994 to 2007. He was recently re-elected to its Council and is currently Chairman of the Which? Investment Committee which assesses risk and manages the investment of reserve funds.

He is a European Chartered Engineer and for many years was responsible for developing new engineering businesses in overseas markets.

Brian is currently a member of a number of tribunals and professional standards panels. He is a Trustee of Research Institute for Disabled Consumers which provides free and practical consumer reports for older and disabled people.



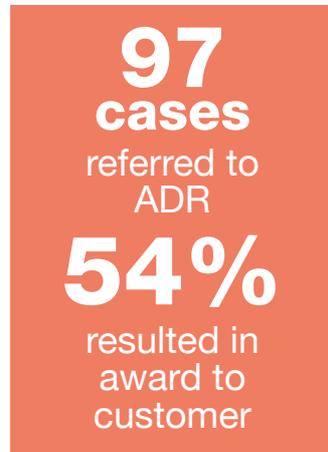
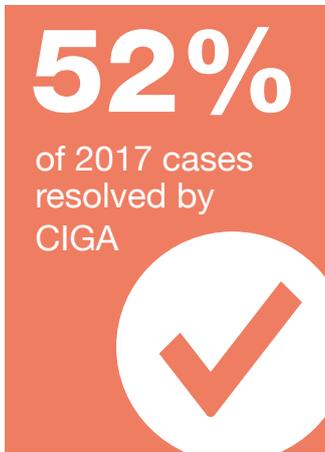
Customer Satisfaction



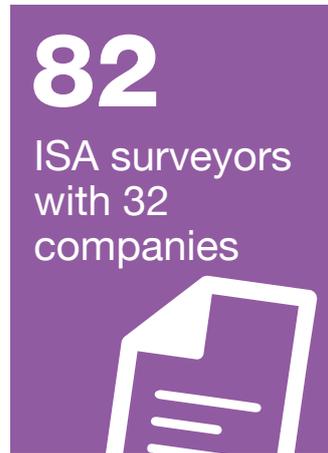
Guarantees and Claims



Resolution



Improving Performance



For further information please visit our website:

[www.ciga.co.uk](http://www.ciga.co.uk)



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