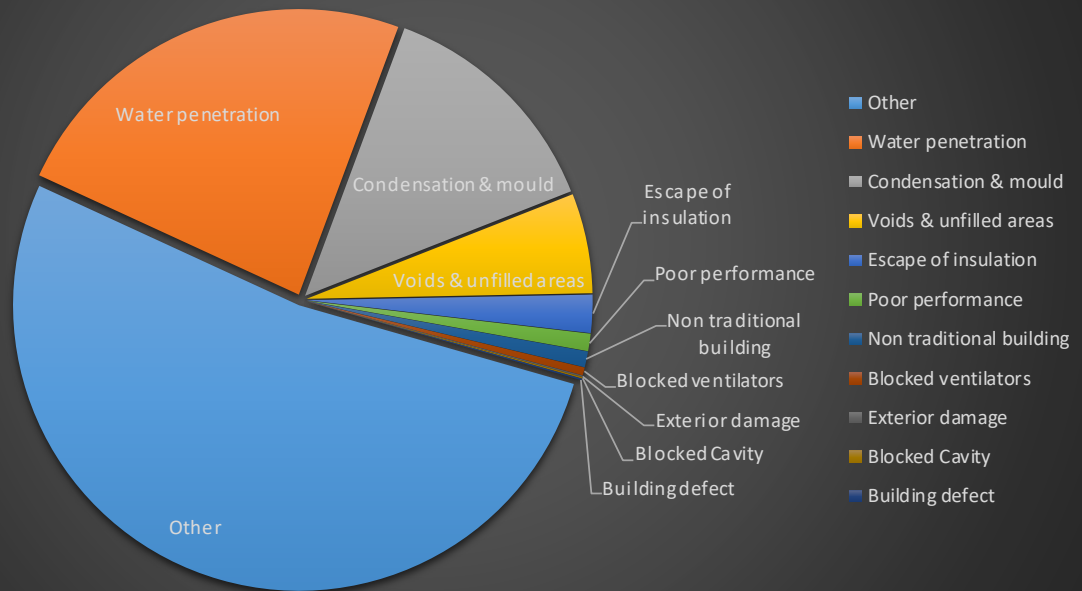


CIGA Quarterly Statistics

Breakdown of Complaints by Type Q1 2019



| Number of Complaints Received | | | | |
|-------------------------------|--------------|--------------|--------------|------|
| | 2016 | 2017 | 2018 | 2019 |
| Qtr1 | 1,631 | 1,292 | 1,626 | 1114 |
| Qtr2 | 872 | 996 | 1,208 | |
| Qtr3 | 827 | 928 | 993 | |
| Qtr4 | 1,074 | 1,475 | 979 | |
| Grand Total | 4,404 | 4,691 | 4,806 | |

Commentary:

Q1 2019 saw 1114 claims handled by CIGA, a decrease of 16% compared with the level experienced in Q1 2018. This last quarter represents the lowest of claims received by CIGA in the same period since 2016.

Water penetration still accounts for roughly 25% of claims being received though we have seen an increase in the claims received that do not fall into the normal categories [i.e. non guarantee claims/claims companies seeking installer public liability details] and more often than not a claim will have a hybrid of categories. It is no surprise to see a reduction in the level of claims received due to CIGA's drive to improve quality at pre installation stage and at the stage of applying for a guarantee.

In Q1 CIGA successfully resolved 1373 claims with 10 claims going through the arbitration process. Of these 10, 2 were withdrawn whilst the other 8 are going through the process. During this same period 11 determinations were published with 2 claims failing and 9 claims succeeding in part. The ADR scheme remains the last resort under the guarantee scheme for a homeowner to seek a resolution. CIGA continues to find this an independent route for a homeowner to seek redress and avoiding delays.