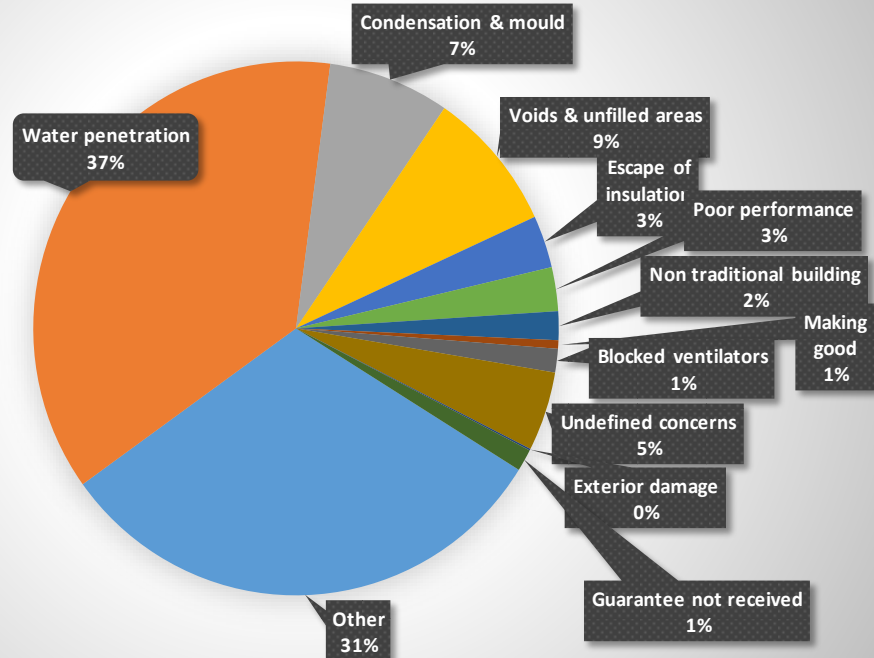


# CIGA Quarterly Statistics

## Breakdown of Complaints by Type Q4 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	979
<b>Grand Total</b>	<b>2,518</b>	<b>4,404</b>	<b>4,691</b>	<b>4,806</b>

### Commentary:

Q4 2018 saw 979 complaints handled by CIGA, a decrease of 33% compared with the level experienced in Q4 2017. CIGA has seen activity from "no win no fee" solicitors drop off during this period and with kinder weather conditions in the winter period CIGA has seen new complaints drop off against those received in the previous 2 years.

Historically water penetration influenced by weather conditions has resulted in claims being received. We continue to see a reduction in the level of claims received in this area due to improved weather conditions and more properties being subject to routine maintenance repairs to keep the home water tight.

In Q4 CIGA successfully resolved 1042 complaints and 13 cases were referred for Alternative Dispute Resolution. In 2018 a total of 63 cases were lodged with 5 being withdrawn, 1 rejected and 55 having been determined. 2 were pending at the time of the collation of this report. Of those determined and published 2% succeeded in full, 71% succeeded in part and 27% failed. The ADR scheme remains a useful alternative to protracted correspondence and delayed claim resolution. It is noted that some claims that succeeded in part the Applicant obtained what CIGA had previously offered to do but had been rejected.