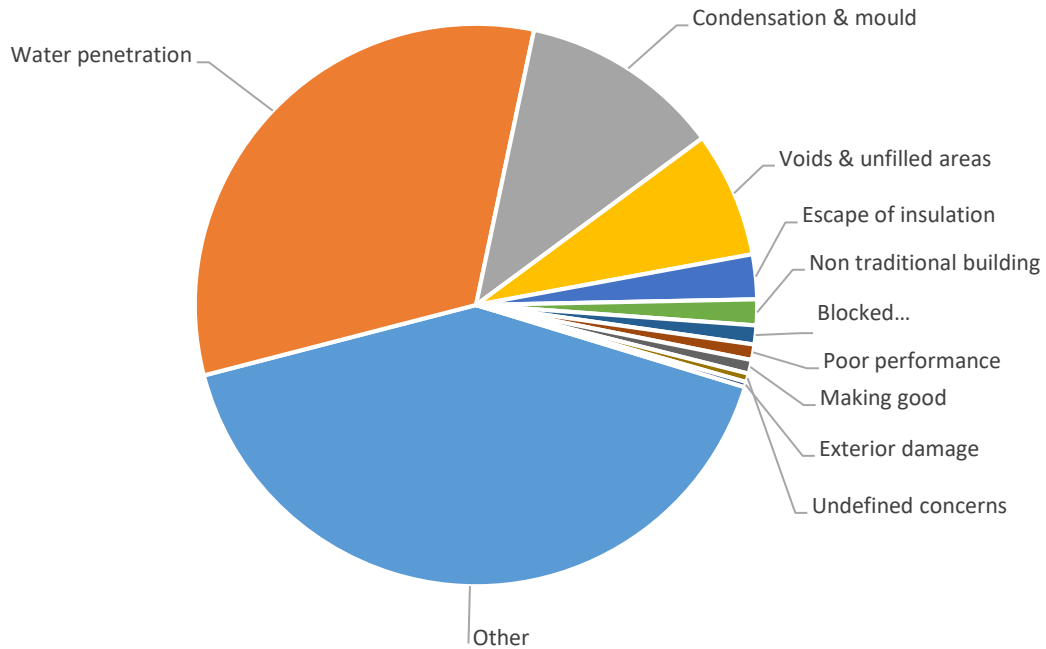


# CIGA Quarterly Statistics

## Breakdown of Complaints by Type Q3 2018



	Number of Complaints Received			
	2015	2016	2017	2018
Qtr1	808	1,631	1,292	1,626
Qtr2	465	872	996	1,208
Qtr3	458	827	928	993
Qtr4	787	1,074	1,475	
<b>Grand Total</b>	<b>2,518</b>	<b>4,404</b>	<b>4,691</b>	

### Commentary:

Q3 2018 saw 993 complaints received by CIGA, an increase of 7% compared with the level experienced in Q3 2017. However, 20% of cases involved "no win no fee" solicitors trawling for information on Guarantees, rather than genuine customer concerns, and the true level of cases actually fell by 12%.

Concerns related to water penetration continue to result of a return to more normal weather patterns, and account for less than a third of concerns reported in the period, and only a quarter if claims company cases are omitted. The high proportion of cases attributed to other causes reflects the number of claims company cases received.

In Q3 CIGA successfully resolved 1,989 complaints and 18 cases were referred for Alternative Dispute Resolution. Since the ADR scheme was established in 2016 a total of 178 cases have been determined, with 6% succeeding in full, 51% succeeding in part and 36% failing or being withdrawn.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.