

2021



Annual Review

CIGA, CIGA House, 3 Vimy Court,
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Chairman's Foreword



As CIGA continue to support millions of households who have the benefit of a 25 year guarantee it is pleasing to report that despite the obvious challenges resulting from the COVID-19 pandemic the CIGA team have continued to deliver against the very clear Key Performance targets set by the Council.

It is equally pleasing that the launch of our wholly owned subsidiary The Insulation Assurance Authority in recognition of our wider scope has met with an excellent response from the industry and as such CIGA and The IAA now provide certification and surveillance across all insulation measures and guarantees for all measures excluding Parkhomes.

Whilst as a Council we have continued to focus on the execution of our strategy for CIGA we have like many of you had to contend with COVID-19, lockdowns and of course the challenges presented by the Green Homes Voucher Scheme. As CIGA we have responded to this challenge, providing continuous support to installers, carrying out homeowner inspections and surveillance in accordance with the CIGA extraordinary events procedure and safe working practices and provided support throughout the pandemic without business interruption.

During this period CIGA have continued to prove their adaptability and strength in supporting homeowners delivering a strong performance against the key performance targets and maintaining a customer approval rating of 78%. Whilst this is a positive result I recognise that the team at CIGA still has work to do in ensuring all customers receive the service they deserve and that whilst not all claims will be successfully processed to the satisfaction of all customers it is important that the team at CIGA continue to focus on excellent and consistent customer service and where necessary homeowners feel confident in availing themselves of the Arbitration Service should they not be satisfied with CIGAs findings.

Having taken the bold step of launching The IAA in April 2020, CIGA and The IAA now has onboarded 33 System Designers, 145 installers and 3 System Suppliers as a part of the increased footprint and End to End offer. This is almost a doubling in certified members under the CIGA PAS 2030 certification, a key requirement under ECO and Government funded programmes.

It is clear that launching The IAA in recognition of our wider footprint beyond Cavity Wall was absolutely the right thing to do, and despite extremely difficult circumstances The IAA board and Executive have much to be proud of. However it would be remiss if I did not take the opportunity to recognise the very real contribution each of the CIGA Systems Designers and Installers have brought and continue to bring to CIGA and now the wider IAA team. Through working with the very best in the industry we aspire to be the very best and thanks to the focus our installers each place on quality every day as a part of their business ethos, The IAA has quickly built on CIGAs much improved position and become a credible voice for the industry with Government driving up qualifications, standards and importantly opening up further opportunities for this great industry, ensuring the CIGA support is extended to customers beyond our historic footprint.

Homeowners can be fully assured that CIGA will continue to operate and fulfil its obligations to every homeowner under the guarantee and as part of the wider CIGA group we can now look forward to representing a much wider scope and helping to support significantly more homeowners with our customer advice, best practice guidance and importantly the assurance that a CIGA and IAA member is operating to a robust end to end system of quality management.

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” along with The IAA “Right First Time” vision for the industry as we help deliver Net Zero 2050.

Operational Performance

Overview of Performance

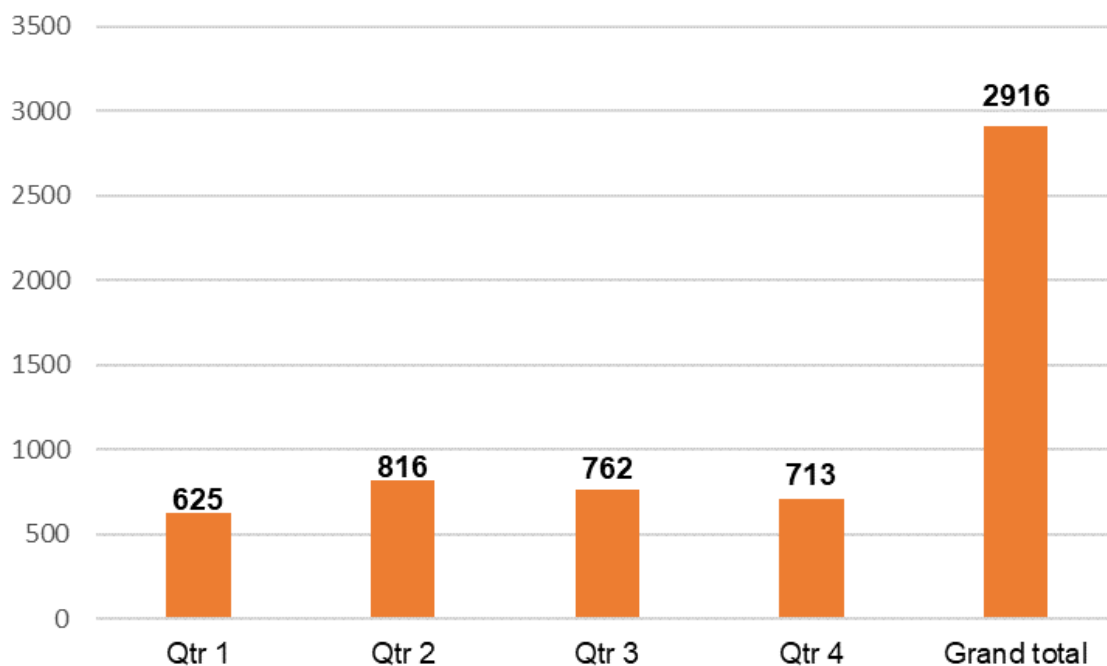
2020/2021 has certainly been a challenging year all round, with the impact of the pandemic affecting each and every one. It is fair to say that CIGA has had to balance the need to protect installers and homeowners whilst ensuring effective address under the guarantee.

Through the development of safe working practices for the industry under the CIGA extraordinary events procedure, and by carefully managing the way in which we engage with homeowners during inspections and remediation, we have managed to maintain our services under the guarantee and whilst operational performance has been slightly impacted by external factors we have continued to maintain a good standard of service in line with our Key Performance Indicators and are once again back on top of Customer Concerns.

Claims Update

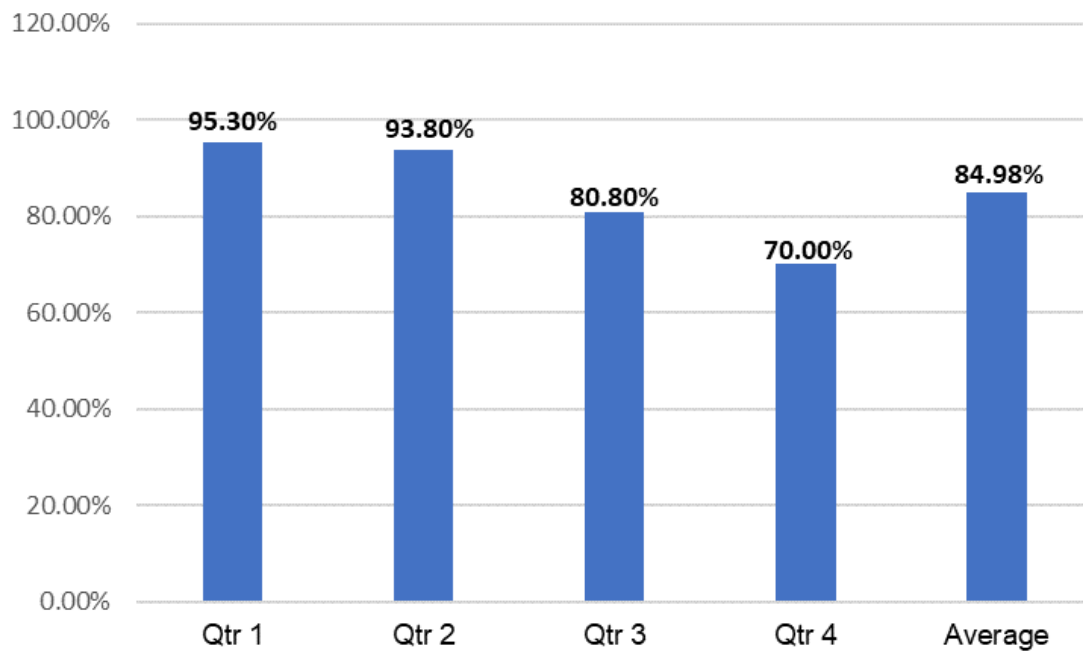
CLAIMS RECEIVED

A total of 2916 new claims/ enquiries were received in 2020/21. This is reported and published on our website and there has been a downward trend over the course of the reporting period.



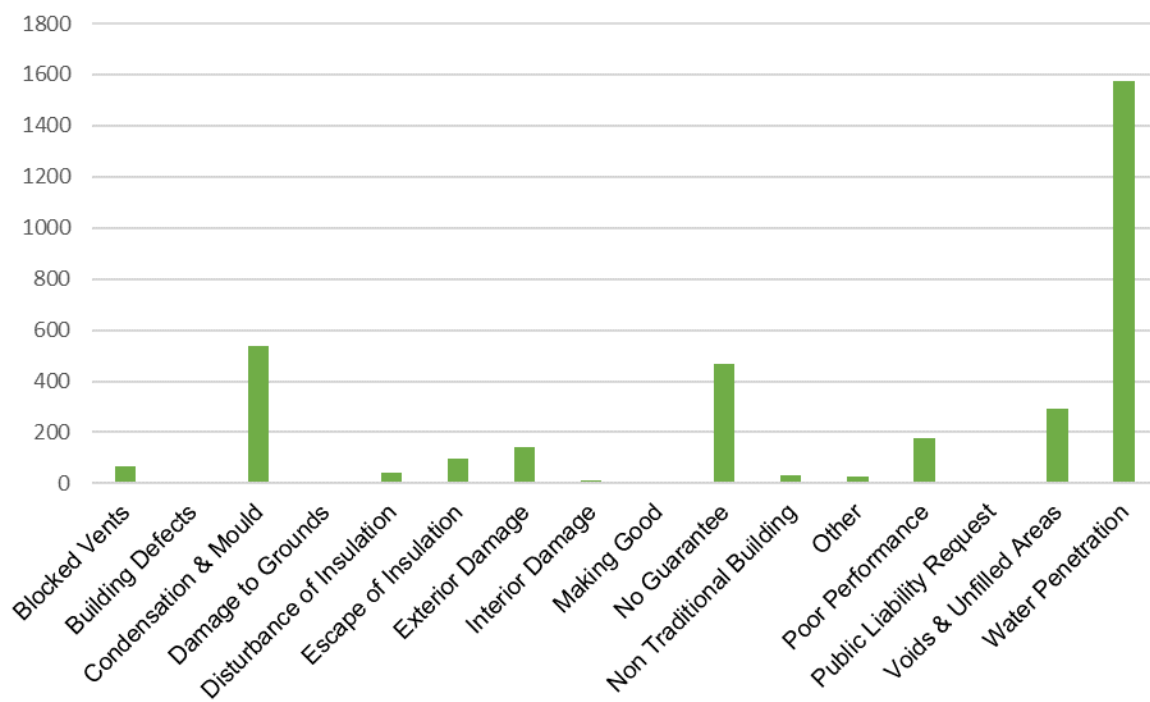
CLAIMS CLOSED

On average 84.98% of claims / enquiries were closed down during this same period.



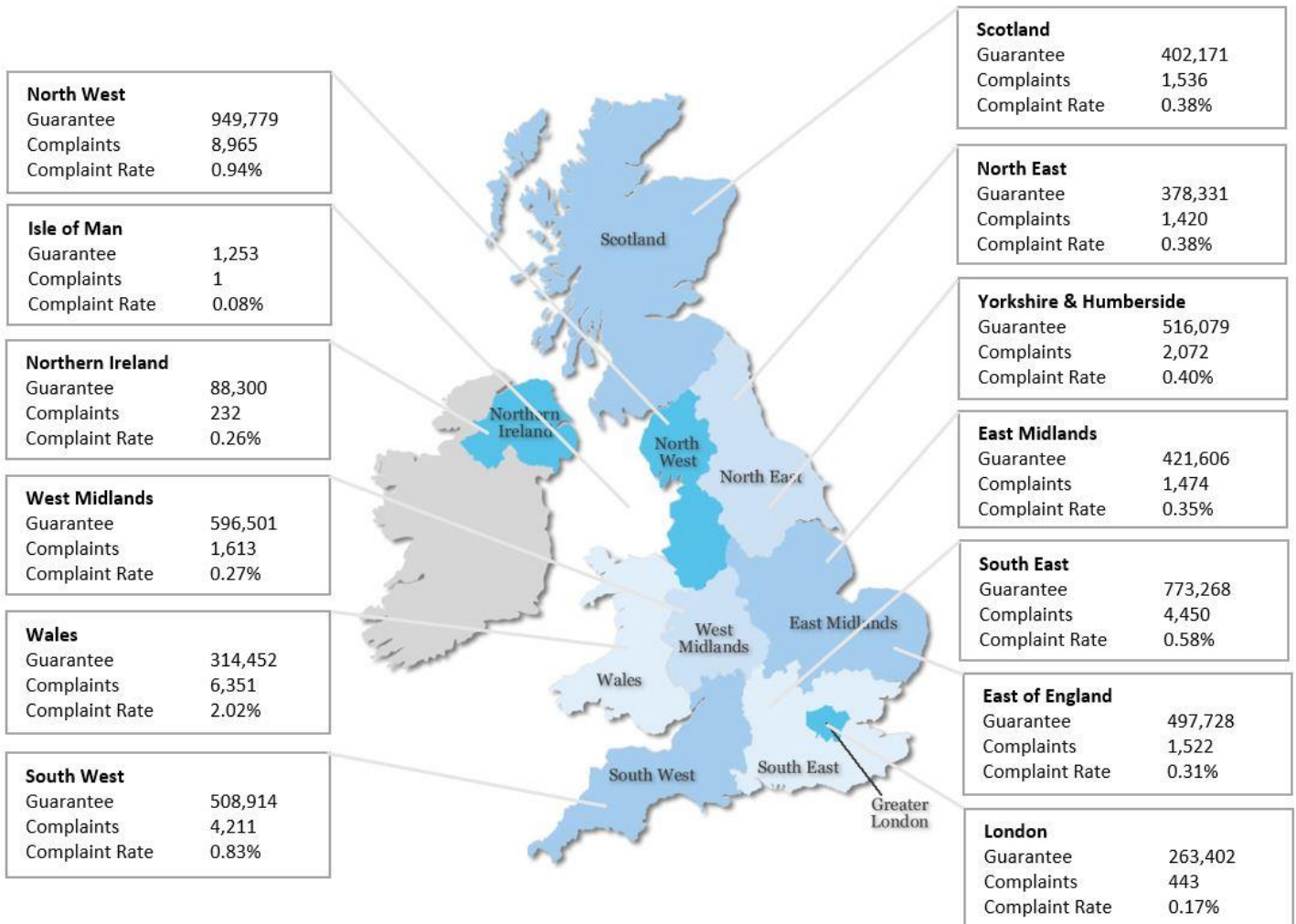
CLASSIFICATION OF CLAIM

In terms of the classification of cases water penetration and condensation/ mould account for over half of the claims / enquiries received.



Geographical Spread

CIGA continues to monitor the spread of logged concerns versus geographical locations and rate of claims. This is to ensure appropriate Best Practice Guides can be provided to Member Installers.



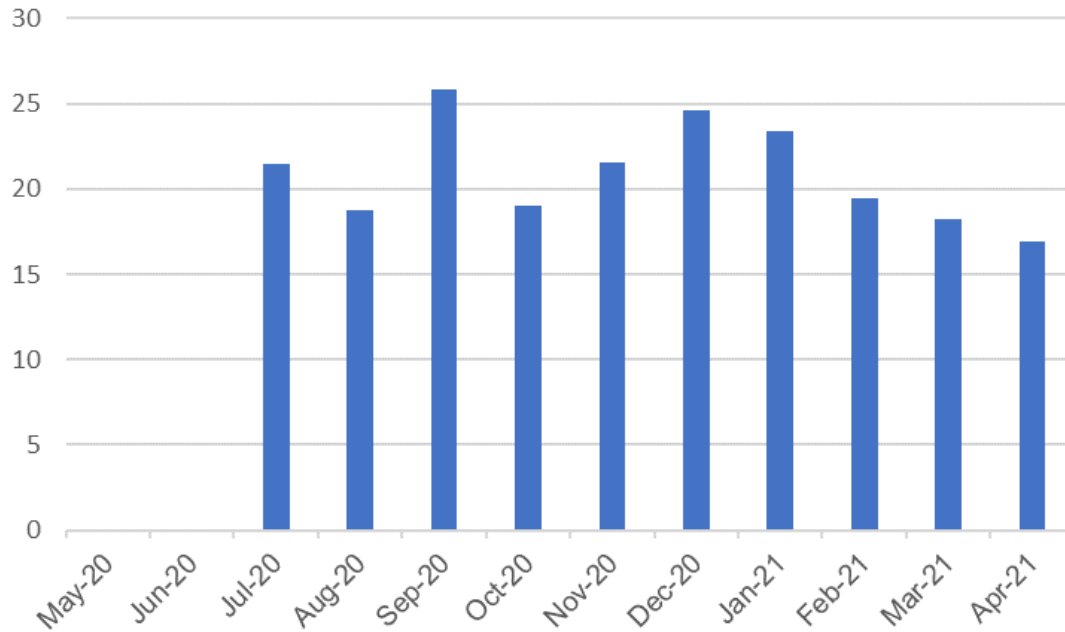
Total: 5,711,784 Guarantees, 34,290 Complaints, 0.60% Complaint Rate
 Excludes some data that cannot be mapped to a GOR, 6.3% of Guarantees and 1.6% of Complaints.

Overall Total: 6,098,254 Guarantees, 34,830 Complaints, 0.57% Complaint Rate

KPI Performance 2020/21

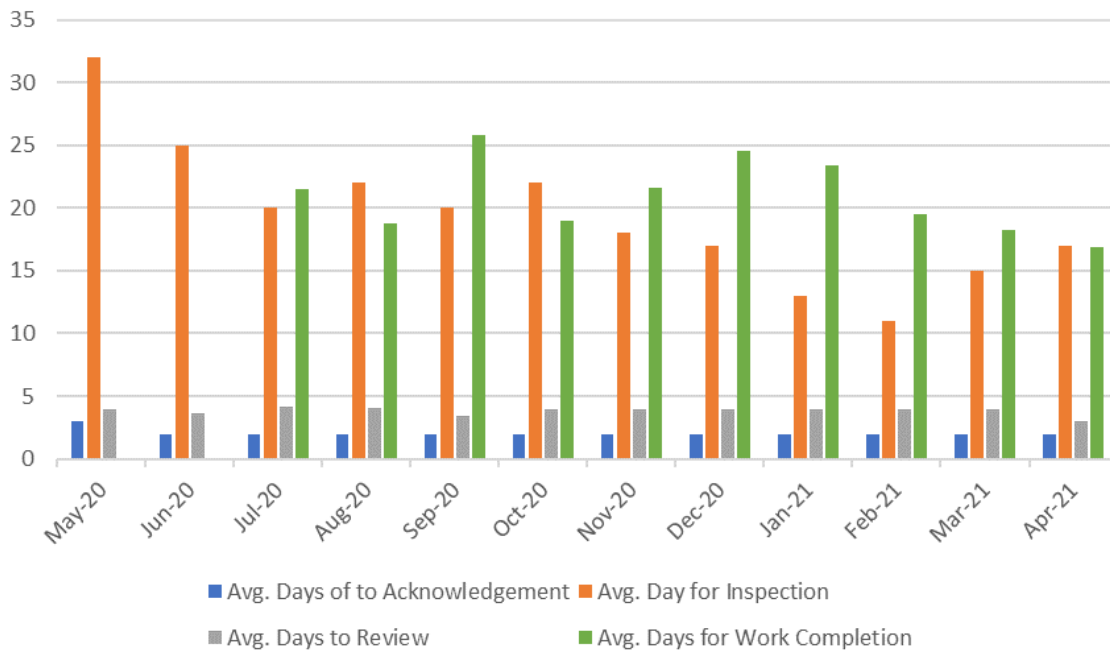
AVERAGE NUMBER OF DAYS FOR WORK COMPLETED

May and June 2020 both see 0 days for work completed due to the pandemic.



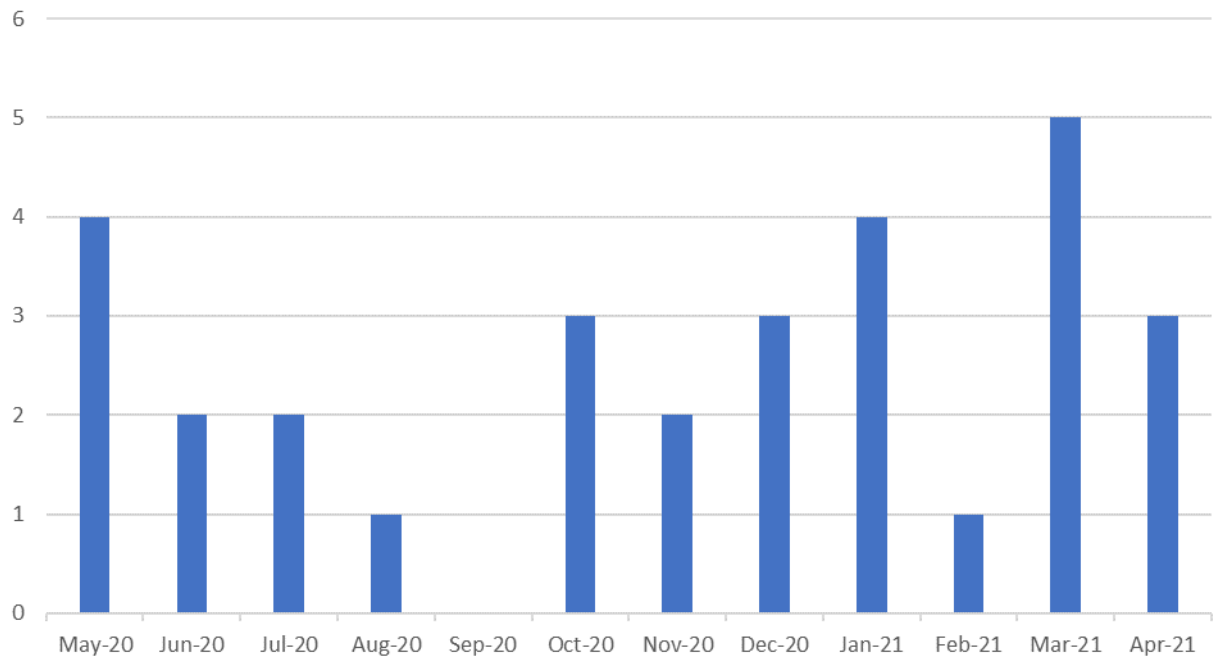
AVERAGE DAYS PER KPI BY YEAR

Similar to the above, May and June 2020 both see 0 days for work completed due to the pandemic.

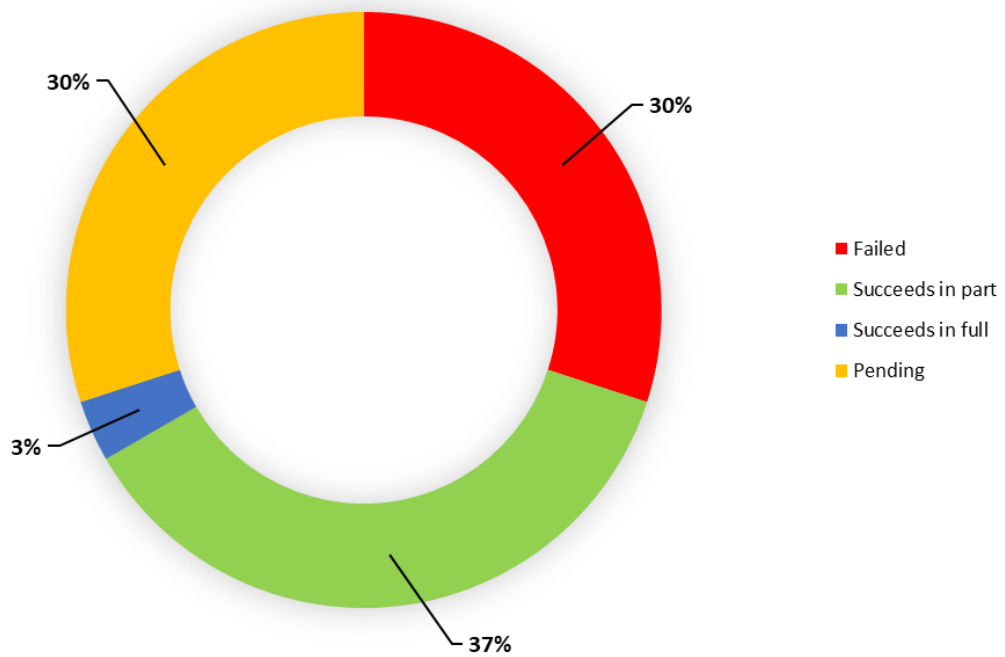


Alternative Dispute Resolution

ADR APPLICATIONS RECEIVED

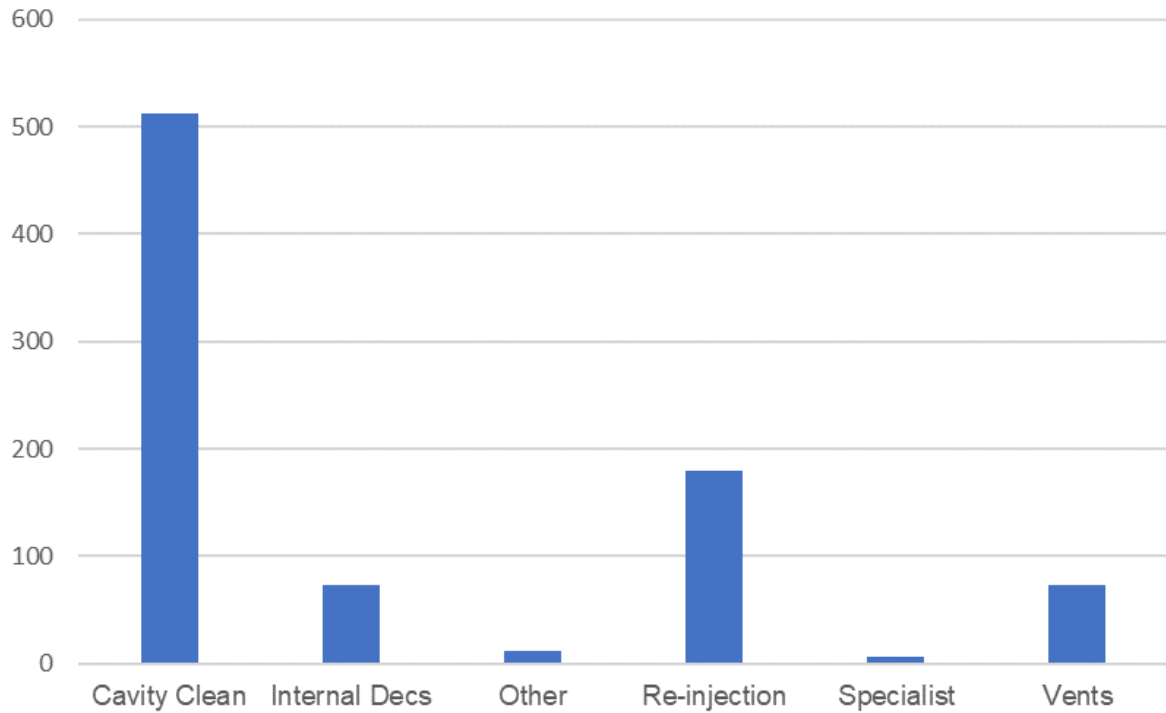


ADR OUTCOME 2021



Remediation Classification

Financial Year 2020/2021 ends with CIGA's Remediation department having handled a total of 858 cases.

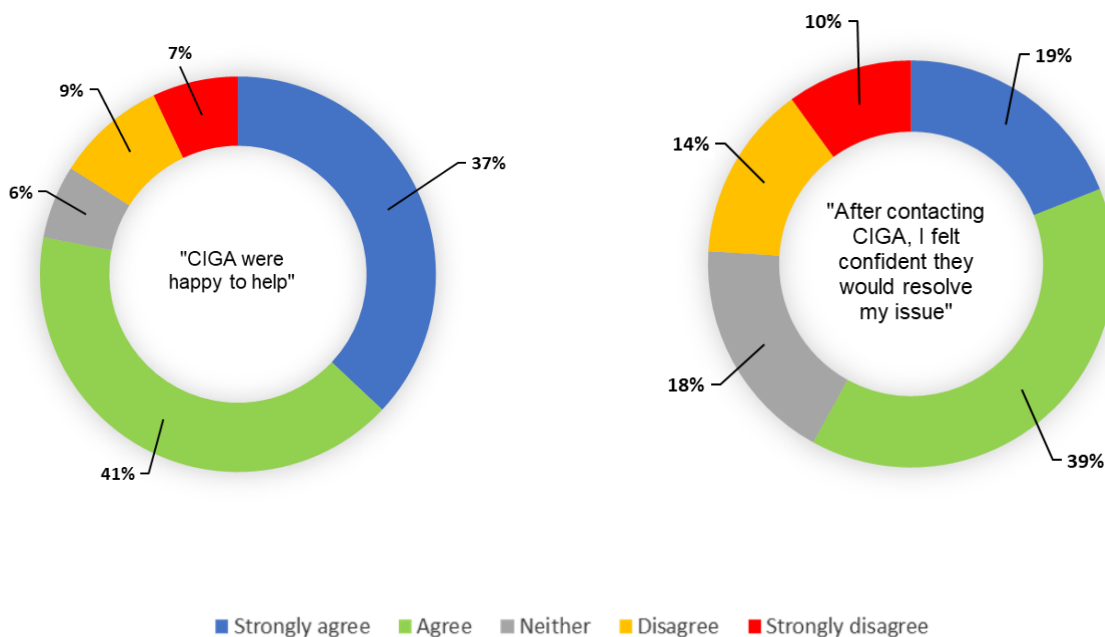


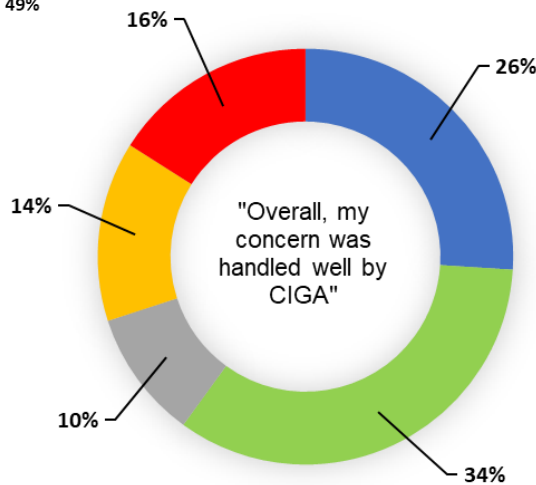
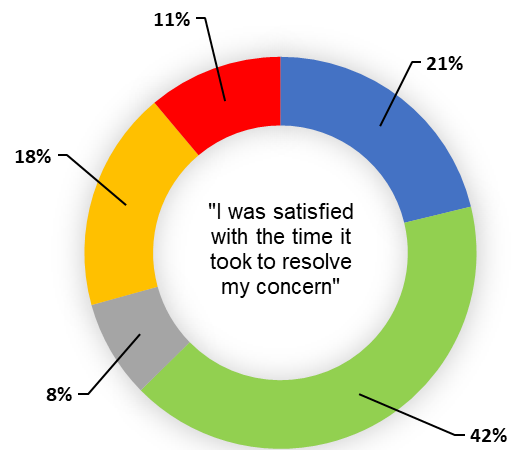
Customer Satisfaction

CIGA continue to commission an annual independent telephone satisfaction survey of consumers who made a claim to assess the company's customer service level, measure the effectiveness of the changes introduced and highlight areas where further improvements are required.

This year our sample size consisted of 249 consumers within May 2021.

- 78% agreed that CIGA were happy to help, with 16% disagreeing this was the case.
- 58% agreed that after contacting CIGA they were confident they would resolve their issue, 24% disagreed.
- 71% agreed they were kept well informed throughout the process about the progress of investigating their concern; 18% disagreed.
- 62% agreed they were satisfied with the time it took to resolve their concern, 30% disagreed.
- 60% agreed that overall, their concern was handled well by CIGA, 31% disagreed.





■ Strongly agree ■ Agree ■ Neither ■ Disagree ■ Strongly disagree

HERE IS WHAT SOME OF CIGA'S CUSTOMERS SAID:

"I felt they were very efficient from start to finish. They responded in a timely manner and they accepted that work needed to be done and they pushed it through as quickly as they could."

"Everything was done well and they removed the cavity wall insulation for me which resolved the issue I was having."

"I didn't get the answer I was hoping for but respect the decision that made by CIGA."

"It was all very prompt, all very efficient so there are no complaints."

"I think CIGA should have communicated about the CEDR arbitration service as I didn't know about this."

"It was a seamless and painless experience dealing with CIGA and they dealt with the remedial work promptly and efficiently."

"The company appointed by CIGA took a long time before starting the remedial work, despite me contacting them about this. However, the work they eventually undertook was very satisfactory."

"It was done very professionally, they responded very fast and arranged the appointment for the inspection very fast."

"I'm unhappy with their decision to not take responsibility for the issue."

"They were efficient and dealt with me in a friendly manner."

Financials

CIGA is a not-for-profit organisation. Our objective is to provide an appropriate guarantee to protect homeowners against failings in material and workmanship should a member installer not be able to 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 2020/21 accounts to help inform CIGA's 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 2020 to April 2021.

Total Assets £11,378,188

Fixed Assets	
Tangible Assets	£611,398
Investments	£2,310,877
Current Assets	
Stocks	£3,000
Debtors	£358,189
Cash at Bank and In Hand	£8,094,724
Total	£11,378,188

Total Liabilities £11,378,188

Liabilities	
Reserves (profits and loss account)	(£7,709,692)
Technical Provisions	£7,337,325
Deferred Guarantee Income	£11,554,932
Creditors: amounts falling due within one year	£195,623
Total	£11,378,188

Total Turnover £1,736,875

Membership Services

INSTALLER LEAGUE TABLE

Installer performance by claims and speed of resolving		
Installer	2020/21 Average days to resolve	2020/21 Claim Rate*
1ST CHOICE INSULATIONS LTD	0	0.000%
A&D CARBON SOLUTIONS LTD	0	0.000%
ABSOLUTE SOLAR LTD	0	0.000%
ADVANCE ENERGY SERVICES LTD	0	0.000%
ADVANCED ECO LTD	0	0.000%
ALBA INSULATION LTD	0	0.000%
ARAN INSULATION LTD	0	0.000%
ARP ENERGY SERVICES LTD	0	0.000%
BADGER INSULATION LIMITED	0	0.000%
BAXTER KELLY LTD	0	0.000%
BEINN GROUP	0	0.000%
BERKS INSULATION LIMITED	0	0.000%
CAVITECH UK LTD	0	0.000%
CENTRAL GREEN INSTALLATIONS LTD	0	0.000%
COMMERCIAL IMPROVEMENTS LTD	0	0.000%
COMPLETE REMEDIAL SOLUTIONS LIMITED	0	0.000%
COONEY INSULATIONS LTD	0	0.000%
D S INSULATIONS	0	0.000%
ECO SPRAY-FOAM SYSTEMS LTD	0	0.000%
ECOGEE LTD	0	0.000%
ELITE GROUP SERVICES LTD	0	0.000%
ENERGY PIG LTD	0	0.000%
ENERGY SPECIFICS LTD	0	0.000%
ENVIROMENTAL TECHNICAL SERVICES	0	0.000%
ENVO ENERGY SOLUTIONS LTD	0	0.000%
EXTRACT INSULATION LTD	0	0.000%
FREE ECO FUNDING LTD	0	0.000%
FTS INSULATION SERVICES	0	0.000%
GEC NW LTD	0	0.000%
GOLDEN GLOBE MERCHANTS	0	0.000%
HEAT INSULATION LTD	0	0.000%
HOME INSULATION UK	0	0.000%
INSTALL ENERGY SERVICES LTD	0	0.000%
INSTALLERS UK LTD	0	0.000%
INTERGLOW (CONTRACTS) LTD	0	0.000%
JTE SMART ENERGY	0	0.000%
NETWORK ENERGY LIMITED	0	0.000%

NORTHWEST INSULATIONS LTD	0	0.000%
ORIGIN UK ENERGY SERVICES	0	0.000%
ORION ENERGY SOLUTIONS LTD	0	0.000%
P C DYNES (INSULATIONS)	0	0.000%
PANTHEON ENERGY SOLUTIONS	0	0.000%
PAYNE INSULATION	0	0.000%
PENDEHO LTD	0	0.000%
PRO POINT - UK LTD	0	0.000%
PUFFIN INSULATION LTD	0	0.000%
QUALIS SCOTLAND LTD	0	0.000%
RESTRUCT LTD	0	0.000%
SHETLAND HEATWISE	0	0.000%
SKILLED FORCE LIMITED	0	0.000%
SLATE INSULATIONS LTD	0	0.000%
THAMES VALLEY INSULATION LTD	0	0.000%
THINK ENERGY LTD	0	0.000%
UK ENERGY MANAGEMENT (NE) LTD	0	0.000%
UNION TECHNICAL SERVICES LTD	0	0.000%
WARM SMART ECO SERVICES LTD	0	0.000%
WARMCARE INSULATION LTD	0	0.000%
WARMFILL LTD	0	0.000%
WESTVILLE LTD	0	0.000%
WISE ENERGY SOLUTIONS LTD	0	0.000%
ARAN SERVICES LTD	1	0.002%
SAVING ENERGY LTD	18	0.007%
FIBREGLO INSULATIONS LTD	3	0.011%
INSTAGROUP LTD	19	0.012%
CAVITY TECH SYSTEMS LTD	4	0.014%
HEATPAC MIDDLESBROUGH INSULATION LTD	16	0.014%
ENERGYCARE GROUP LTD	8	0.015%
ANGLIAN INSULATIONS LTD	2	0.016%
J & J CRUMP & SON LTD	5	0.017%
EVERWARM LTD	35	0.019%
DIRECT SAVINGS LTD	7	0.019%
ENERGYWISE SCOTLAND LTD	7	0.019%
BCA INSULATION LTD	9	0.020%
A & M ENERGY SOLUTIONS LTD	15	0.021%
SOUTH COAST INSULATION SERVICES LTD	11	0.021%
BARTONS OF DUKE STREET LTD	4	0.023%
ECOWARM ENERGY LTD	1	0.026%
SHROPSHIRE GREEN ENERGY CENTRE LIMITED	1	0.028%
KARNHEATH LTD	3	0.031%
DYSON ENERGY SERVICES LTD	5	0.031%
GREENER SKIES UK LTD	3	0.034%
POLYBEAD INS UK LTD T/A ECOLOGIC ENERGY	13	0.037%
THE WARMER GROUP LTD	10	0.045%

EVOLVE HOME ENERGY SOLUTIONS LTD	38	0.055%
NOVORA BUILDING SERVICES LTD	12	0.061%
PACIFICA HOME SERVICES LTD T/A 0800 REPAIR	9	0.069%
VIRIDIAN ENERGY SOLUTIONS	20	0.070%
MERSEY ECO GRANTS LTD	1	0.079%
ECOSAVE INSTALLATIONS LTD	18	0.101%

*Claim Rate = Claims in Year/ Total Guarantees



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 – 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 the Certification Committee and Consumer Focus

Nick Ralph

Rockwool Limited

David Robson

InstaGroup

Phil Dickin

SIG Retrofit

Danielle Belton

Saving Energy Limited

Michael Morrall

Dyson Energy Services

Erik Coates

*Pacifica Group
(0800Repair)*

Marc Lawson

Knauf Insulation

Mark Webb

Interglow

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