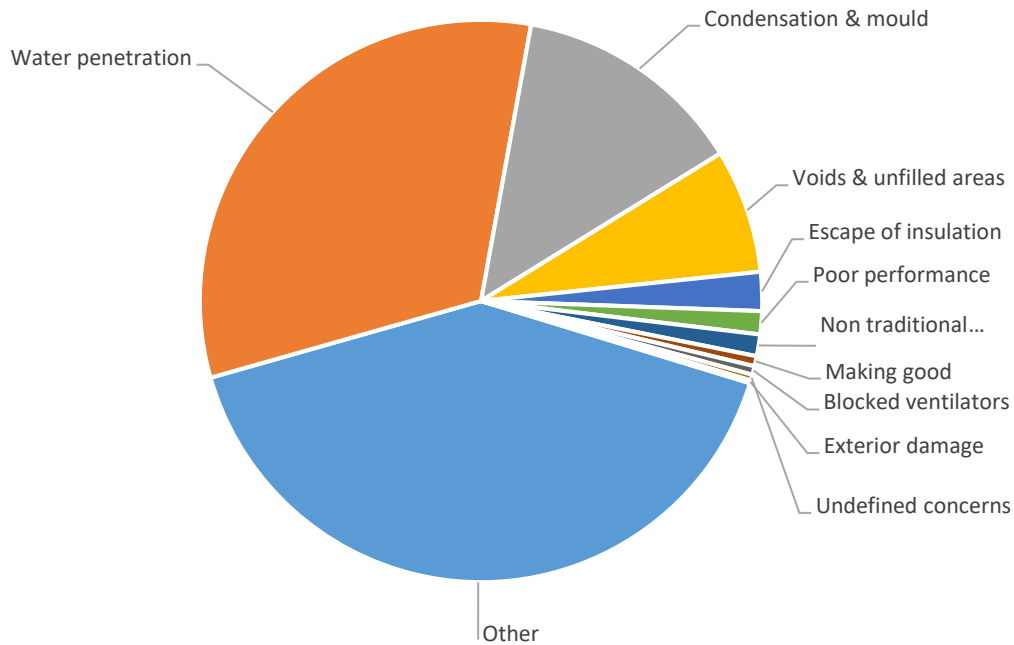


CIGA Quarterly Statistics

Breakdown of Complaints by Type Q2 2018



Number of Complaints Received				
	2015	2016	2017	2018
Qtr1	808	1,631	1,292	*1,625
Qtr2	465	872	996	1,206
Qtr3	458	827	928	
Qtr4	787	1,074	1,475	
Grand Total	2,518	4,404	4,691	

* Q1 2018 restated, increasing by 21 cases

Commentary:

Q2 2018 saw 1,206 complaints handled by CIGA, an increase of 21% compared with the level experienced in Q2 2017. However, the proportion of cases received in the period that involved "no win no fee" solicitors trawling for information on Guarantees, rather than genuine customer concerns, increased to 22%.

Concerns related to water penetration continue to fall as a result of a return to more normal weather patterns, and continue to account for less than a third of concerns reported in the period.

In Q2 CIGA successfully resolved 2,144 complaints and 14 cases were referred for Alternative Dispute Resolution. Since the ADR scheme was established in 2016 a total of 155 cases have been determined, with 7% succeeding in full, 53% succeeding in part and 41% failing or being withdrawn. This continues to demonstrate the benefits to customers of being able to refer a case for independent review under the ADR scheme in the very small number of cases where resolution cannot be agreed.