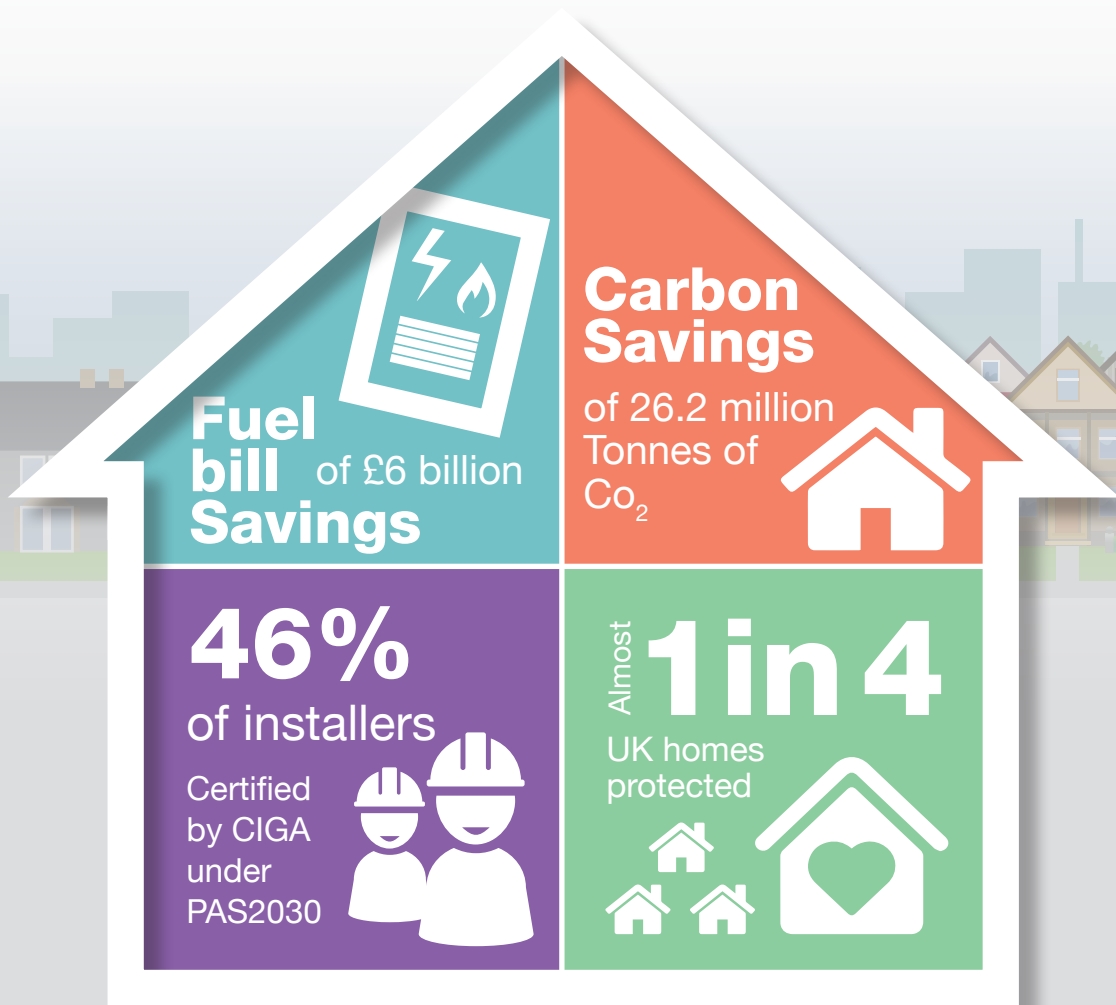


2019



Annual Review





Building for the future

Our vision is to provide top-class customer service and a sustainable future by ensuring that the highest professional standards are delivered by our member companies.

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Chairmans Introduction

Millions of householders continue to benefit from additional warmth and reduced fuel costs as a result of cavity wall insulation with over 6.2 million guarantees issued and in excess of £6 billion of savings on fuel bills along with 26.2Mt of Co2 saved on CIGA guarantees alone. CIGA remain the largest provider of guarantees protecting 1 in 4 home owners.

2018 saw a number of changes and refinements to the way in which CIGA operates and, following on from the last annual review it is pleasing to report that these changes continue to have a positive impact on the benefits the guarantee provides for both customers and installer members.

I am pleased that CIGA has continued to extend its scope and now offers a comprehensive end to end service. CIGA now offers certification for Cavity, Loft and Solid Wall Insulation and is one of the few Scheme Providers able to certificate those installers who use the end to end offer under the Trustmark, Quality Mark Scheme. We are confident that by working with Trustmark CIGA will be able to lead the way in further driving up quality standards and importantly ensuring effective Consumer Protection which builds on the fantastic work already carried out by the CIGA team.

CIGA continues to maintain a good level of customer service, however we cannot rest on our laurels and it is the duty of CIGAs Council to continue to seek out positive change which benefits CIGAs customers. My colleagues and I on Council remain fully committed to ensuring this is the case, and that CIGA remains impartial, financially robust and fully aligned to the requirements under the various energy efficiency schemes either through Central Government or the Devolved Administrations.

In 2018 CIGA held its first Annual Conference for its System Designer Members and Installers and this was a tremendous success, providing key tailored updates and an environment for the industry to share knowledge and update on key topics. It is therefore great news that we will be once again running this in June 2019 and that uptake has been extremely positive.

I feel sure CIGA will continue to provide real value to the industry and through our recent work with the Association for Decentralised Energy, Steering Groups for development of the various standards and close working with industry bodies we will continue to support policy development which will ultimately benefit homeowners through fabric first building treatment.

Finally it is incumbent on me to thank my fellow Non Executive Advisors and the CIGA Council Members for their significant continued commitment to helping CIGAs Executive further shape and refine CIGAs strategy and helping deliver its “Better than 2020 Vision”

Tony Hardiman MBE, Chairman of CIGA



Tony Hardiman MBE,
Chairman of CIGA

“ By working with Trustmark CIGA will be able to lead the way in driving up quality standards ”

Innovating to deliver zero carbon

When I walk into a well-insulated, well controlled home, I don't think about energy bill savings; I notice how comfortable it is. The benefits of insulation are not just about bill savings, and we need to start recognizing and acting on this.

Industry must help homeowners to see the value of a high energy performance home and want to invest in the experience of a comfortable and controllable living space. Equally, policy should recognise and reward the social and economic value in lower carbon emissions, increased employment and improved health and wellbeing.

Making our homes fit for a zero carbon economy is going to require lots of insulation and some innovative thinking. And those two don't always go naturally together. Indeed, our Minister has recently referred to a 'very low innovation environment for home insulation technologies.'

Is insulation really a 'low innovation' sector? When zero carbon homes was an active Government policy, insulation manufacturers responded with thinner, higher U-value products; when EU funding was offered. Policy supports innovation by de-risking it; by growing or underpinning markets for the products and services that result. But what we have at the moment is an insulation policy vacuum.

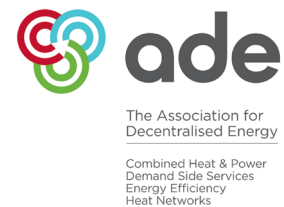
The Future Homes Standard is a welcome policy development. But what about the 25 million existing homes that we need to retrofit? Minimum efficiency standards in the private rented sector; the construction sector challenge to deliver cheaper retrofit, and encouragement of green mortgages will all provide nudges in the right direction. But until we all recognise the real value of home insulation and the scale and benefits of the challenge these policies will not be enough.

Combining policy action based on social and economic value with some novel industry ideas on how to sell the benefits to consumers will drive the change we need. If we can deliver this innovative thinking, then lots of insulation should follow.



Dr Joanne Wade OBE FEI,
*The Association for
Decentralised Energy*

*“ Making our homes fit for
a zero carbon economy
is going to require lots
of insulation and some
innovative thinking. ”*



There is a frustrating familiarity about the past year

Government figures have shown that insulation measures delivered in the last months of 2018 were at the lowest level since 2008 and the number of boilers installed was the lowest since the Energy Company Obligation began in 2013.

Also, the Committee on Climate Change highlighted that less than 3% of their recommended level of insulation measures had been delivered within the second carbon budget.

For NEA, that means fewer safe and healthy homes; fewer homes where keeping warm is affordable and fewer households where older people or families with young children can look toward winter with confidence. It contributed to a record 17,000 excess deaths, caused by cold homes.

Despite knowing energy efficiency saves money, carbon and lives, England continues to be the only UK nation without a government-funded programme. Although hugely welcome, funding from the Energy Company Obligation programme and the new regulations on private landlords will not be sufficient to meet fuel poverty requirements.

However, there is a big positive in recent months. The arguments and evidence from installers, NEA and others has been supercharged by an upsurge of popular concern and activism around climate change. It has shot up everyone's political agenda. We need to make sure that energy efficiency is valued properly as a key part of those agendas.

For the coming year NEA sees three keys challenges.

Firstly, there is a Comprehensive Spending Review this Autumn and Government must be made to see the value of meeting the £1 billion funding gap on energy efficiency installations in fuel poor homes.

Secondly, to seize the moment, we must lift the value of domestic energy efficiency higher up the agenda, not only of Government, but of those driving the debates around tackling climate emergency.

Finally, to do both of those things, we need to tell better and more positive stories about how insulation makes people's lives better.

The most powerful stories that we can tell are those from the 'frontline'. NEA works with our members - suppliers, local authorities, scheme managers and installers - to understand and communicate the challenges and opportunities within the energy efficiency sector.

NEA looks forward to working with CIGA members to meet those challenges together.



Adam Scorer
Chief Executive of National Energy Action

“ We need to make sure that energy efficiency is valued properly... ”



Action for Warm Homes

Consumer Focus in 2018

Teresa Perchard stepped down from her Consumer Champion role in March 2018 after three years of work to improve the customer outcomes for those who had concerns about their cavity insulation.

The Consumer role has been reshaped to take into account the reformed customer journey that started in 2017.

The Customer Service Committee, chaired by Brian Yates, monitors the Customer Journey, has fixed realistic Performance Indicators for all stages, monitors claims company activity and advises on legal issues that arise.

In March 2018 there were some twenty-six cases which were on an active review list by the Consumer Champion. An early action of Consumer Focus was to seek resolution of all of these by recognising impasses or finding an active solution. The impasse type or non-moving cases were either directed to Independent Arbitration (ADR) or closed by review.

Those of the twenty-six that remained open were put into the normal Customer Journey although still monitored by the Customer Service Committee (CSC). In May 2018 alone CIGA dealt with and closed over 1000 cases and will have closed 5916 in 2018 compared with 4400 in 2017, leading to effective resolution.

There are many fewer referrals to the Consumer Focus. There were twelve between March and December. All absolutely worthy of referral, but all with clear solutions of ADR, further CIGA action or a clarification to the customer of CIGA's role and responsibilities.

ADR statistics of the fifty-five 2018 cases with published decisions shows 15 totally unsuccessful by claimants, 1 successful and 39 partly successful.

Consumer Focus and the Customer Service Committee ensure that CIGA gives a clear and consistent message to a homeowner who has concerns. Where a difference of opinion arises, it is fully documented with the rationale for CIGA's view provided. This allows the homeowner to make an informed decision on the next steps available to them.



Brian Yates,
*Consumer Focus
Non-executive director*

“ Consumer Focus and the Customer Service Committee ensure that CIGA gives a clear and consistent message to a homeowner who has concerns ”

Operational performance

Overview of Performance

CIGA has continued to place customers at the heart of everything we do, remained the industry voice ensuing best practice is shared, frivolous claims lodged by claims companies are challenged and strategic engagement with Central/Local Government, MP's/AM's and key stakeholders remains high on the agenda.

Case management continues to improve underpinned by investment in staff, streamlining of procedures and processes and most importantly working closely to ensure customer journey timelines are met.

The departure of CIGA's Consumer Champion at the end of March 2018 and the subsequent appointment of CIGA's Consumer Focus shows CIGA's continued desire to ensure that customers have a route to escalate to outside of CIGA's normal case management process.

It is no coincidence that with CIGA's customer journey becoming second nature to all its staff, referrals to the Consumer Focus have reduced. The option of arbitration where a resolution cannot be reached between the homeowner and CIGA/installer remains the last option under the CIGA guarantee. It has also been noted that case referrals to this service have also reduced being a further testament to CIGA ensuring that every claim is dealt with on its own merit and where appropriate pragmatic decisions are taken to avoid delay or protracted correspondence. We report on arbitration figures separately in this review.

CIGA continues to give priority to vulnerable customers especially those targeted by claims companies who have sought to take advantage putting them under undue duress and stress. We also comment separately in this review on our activities around consumer protection as many cases brought to our attention indicate that whilst claim company activity is waning it remains a clear threat to the unsuspecting homeowner who is targeted via door knocking activities and or telephone scamming.

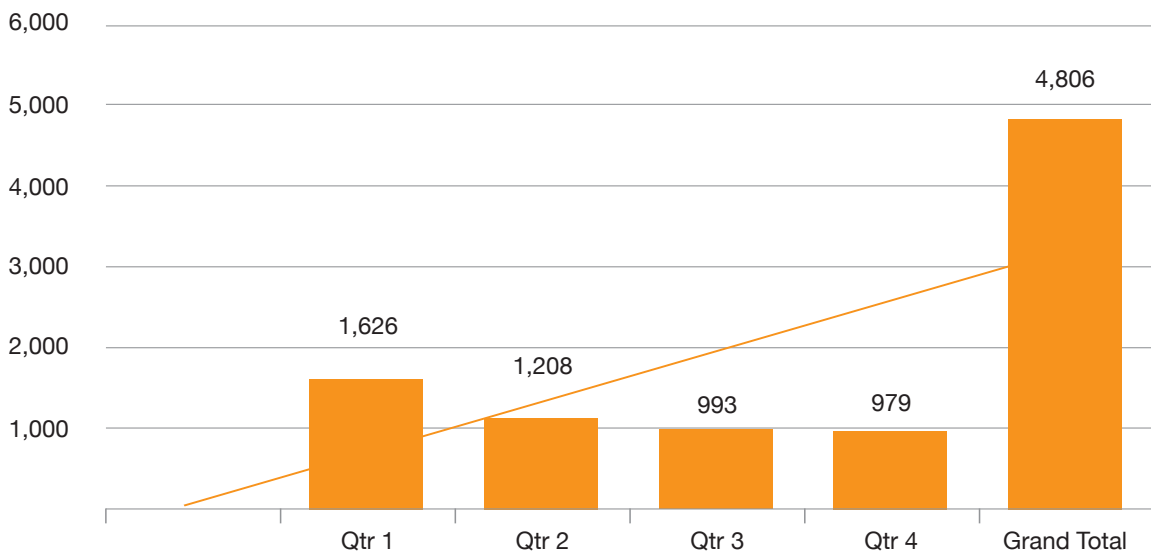
Finally, we continue to receive positive comments on the level of service received from CIGA and its network of remediations contractors providing an excellent service to its guarantee holders however with continuous service improvement delivery as a focus we recognise that we must continue to strive for further improvements.



Claims Update

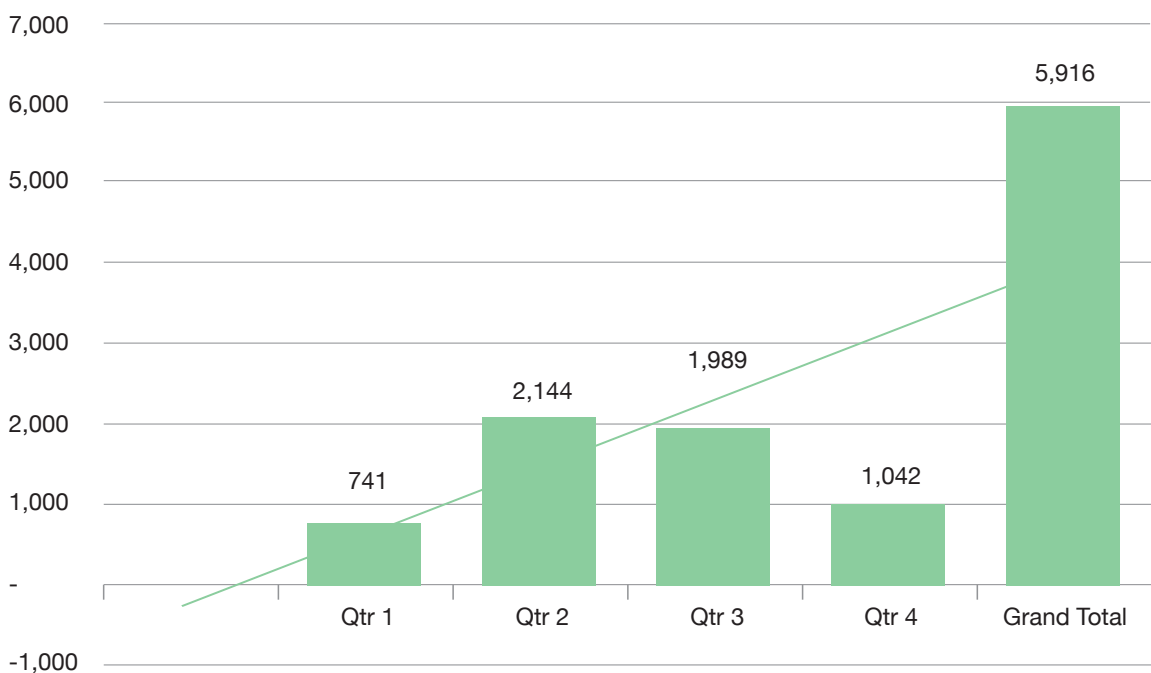
CLAIMS RECEIVED

A total of 4806 new claims/enquiries were received in 2018. This is reported and published on our website, and there has been a downward trend over the course of the reporting period



CLAIMS CLOSED

5916 claims/enquiries were closed down during this same period



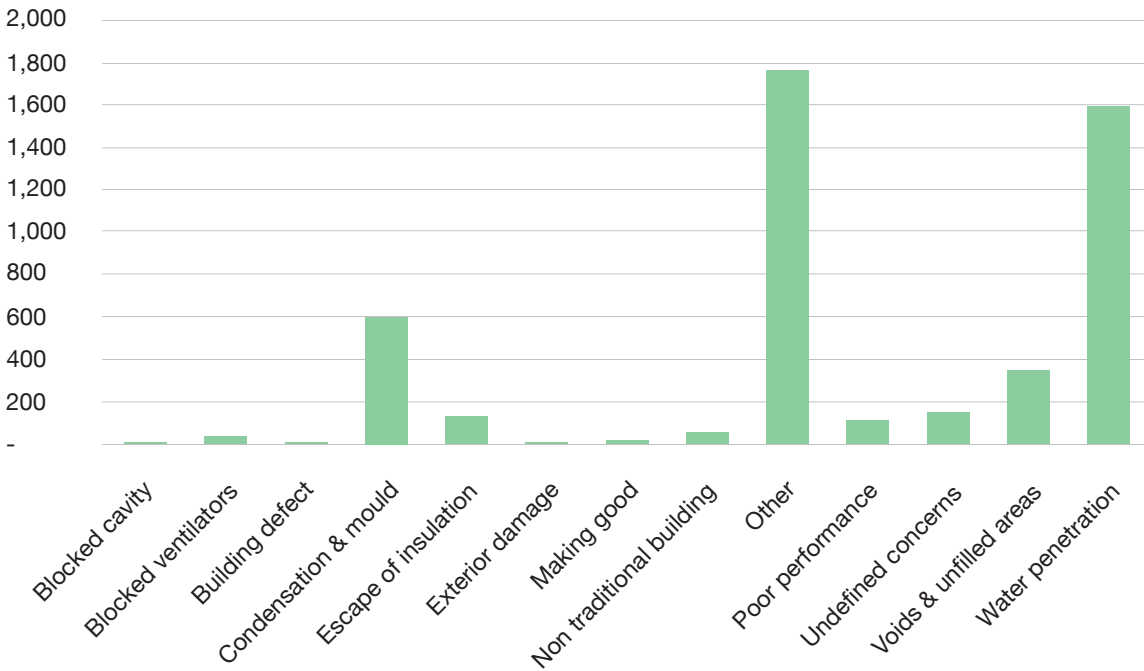
CLAIM OUTCOME

Of the cases closed 814 cases were found to be justified of which some required a form of remediation following an inspection.



CLASSIFICATION OF CLAIM

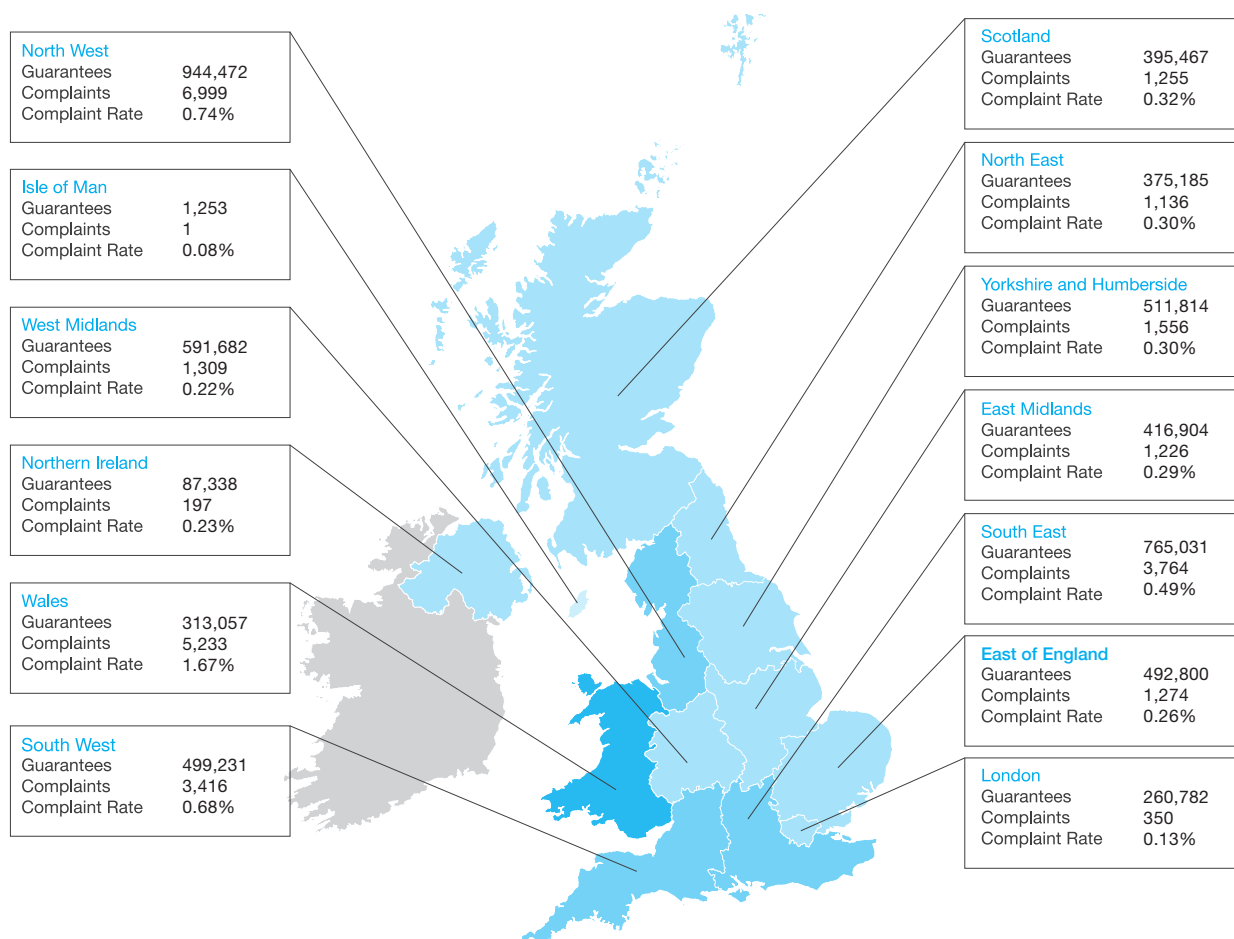
In terms of the classification of cases condensation/mould and water penetration account for almost half of the claims/enquiries received. Requests for public liability details and non-guarantee enquiries form most of the claims/enquiries in the “other” category and we have since created classifications for these to make reporting more effective.



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.

Over the 24 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, however we do recognise regional variations.



Total: 5,655,016 Guarantees, 27,716 Complaints, 0.49% Complaint Rate

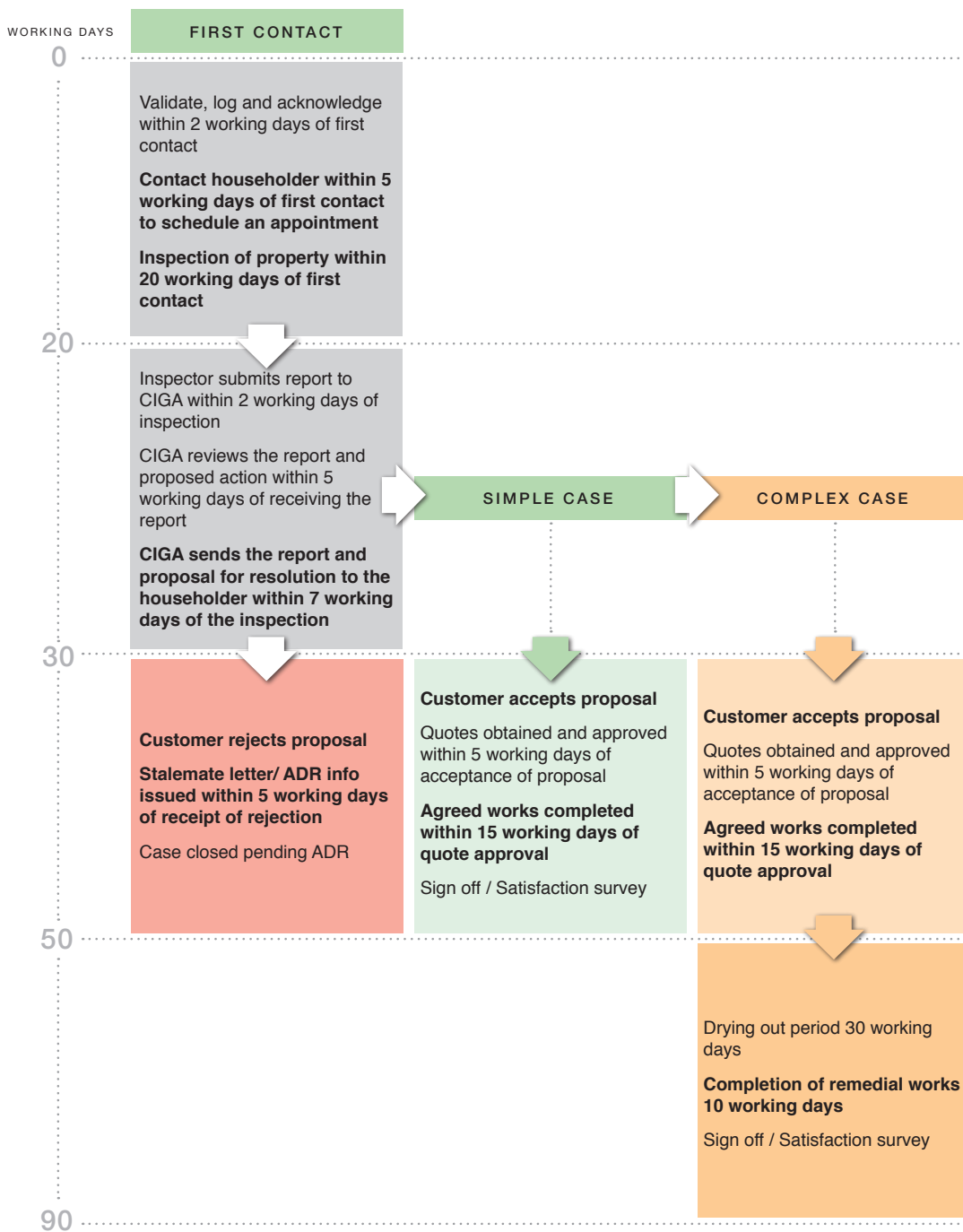
Excludes some data that cannot be mapped to a GOR, 7% of Guarantees and 2.6% of Complaints.

Overall Total: 6,041,884 Guarantees, 28,447 Complaints, 0.47% Complaint Rate

KPI performance 2018

CIGA CUSTOMER JOURNEY MAP

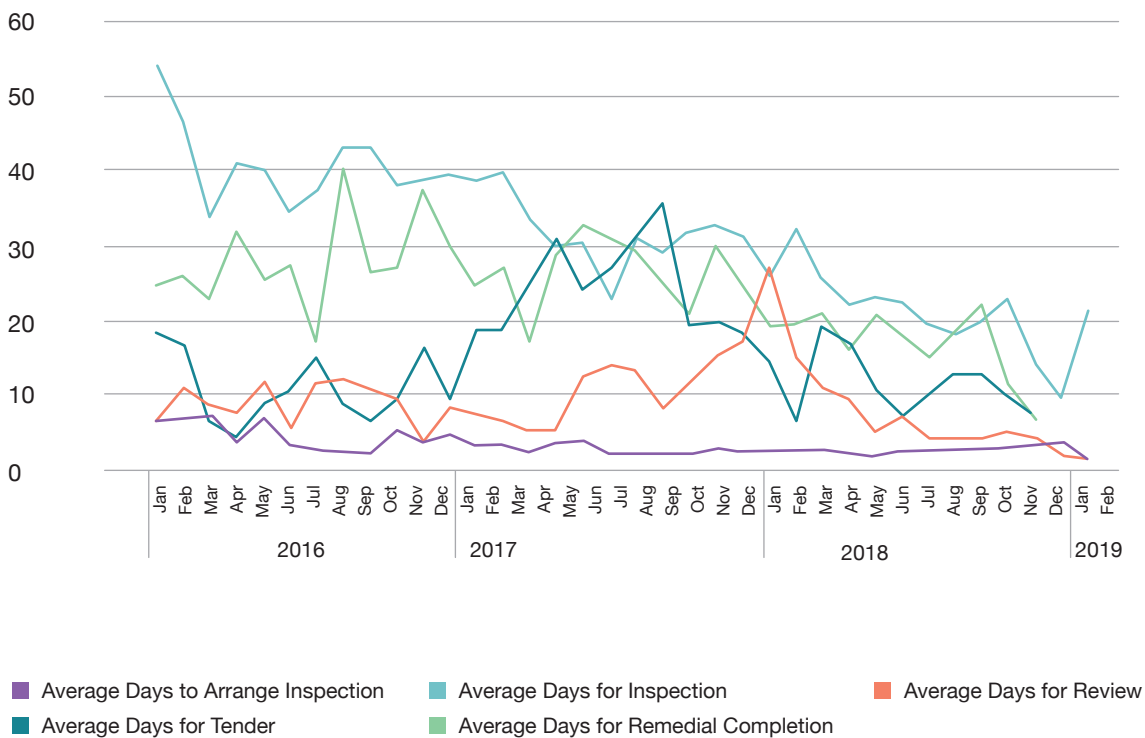
CIGA introduced a revised customer journey in September 2017 which broke down the claims handling process into manageable elements, allowing the operational team to identify bottle necks in the process and reassign resources where applicable.



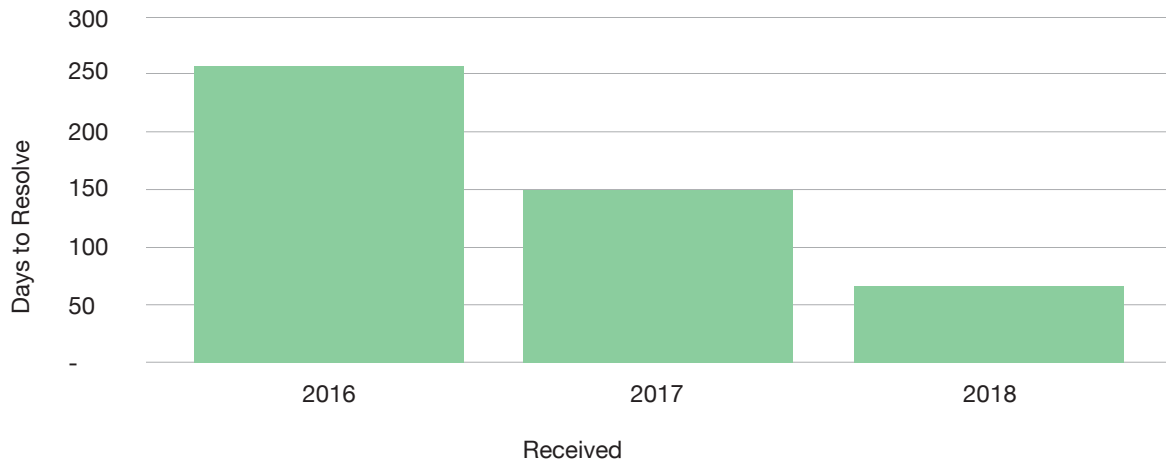
DELIVERY AGAINST KPIS

The merger of the Customer Service and Remediation Departments during the last quarter of 2018 provided added benefit to the customer. The process for initiating remediation works following an acceptance of the scope of works was streamlined and any difficulties were promptly escalated through the internal escalation process.

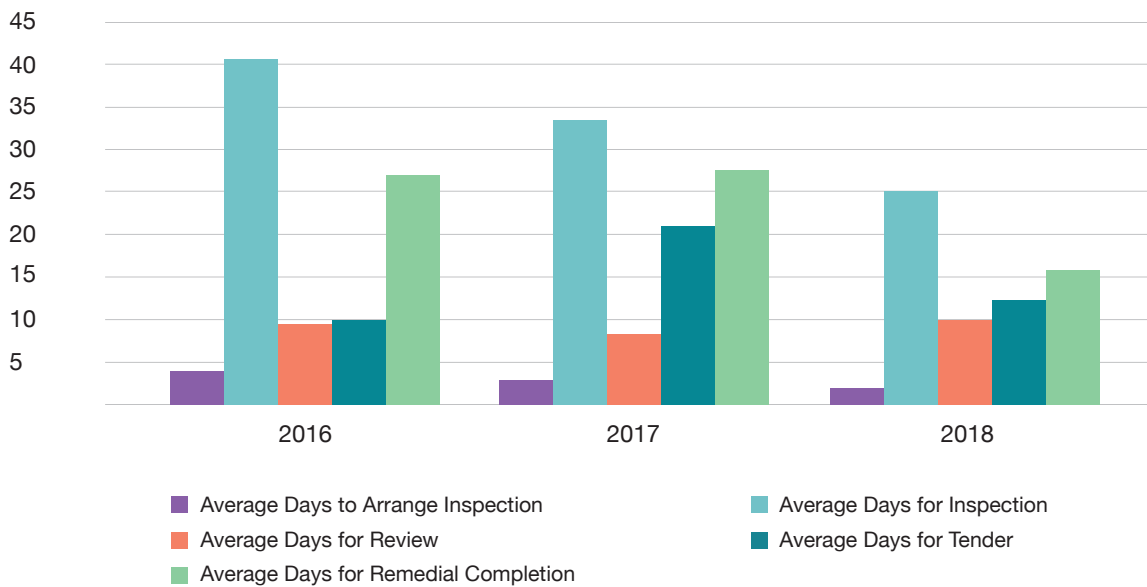
Expanding the procurement framework remains a priority to ensure CIGA has tried and tested approved remediation contractors nationwide. The departmental priority in 2019 is to ensure adequate regional coverage for all types of remediation works which are completed by qualified and vetted tradesman on a consistent basis.



AVERAGE OVERALL DAYS TO RESOLVE COMPLAINTS



AVERAGE DAYS PER KPI BY YEAR



Alternative Dispute Resolution

The arbitrator's role in CIGA Arbitration is to decide if the installer/CIGA has breached the terms of the guarantee and if so they will order the installer and / or CIGA to arrange for remedial works to be carried out. They may also order a small payment to be made in recognition of inconvenience.

The arbitrators assigned to CIGA cases are either engineers, lawyers or construction industry professionals. In order to qualify for the panel these professionals have all conducted professional arbitration training to the industry standard covering the law of obligations, the law of arbitration, arbitration practice and procedure and award writing. In addition, each Centre for Effective Dispute Resolution (CEDR) arbitrator is mentored by senior arbitrators and their work is subject to regular peer review by CEDR's Principal Adjudicator. CEDR are an independent Dispute Resolution Body approved by the Chartered Trading Standards Institute.

You do not need a solicitor, but you can instruct a lawyer to submit your claim for you if you wish. However, you cannot claim any charges your solicitor may make for their services.

Consumers will currently pay a nominal fee of £100 plus VAT for the arbitration which is lower than the cost of taking a claim to the Small Claims Court or Money Claim Online. If your claim is successful the arbitrator will order the installer to pay you back.

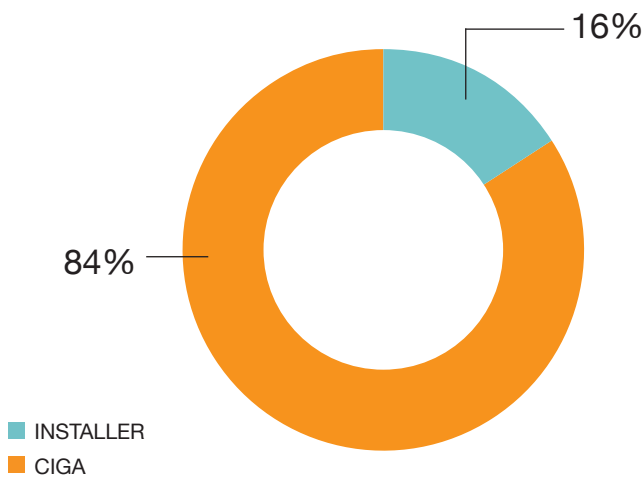
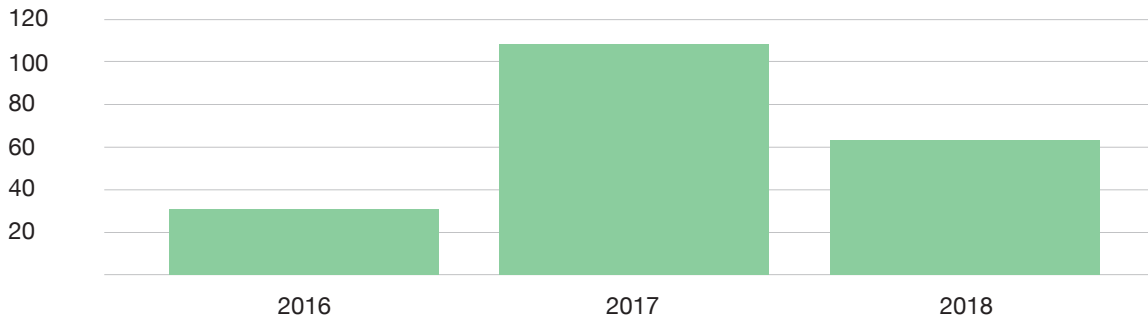
In the last reporting year the average day of award publication was 53 working days against the published target of 65 working days

63 applications were received in 2018 compared to 109 and 30 in 2017 and 2016 respectively



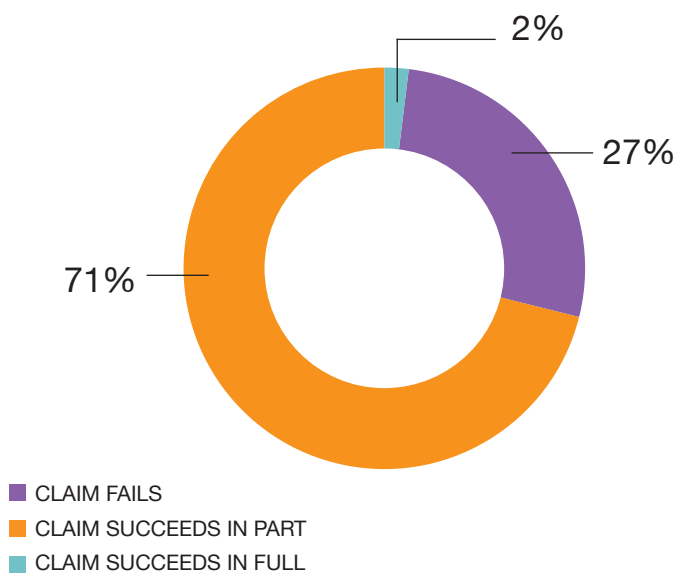
APPLICATIONS LODGED

In some cases the installers were still trading and responded to the referral but in the majority CIGA stepped in under the guarantee and was the respondent.



ADR RESPONDENT 2018

Arbitration remains an alternative to protracted correspondence and costly litigation. CIGA continues to review such awards and with any learnings identified adjusts its internal processes and decision making in claim management. Currently where an Applicant is awarded the same proposed remediation works as offered by CIGA this is reported as a partially successful claim. It has been requested from the arbitration provider that reporting on this changes in the future for clarity and transparency purposes.



ADR OUTCOMES 2018



Remediation Classification

Following an inspection, review of the inspection report and despatch of the report with a cover letter and remediation works has been identified the homeowner is required to confirm acceptance of the scope of works in writing before this is put out to tender.

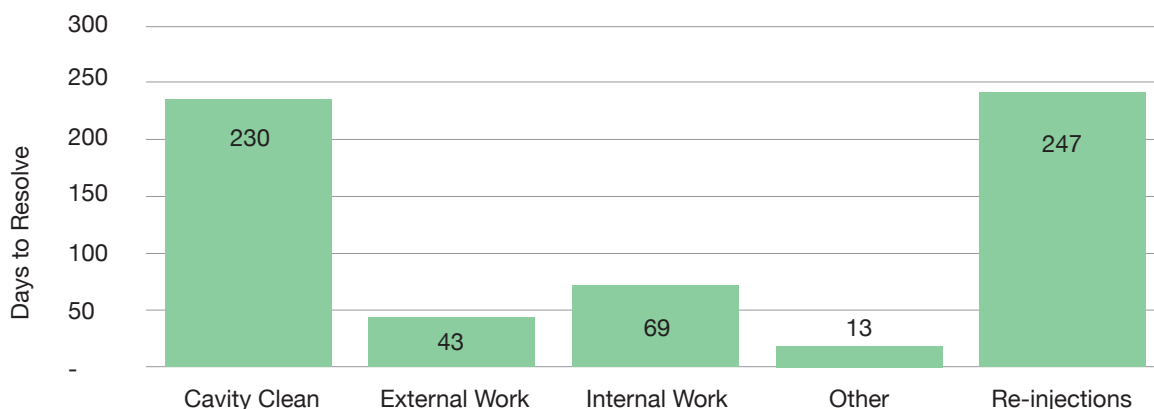
For easy classification CIGA splits remediation works into Simple and Complex. The customer journey timelines of 50 and 90 days reflects this allowing adequate and realistic time for a claim to be resolved.

A claim may result in more than 1 remediation intervention i.e. a cavity clean followed by a drying out period and then decorative works being completed.

The example given above would be considered complex as a drying out period intervenes in the completion of the works and internal works are required thereafter like plastering/painting etc.

On the other hand, a simple remedial job would be, for example to safeguard wall vents or small re-injection in a localized area.

The diagram below shows a breakdown of justified claims whereby remedial intervention was required in the last reporting year:

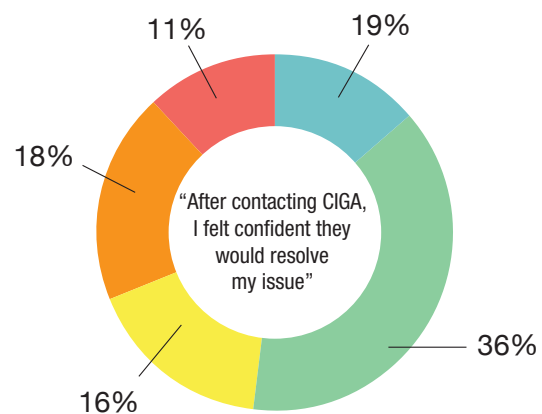
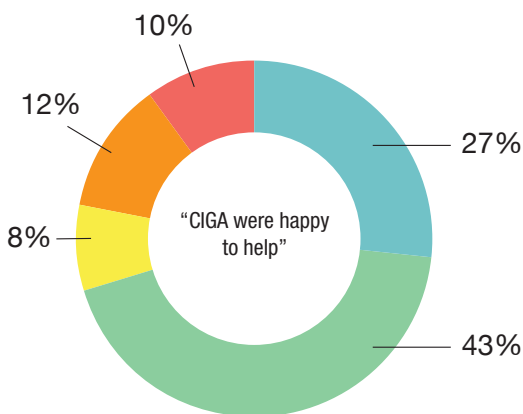


Customer Satisfaction

Since 2014 CIGA have commissioned an Annual independent telephone satisfaction survey of consumers who made a claim 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.

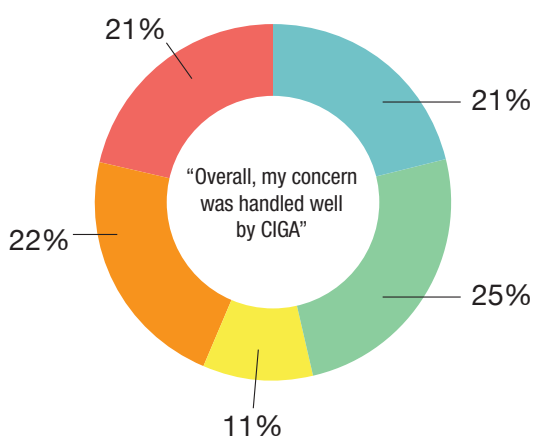
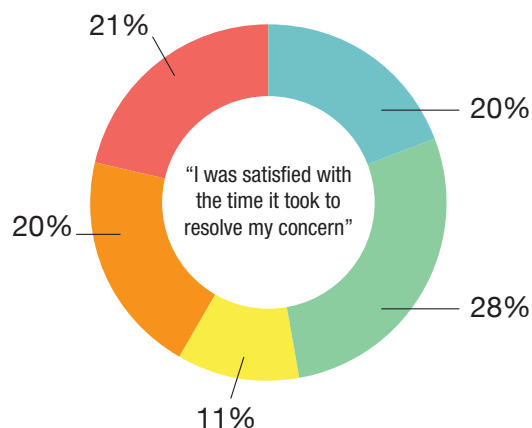
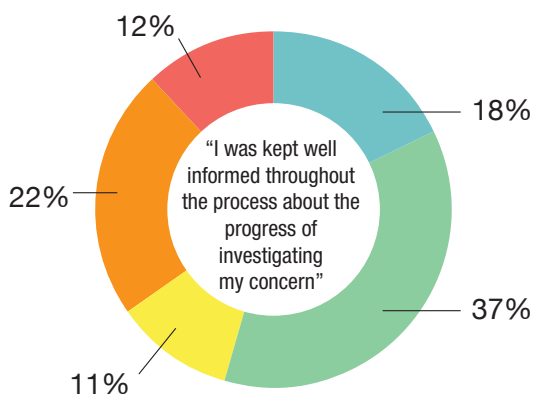
This year we have repeated the survey, covering a sample of all consumers who had made a claim to CIGA between April 2018 and March 2019 based on a sample size of 408.

- 71% agreed that CIGA were happy to help, with 22% disagreeing this was the case.
- Just over half (54%) agreed that after contacting CIGA they were confident they would resolve their issue, 29% disagreed.
- Just over half (54%) agreed they were kept well informed throughout the process about the progress of investigating their concern; over a third (35%) disagreed.
- Less than half (47%) agreed they were satisfied with the time it took to resolve their concern, 41% disagreed.
- Less than half (47%) agreed that overall, their concern was handled well by CIGA, 43% disagreed.



■ STRONGLY AGREE ■ NEITHER ■ STRONGLY DISAGREE
■ AGREE ■ DISAGREE BASE: 408





- STRONGLY AGREE
- AGREE
- NEITHER
- DISAGREE
- STRONGLY DISAGREE

BASE: 408

HERE IS WHAT SOME OF CIGA'S CUSTOMERS SAID:

“It is great that we have organisations like CIGA, there for someone who has a problem.”

“They nit-picked on the situation and the maintenance of the property, which was to do with the previous owner.”

“It was very prompt and very efficient.”

“They are not efficient, their work practices need an overhaul.”

“They were thoroughly professional and I was happy with what was shown to be the outcome.”

“It was all rectified promptly and adequately.”

“I am disappointed that CIGA did not physically inspect the issues that were covered in the guarantee and they passed it over to the installer who they listened to.”

“I thought they were very fair and they listened to what I had to say. They carried out the work without any problems.”

“They need to be more proactive in responding to people’s issues.”

“I found CIGA to be extremely competent and efficient, they resolved the issue for me and did so promptly.”



Consumer Protection

With PPI nearing an end in August this year the claims industry continue to seek opportunities to replace profits. For some disreputable companies an easy target is vulnerable householders that have cavity wall insulation.

CIGA are often approached by distressed homeowners who have been coerced, ill-advised and in some cases have paid out or signed up to loans unnecessarily to pursue a “claim”.

Whilst professional Claims management companies may be able to assist you in making a claim, unfortunately many less scrupulous operators exist, attracted by easy profits, and may adopt practices such as cold calling and use of aggressive sales techniques.

CLAIMS MANAGEMENT COMPANY CHECK LIST

This simple guide highlights questions that should be considered when approached by a claims management company.

For more information on cold callers and claims management companies
ciga.co.uk/cold-callers-and-claims-companies/

- 1 Have the company clearly identified who they are, what they do and how they make their profit?

- 2 Have you checked if they are regulated as a Claims Company by the Claims Management Regulator (CMR) <https://www.gov.uk/check-claims-company-registered?>

- 3 Have you checked on the history and feedback on the Company concerned (such as review sites, struck off directors, previous poor practice, previous company entities, customer experience)?

- 4 Do you actually have a problem or are you in danger of being persuaded that you have on the promise of compensation?

- 5 Have you asked for a clear explanation of all charges and fees?

- 6 Do you understand if any opt out fees will be payable if you subsequently decide that you do not wish them to represent you?

- 7 Have you checked whether you have a 14 day “cooling off” period in which to change your mind with regards to any agreement, loan or Conditional Fee Agreement?

- 8 Do you understand that you personally will be the claimant but will have little control over Court proceedings?



- 9 Are you being pressurised to agree to them pursuing a case when you need more time to consider alternatives?

- 10 Are you aware that you should have an independent Guarantee for the work which can put things right in the event of a defect at no charge to you?

- 11 Have you checked what help the Guarantee provider or installer can give you without any risk?

- 12 Are they asking for payment for an inspection that CIGA completes at no charge?

- 13 Are you being asked to take out a loan to cover the Claims Solicitors costs and profit and although you would not usually have to repay this are you clear on any circumstances that mean you may be asked to?

- 14 Have the risks been explained if you breach the rules of the After the Event Insurance policy?

- 15 Are you aware of the risks that the conditional fee agreement (“no win no fee”) is not honoured?

- 16 Have you been advised that the ATE insurers have the right to accept a low offer to ensure they receive their premium?

- 17 Are you confident that the panel solicitor you will be forced to use has the necessary experience and knowledge and have you checked that they are regulated by the Solicitors Regulation Authority (SRA) <http://www.sra.org.uk/consumers/solicitor-check.page> ?

- 18 Are you clear that your Solicitor will take their fees and a profit from any court award and have you considered what happens if this leaves too little to complete necessary work?

- 19 Have you checked how much you will need to pay the Solicitors for their costs and profit if any award is based on work being completed rather than the promised compensation?

- 20 Have you been encouraged to inflate your claim to increase their Claims company profit? Are you aware that if you do inflate your claim you could be charged with fraud and face a custodial sentence?



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 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. Such advice was taken during the preparation of the 2017/18 accounts to help inform CIGAs viability as a going concern.

CIGA's accounts are audited annually and placed in the public domain. The last audited accounts cover the period May 2017 to April 2018, 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 how we invest.

Total assets - **£13,433,049**¹

Breakdown of assets

| FIXED ASSETS | |
|--------------------------|--------------------|
| Tangible Assets | £558,381 |
| Investments | £8,994,980 |
| CURRENT ASSETS | |
| Stocks | £3,000 |
| Debtors | £178,386 |
| Cash at Bank and In Hand | £3,698,302 |
| Total | £13,433,049 |

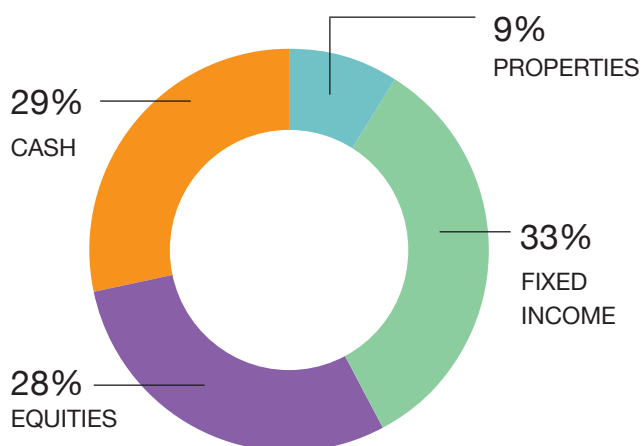
Total liabilities - **£13,433,049**¹

Breakdown of Liabilities

| LIABILITIES | |
|--|--------------------|
| Reserves (profit and loss account) | (£5,518,519) |
| Technical Provisions | £6,161,428 |
| Deferred Guarantee income | £12,731,594 |
| Creditors: amounts falling due within one year | £355,546 |
| Total | £13,433,049 |

¹Abbreviated accounts as of 30th April 2018. 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 accounts were approved by the CIGA Board on 15th January 2019.

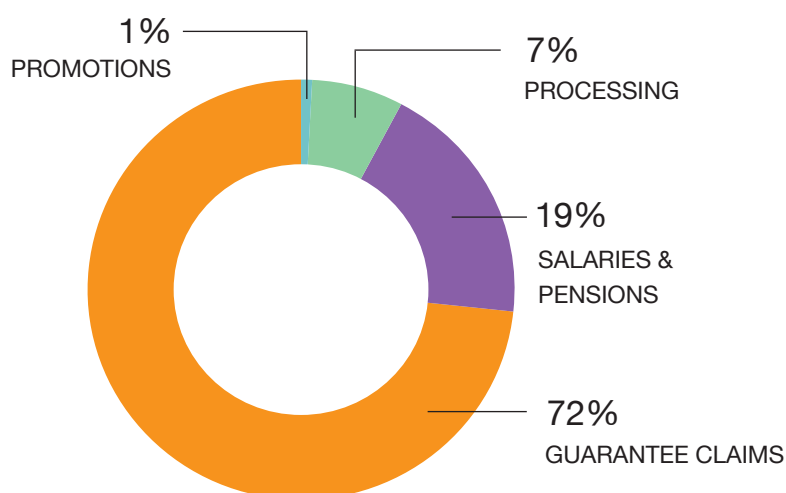
Total turnover - **£1,645,058**



INVESTMENT BREAKDOWN

Investments

CIGA maintains a high liquidity and has a diverse investment portfolio that yielded a recognised return of £793,088 in the Financial Year ended April 2018.



EXPENDITURE

Analysis of expenditure

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

Council member emoluments

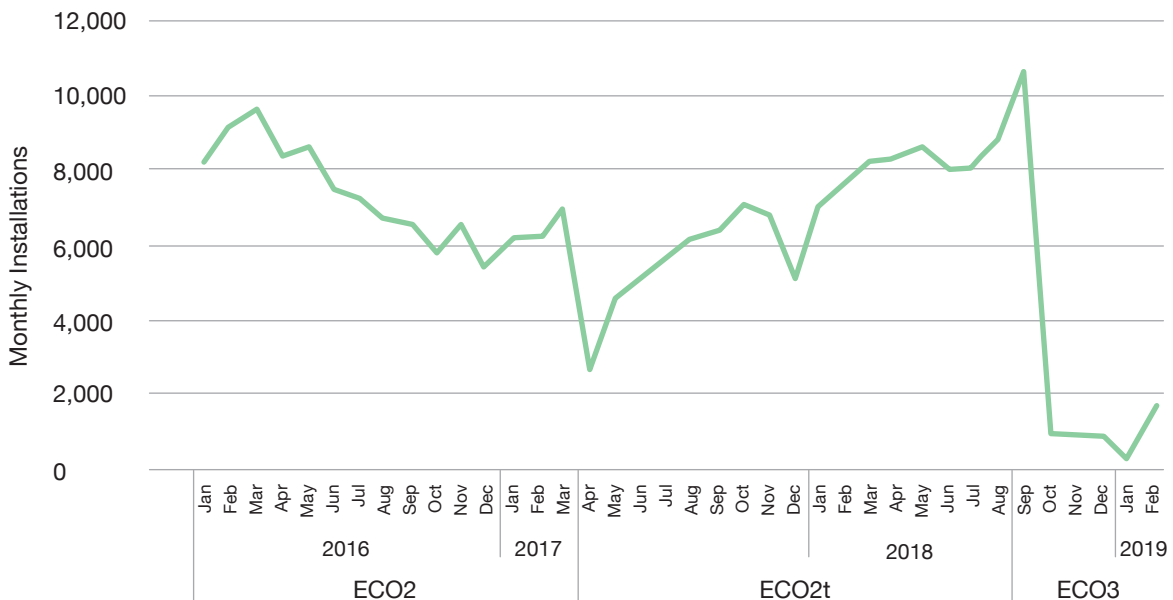
| COUNCIL MEMBER EMOLUMENTS 2016/17 | COUNCIL MEMBERS | NON EXECUTIVE COUNCIL REPRESENTATIVES |
|-----------------------------------|-----------------|---------------------------------------|
| Salary, benefits and fees | | £59,182.86 |
| Expenses | £268.65 | £3,435.01 |
| Total | £268.65 | £62,617.88 |

Membership Services

Industry Activity

The majority of cavity wall installations (CWI) continue to be completed under the Energy Company Obligation scheme, the current phase of which, ECO3, commenced September 2018 and continues for 3.5 years. As has happened previously, the transition to the new phase of ECO has resulted in a temporary fall in activity. CWI accounts for around a half of all ECO savings, so reflects this decline:

REPORTED ECO CWI ACTIVITY



The installations recorded by CIGA and protected with a CIGA Guarantee also reflect these wider trends, and disturbingly as CIGA introduces successively more stringent quality requirements, including independent surveillance of all suitability assessments (ISA), some installers have chosen to operate outside of the rigorous controls CIGA enforces. However, encouragingly, 2018 saw a year on year increase in the number of installations protected by a CIGA Guarantee.



Once the complex new ECO rules are assimilated then industry activity is expected to return to a level where around 10,000 homes are brought up to modern building standards by the installation of CWI each month. Additionally, new initiatives such as the Private Rented Sector Energy Efficiency Regulations are expected to result in treatment of an additional 2,000 rented homes each month in 2020 and programmes in the Devolved Administrations, such as the Energy Efficient Scotland programme and proposals to develop a Green New Deal may also increase the number of homes being upgraded.

Key to unlocking the benefits from CWI is ensuring that work is of the highest standard, and the following sections briefly consider recent important developments aimed at protecting householders.

PAS 2030/2035

Underlying the quality framework that CWI installers must operate to are the Technical Approvals for the insulation systems issued by independent product certification bodies which evidence that their installation meets the requirements of the Building Regulations.

These regulatory requirements are further strengthened by a suite of CIGA Best Practice Guidance and industry standards including Publicly Available Specification 2030 which set out the requirements for installation of the CWI system in a home. Interestingly CIGA's Best Practice Guidance is used as part of the entry criteria by some of our competitors.

Amongst the most important changes to the oversight that cavity wall installers are subject to is the impending introduction of a revision to PAS 2030 and publication of an entirely new standard, PAS 2035, setting out the requirements for the design and commissioning of retrofit installations.

The revisions to PAS 2030 reflect the ambition of moving from the current requirement for proven installer competence to formal qualifications. The new PAS 2035 introduced new roles to the design process, and requires that householders are provided with advice and that all design work is overseen by a Retrofit Co-ordinator responsible for protecting the householders interests.

These important initiatives provide further protection to householders by ensuring that all Energy Efficiency Measures are designed to work in their individual home and are installed to stringent standards. CIGA is proud to have had the opportunity to use its 20 years of experience to assist with these developments,

Customers can therefore be confident that their cavity wall insulation installation will work as intended and on the rare occasions when things do not go to plan that they can rely on the robust CIGA Guarantee.



TrustMark

TrustMark is the Government Endorsed Quality Scheme covering work a consumer chooses to have carried out in their home. When a homeowner uses a TrustMark Registered Business, they know they are engaging an organisation that has been thoroughly vetted to meet required standards, and who is committed to good customer service, technical competence and trading practices.

Following the Each Homes Count review the TrustMark scheme was chosen as the route to provide homeowners with reassurance and protection from rogue traders, and as such it is the only Government endorsed scheme for domestic trades.

The scheme is underpinned by the Framework Operating Requirements, a robust Customer Charter and Code of Conduct that member companies must follow. And, to make sure that they are working to the highest standards TrustMark members are subject to initial and ongoing assessment and surveillance visits to check that they continue to meet all of the requirements.

CIGA fully supports any initiatives aimed at ensuring work is completed to the highest standards and is pleased that it was recently authorised to operate the CIGA TrustMark scheme - allowing Certified Cavity Wall Insulation Installer members to gain TrustMark Registration, clearly demonstrating their commitment to delivering the highest professional standards.

By using a TrustMark Registered business homeowners can be confident that they will enjoy benefits including:

- Government Endorsed Quality
- Robust consumer protection
- Access to the TrustMark Online Directory to find a reputable local tradesperson
- Competent and Quality work backed by a CIGA Guarantee.
- A Customer Charter providing a simple uniform customer journey
- Trading Standards Integration to help keep homeowners safe from scams
- Free advice and information
- Verified consumer reviews from previous customers on the TrustMark website

Further information including a list of other trades covered and the ability to search for a registered business is available on the TrustMark www.trustmark.org.uk and CIGA website www.ciga.co.uk.



Certification

At CIGA, we believe that 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.

CIGA has clear focus on ensuring that installers admitted to membership complete work to the highest standards providing important Quality Assurance.

In 2017 we announced important initiatives that gave CIGA greater oversight of member installers. These included Independent Surveillance of Assessments (ISA) and Certification of Installers. This 'end to end' service to members will streamline the training, certification, Competent Persons Scheme and Independent Surveillance of Assessment requirements and ultimately provide customers with a guarantee backed by a robust Certification process of which customers can be confident.

A Further addition to the End to End Service in 2018 was an introduction of Loft Insulation PAS2030 and due for launch in early 2019, will see a further extended scope of works with Solid Wall Insulation PAS2030 Certification.

PAS2031 – 17 Surveillance Requirements

| Measure | Inspection Rate | | Of which | | | |
|--------------------------|-----------------|---------|-------------|-------------|--------------|----------|
| | Standard | Reduced | Pre-Install | Mid-Install | Post-Install | Floating |
| Cavity Wall Insulation | 5% | 3% | 30% | 15% | 35% | 20% |
| Loft Insulation | 5% | 3% | 30% | N/A | 50% | 20% |
| External Wall Insulation | 7% | 4% | 25% | 40% | 20% | 15% |

The Industry interest and uptake to CIGA Certification from existing CWISC Members and new companies has been very positive with almost 50% of member companies already certified.

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.



CIGA-ISA

All Installations of Cavity Wall Insulation must be completed to System Certification and System Designer Specification Standards which includes the requirement to complete a pre-installation suitability Assessment prior to any work be carried out. The Independent Surveillance Assessment incorporates a requirement which is subject to a 100% Desktop Assessment to be completed by a trained and competent Auditor within a four-day turnaround and in addition, a further 10% onsite physical inspections are carried out.

CIGA's dedicated independent Surveillance of Assessment platform for Members provides installer Companies with a streamlined approach to fulfilling the independent surveillance requirements as detailed within the current PAS2030-17.

Since the initial launch of CIGA-ISA in late 2017 the platform has significantly increased, growing from strength to strength, with continued positive feedback from the registered Members.

CIGA-ISA has registered over 140 Surveyors working over 44 Companies.

Training, Quality and Best Practice.

Quality remains a main focus area within 2019, as we continue to further develop and provide Best Practice Guidance, Technical Notes and Assistance to the Industry System Designers and Installing Members. CIGA's Assessment and Surveillance function ensures that customers can be confident that all Member Installers are competent and will complete Installation works to a high standard. Any concerns identified will be subsequently addressed through sanctions, including a range of improvement measures.

To further quality assurance, CIGA are committed to developing and provide relevant training to its Installer Members to meet the ever-increasing quality requirements.

For example, the current revisions to the standards covering the installation of Cavity Wall, Loft and Solid Wall Installations.

The existing PAS2030 and the new addition of PAS2035 which is to be introduced in early to mid 2019 will increase and reflect a need for proven competence to complete installation works to be backed by formal qualifications.

Training is available covering:

- Gas Awareness Training
- Building Suitability Assessment
- Complaints Investigation Reporting
- Health and Safety Toolbox Talks

CIGA also carry out:

- New installer Membership Assessments
- Annual Membership Reviews



Formal training is provided to all CIGA staff to ensure that they have the necessary skills to complete on-going developments within both quality & compliance and technical investigation. In addition to continued professional development training, staff receive training in:

- Thermography
- Building forensics
- Customer Care
- Technical Investigation
- Internal Audit
- An understanding of System Manufacture

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 such as further training or disciplinary action are required.

In previous reports we focussed on the top and bottom installers ranked by the proportion of work that resulted in any concerns over the year, and performance in resolving those complaints that did arise. However, in the interests of transparency this year we are publishing a full league tables that includes all installers active in the year, including those with no recorded complaints.

In reviewing this data it is important to recognise that no adjustment is made to reflect the wide variations in the size and number of installations completed by different installing companies, or the length of time that they have been operating – as a long established installer is still responsible for resolving legacy work installed decades ago. It also includes cases involving unscrupulous Claims Management Companies targeting often vulnerable householders.

It should also be noted that whilst we are publishing this data to help inform customers, the quality inspections and controls in place mean that any companies performing poorly will already have been identified as requiring help to improve their performance, and, therefore, the ranking over the last year is not necessarily an indicator of current practices.



INSTALLER PERFORMANCE BY CLAIMS AND SPEED OF RESOLVING

| Installer | 2018/19 Average days to resolve | 2018/19 Claim Rate* |
|--|------------------------------------|------------------------|
| ABSOLUTE SOLAR LTD | | 0.000% |
| ADVANCED ECO LTD | | 0.000% |
| ALBA INSULATION LTD | | 0.000% |
| APEX GREEN LTD | | 0.000% |
| ARP ENERGY SERVICES LTD | | 0.000% |
| BADGER INSULATION LIMITED | | 0.000% |
| BAXTER KELLY LTD | | 0.000% |
| BEINN GROUP | | 0.000% |
| BERKS INSULATION LTD | | 0.000% |
| BLUEBUILD INSULATION | | 0.000% |
| BROOKS ENERGY SERVICES LTD | | 0.000% |
| CENTRAL GREEN INSTALLATIONS LTD | | 0.000% |
| CONCEPT RENEWALS LTD | | 0.000% |
| COONEY INSULATIONS LTD | | 0.000% |
| D.S. INSULATIONS | | 0.000% |
| DIRECT SAVINGS LTD | | 0.000% |
| DOWNS ENERGY LTD | | 0.000% |
| ECOLOGIC ENERGY T/A POLYBEAD INSULATION UK LTD | | 0.000% |
| ECOSAVE INSTALLATIONS LTD | | 0.000% |
| ENERGY LOW LTD | | 0.000% |
| ENERGYWISE SCOTLAND LTD | | 0.000% |
| EVOLVE HOME ENERGY SOLUTIONS | | 0.000% |
| FIBREGLO INSULATIONS LTD | | 0.000% |
| FORCE MAINTENANCE TEAM LTD | | 0.000% |
| FTS INSULATION SERVICES | | 0.000% |
| GHE SOLAR LTD | | 0.000% |
| GOLDEN GLOBE MERCHANTS | | 0.000% |
| GREEN EFFICIENCIES LTD | | 0.000% |
| GREEN ENERGY SAVINGS LTD | | 0.000% |
| GREENER SKIES UK LTD | | 0.000% |
| GREENTEAM UK LTD | | 0.000% |
| HEATING & ENERGY GROUP | | 0.000% |
| HLC TRADING LTD | | 0.000% |
| HOMEWARM ENERGY LIMITED | | 0.000% |

* Claim Rate = Claims in Year/Total Guarantees

* 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 twice the average resolution time * 110%

INSTALLER PERFORMANCE BY CLAIMS AND SPEED OF RESOLVING

| Installer | 2018/19 Average days to resolve | 2018/19 Claim Rate* |
|--|------------------------------------|------------------------|
| INE GROUP LTD | | 0.000% |
| INFINITY PROPERTY MANAGEMENT LTD | | 0.000% |
| INSTALL ENERGY SERVICES LTD | | 0.000% |
| INSTALLERS UK LTD | | 0.000% |
| INTERGLOW (CONTRACTS) LTD | | 0.000% |
| JB ENERGY SAVERS LTD | | 0.000% |
| KEEP SHEFFIELD WARM | | 0.000% |
| M.I.S.A | | 0.000% |
| M13 SERVICES LTD T/A GO SUSTAINABLE | | 0.000% |
| MARIGOLD INSULATION UK LTD | | 0.000% |
| MERSEY ECO GRANTS LTD | | 0.000% |
| NATIONAL SURVEYS LTD | | 0.000% |
| NETWORK ENERGY LIMITED | | 0.000% |
| ORBITAL ENERGY LTD | | 0.000% |
| ORION ENERGY SOLUTIONS LTD | | 0.000% |
| OSBORNE ENERGY LTD | | 0.000% |
| P C DYNES (INSULATIONS) | | 0.000% |
| PACIFICA HOME SERVICES LTD T/A 0800 REPAIR | | 0.000% |
| PAYNE INSULATION | | 0.000% |
| RDI RENEWABLES LTD | | 0.000% |
| SHELTER 4 GREENDEAL LTD | | 0.000% |
| SHETLAND HEATWISE | | 0.000% |
| SHROPSHIRE GREEN ENERGY CENTRE LTD | | 0.000% |
| SKILLED FORCE LTD | | 0.000% |
| STAYWARM ENERGY (NORTH) LTD | | 0.000% |
| THAMES VALLEY INSULATION LTD | | 0.000% |
| THERMAL HOMES LTD | | 0.000% |
| W HUGHES & SON LTD | | 0.000% |
| WARM SERVICES NW LTD | | 0.000% |
| WARMCARE INSULATION LTD | | 0.000% |
| WARMFILL LTD | | 0.000% |
| WHNE ENERGY SOLUTIONS LTD | | 0.000% |
| WILLMAR HOLDINGS LTD | | 0.000% |
| WORK WORK LTD | | 0.000% |

* Claim Rate = Claims in Year/Total Guarantees

* 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 twice the average resolution time * 110%



INSTALLER PERFORMANCE BY CLAIMS AND SPEED OF RESOLVING

| Installer | 2018/19 Average days to resolve | 2018/19 Claim Rate* |
|---------------------------------------|------------------------------------|------------------------|
| SAVING ENERGY LTD | 23 | 0.002% |
| HOMESEAL | 11 | 0.006% |
| HEAT INSULATION LTD | 52 | 0.007% |
| E.ON ENERGY INSTALLATION SERVICES LTD | 22 | 0.009% |
| ARAN SERVICES LTD | 27 | 0.011% |
| EVERWARM LTD | 64 | 0.013% |
| CAVITY TECH SYSTEMS LTD | 29 | 0.014% |
| PUFFIN INSULATION | 12 | 0.015% |
| PANDA INSULATION LTD | 94 | 0.016% |
| ENERGYCARE GROUP LTD | 37 | 0.016% |
| J & J CRUMP & SON LTD | 36 | 0.018% |
| WARM FRONT LTD | 22 | 0.022% |
| KARNHEATH LTD | 31 | 0.022% |
| INSTAGROUP LIMITED | 51 | 0.022% |
| BARTONS OF DUKE STREET LTD | 11 | 0.025% |
| ECOWARM ENERGY LTD | 75 | 0.028% |
| NORTHWEST INSULATIONS LTD | 2 | 0.029% |
| SOUTH COAST INSULATION SERVICES LTD | 64 | 0.030% |
| THE WARMER GROUP LTD | 74 | 0.032% |
| ORIGIN UK ENERGY SERVICES | 4 | 0.035% |
| DYSON ENERGY SERVICES LTD | 49 | 0.036% |
| VIRIDIAN ENERGY SOLUTIONS | 18 | 0.041% |
| A & M ENERGY SOLUTIONS LTD | 43 | 0.041% |
| ECOGEE LTD | 1 | 0.041% |
| MILLER PATTISON LTD | 56 | 0.042% |
| HEATPAC MIDDLESBROUGH INSULATION LTD | 37 | 0.053% |
| BCA INSULATION LTD | 34 | 0.056% |
| HEALTHYHOME.CARE LTD | 88 | 0.078% |

* Claim Rate = Claims in Year/Total Guarantees

* 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 twice the average resolution time * 110%



Council members

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.

Tony Hardiman MBE - Non Executive

Chairman of CIGA Council

Peter Baynham - Non Executive

Deputy Chairman of CIGA Council and Chair of the Finance Committee

Brian Yates - Non Executive

Chair of CIGA's Customer Service Committee and Consumer Focus

Nick Ralph

Rockwool

Phil Dickin

SIG

David Burton

Saint-Gobain

Marc Lawson

Knauf Insulation

Danielle Belton

Saving Energy

Michael Morral

Dyson Energy Services

David Robson

InstaGroup

Ian Tebb

Tebway Ltd

Mike Dyson

Miller Pattison

CIGA


CIGA House
3 Vimy Court
Vimy Road
Leighton Buzzard LU7 1FG

Tel: 01525 853300
Fax: 01525 385926
info@ciga.co.uk

For further information please visit our
website: www.ciga.co.uk



Customer Satisfaction

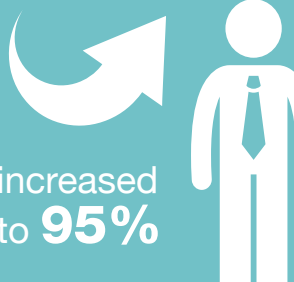


71%
of customers surveyed said CIGA was happy to help



4,806 claims received in 2018
5,916 claims resolved in 2018

KPI Performance



increased to **95%**

Guarantees and Claims

6,003,605 Guarantees issued since 1995



Just 0.40% of Guarantees have ever resulted in a claim



Almost **1 in 4 UK** homes protected



Resolution

Eco3 CWI accounts for 1/2 of all Eco savings



Carbon Savings of 26.2 million Tonnes of Co₂



Saving £150 to £255 per year on fuel bills

Improving Performance

68 installers had no recorded complaints



46% of installers Certified by CIGA under PAS2030



109 ISA surveyors with 43 companies






2019
Annual Review