

2022



# Annual Review

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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 once again the team have delivered against the Customer Services standards set by the Customer Services Committee and that the customer approval rating was recently rated 81%. Whilst this remains a positive result the CIGA team will continue to work to ensure 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.

Since the launch of The Insulation Assurance Authority (The IAA) as a wholly owned subsidiary of CIGA the organisation has increased its certification to include all insulation measures and will soon be embarking on a new certification venture for the certification of air source, ground source, solar PV and solar thermal systems. The issue of all guarantees are now authorised under Trustmark to be issued from The IAA for the majority of insulation measures covered under the ECO and Able to Pay scheme and as a result CIGA will continue to service existing guarantees but will no longer issue new guarantees for cavity wall insulation. In time the focus of the scheme reporting will be to report on legacy CIGA guarantees and performance against those and performance of The IAA on all new guarantees.

CIGA will continue to manage its reserves to ensure the very last guarantee issued is serviced and with the help of The IAA and the recently launched Commercial Company (The IAA CS) our focus will remain on supporting guarantee holders and member installers on the drive to ensuring quality installations are delivered "Right First Time".

It is incumbent on me to thank the CIGA Executive and IAA staff on their continued commitment to CIGAs journey to improvement and setting the high standards now being delivered across the organisation and to The CIGA Council and boards of The IAA and IAA CS for their personal contribution to the CIGA Group and the delivery of its strategic vision in helping with the delivery of Net Zero 2050.

# Operational Performance

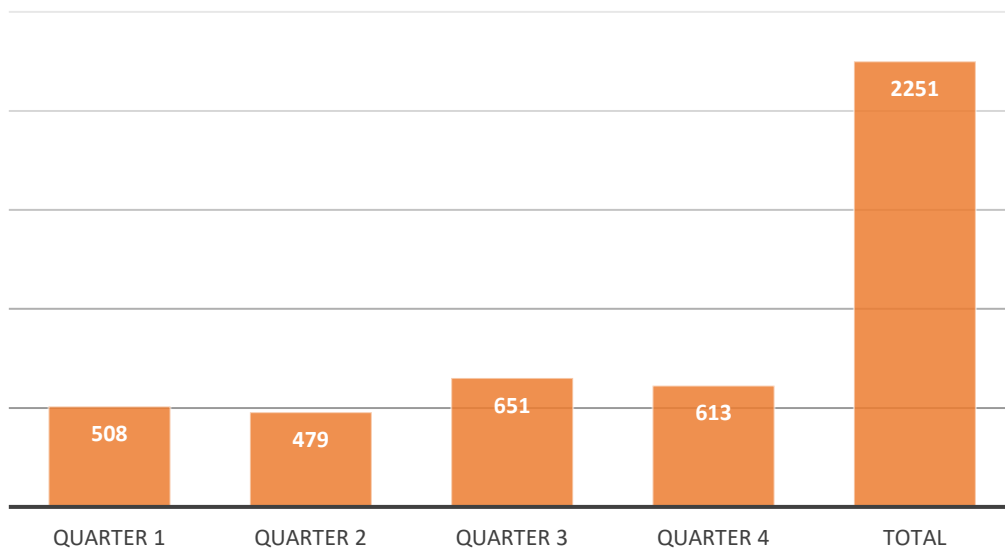
## Overview of Performance

2021/22 has seen CIGA maintain its customer satisfaction rating and provided a good opportunity to catch up with the post Pandemic backlog as homeowners became more happy to invite inspectors and contractors into their homes. Operating performance is now back to a good standard with the majority of the organisations Key Performance Indicators for customers being achieved.

## Claims Update

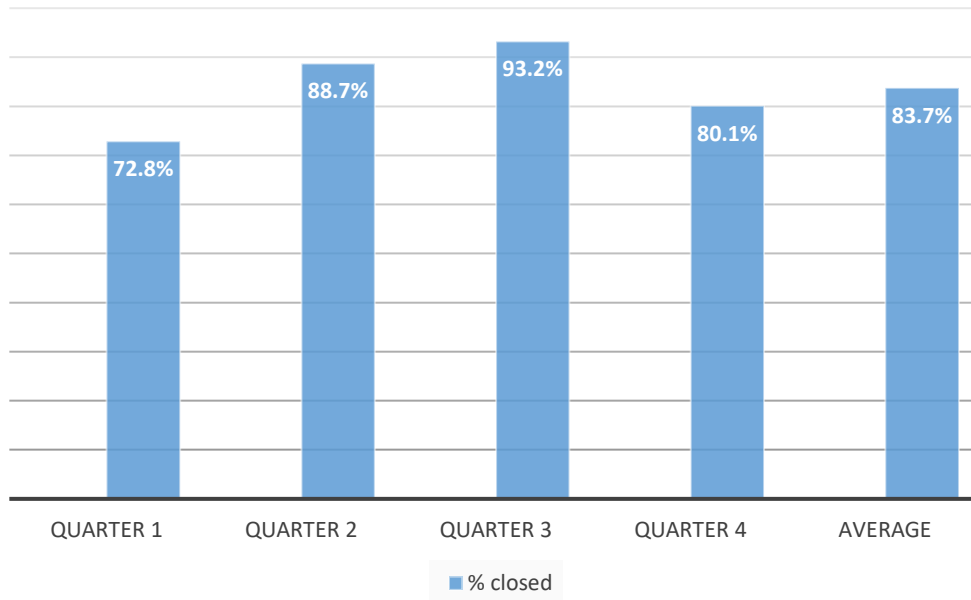
### CLAIMS RECEIVED

A total of 2251 new claims/ enquiries were received in 2021/22. This is reported and published on our website and there has been a downward trend over the course of the reporting period.



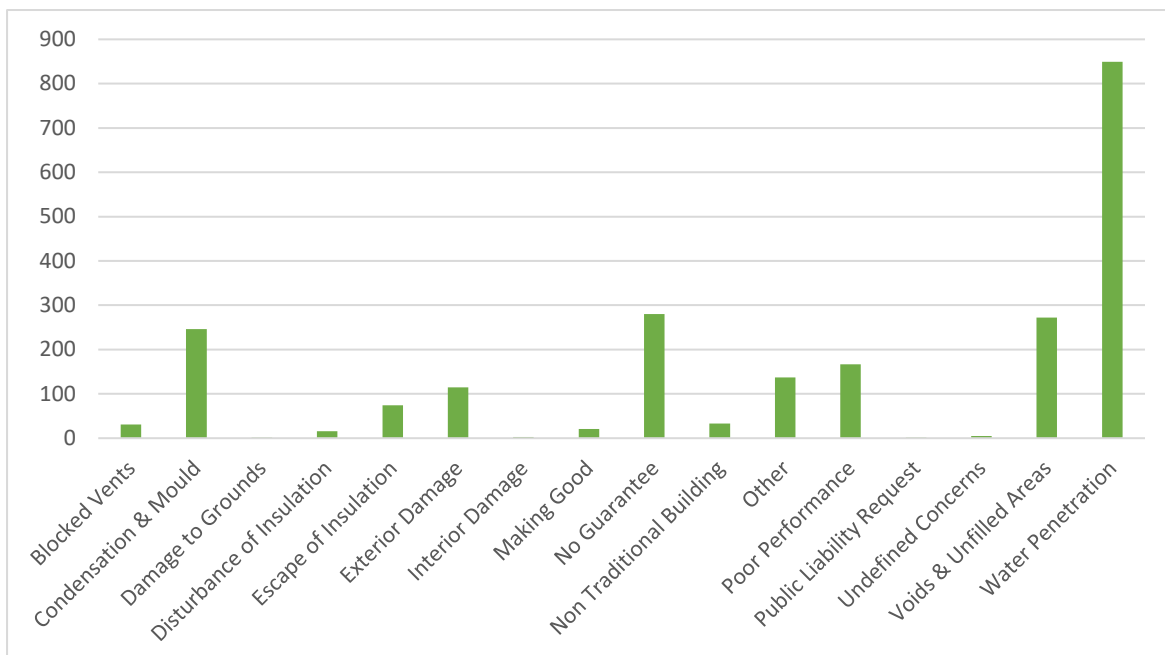
## CLAIMS CLOSED

On average 83.7% of claims/enquiries were closed down during this same period.



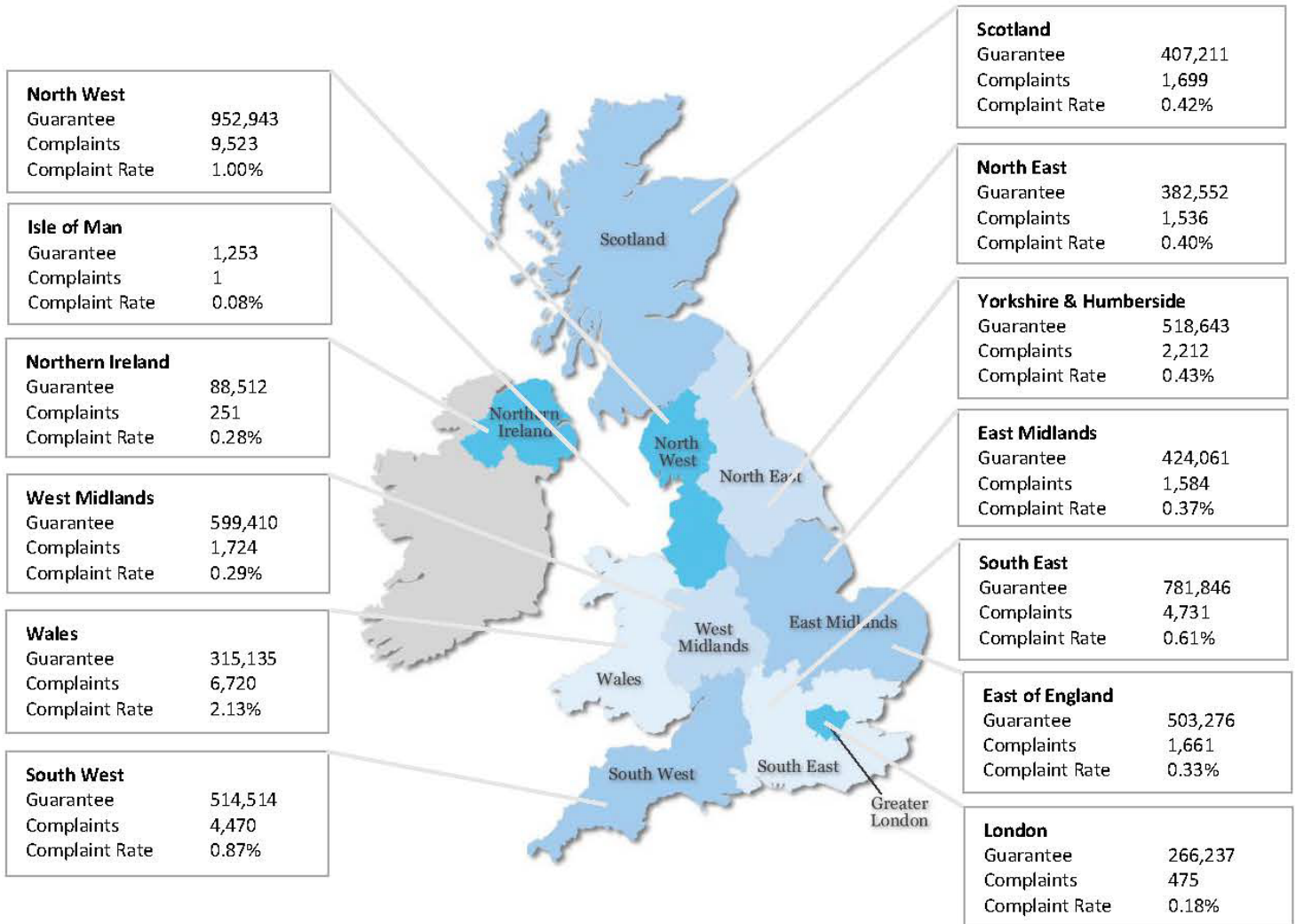
## CLASSIFICATION OF CLAIM

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.

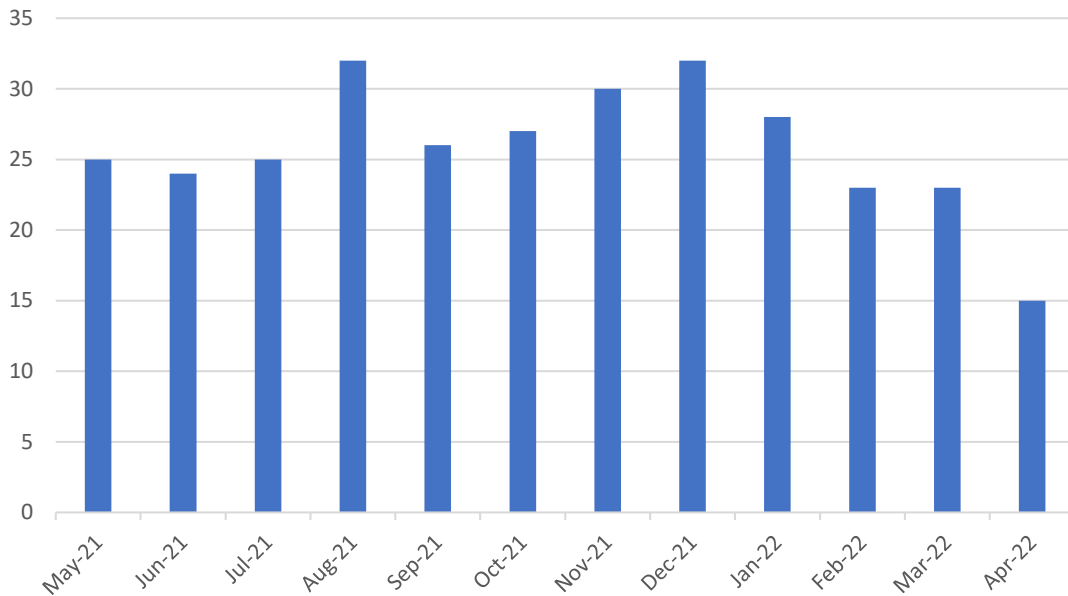


**Overall Total: 6,142,461 Guarantees, 37,165 Complaints, 0.61% Complaint Rate**  
 Excludes some data that cannot be mapped to a GOR, 6.3% of guarantees and 1.6% of complaints.

# KPI Performance 2021/22

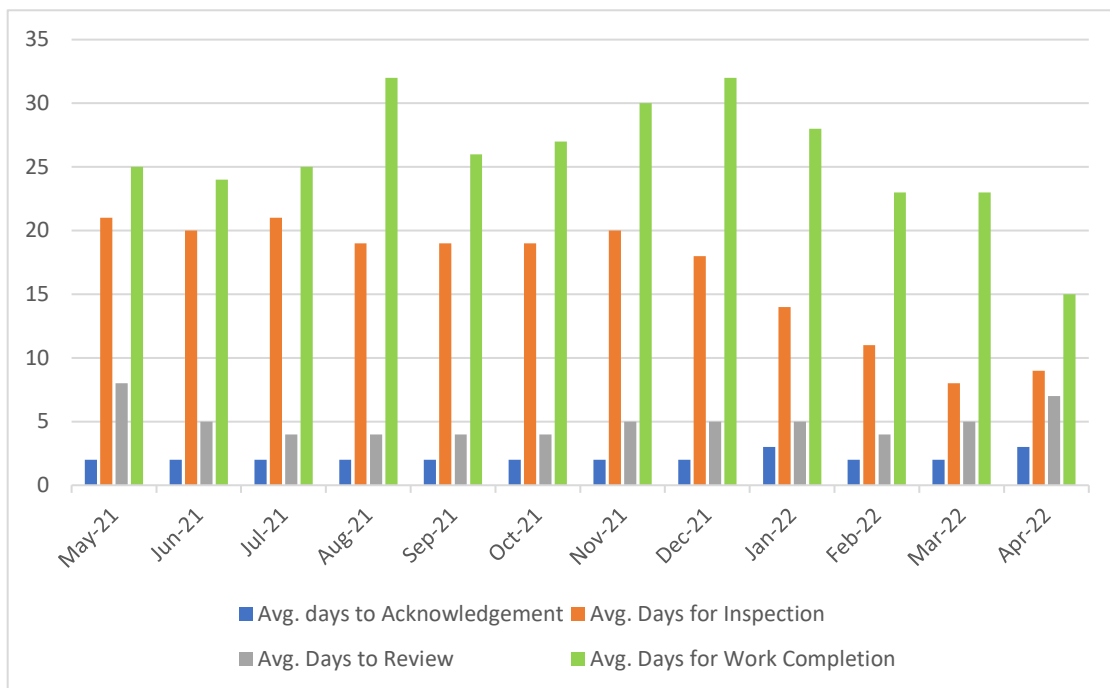
## AVERAGE NUMBER OF DAYS FOR WORK COMPLETED

May 21 to April 22 sees a range of average days of work completed.



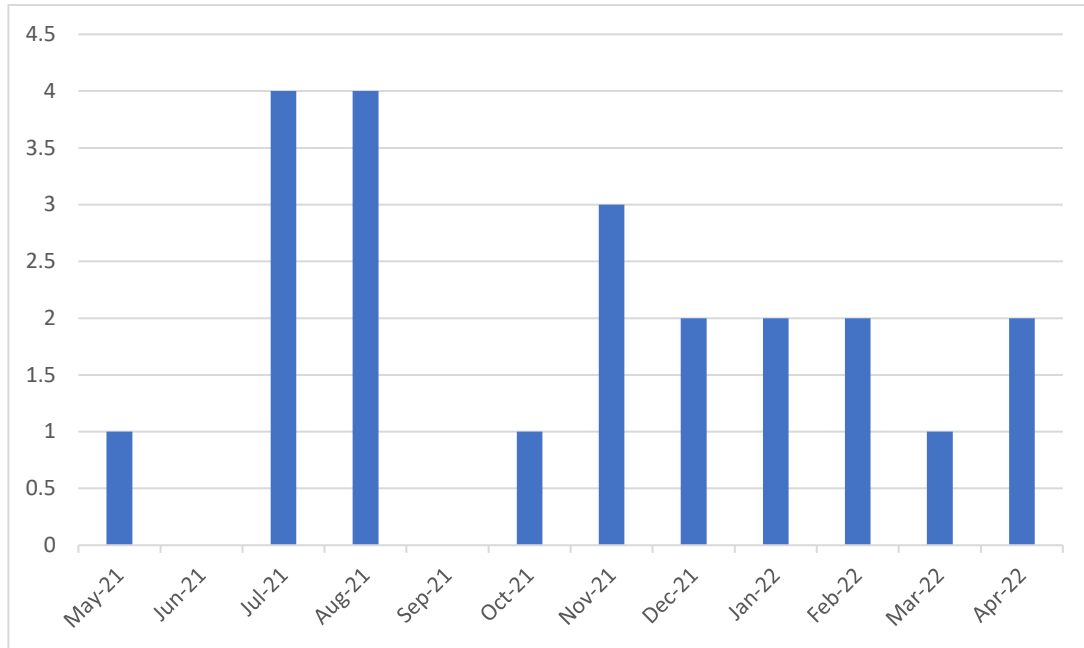
## AVERAGE DAYS PER KPI BY YEAR

Similar to the above, May 21 to April 22 sees a range of average days to acknowledge, review, inspect and to complete work.

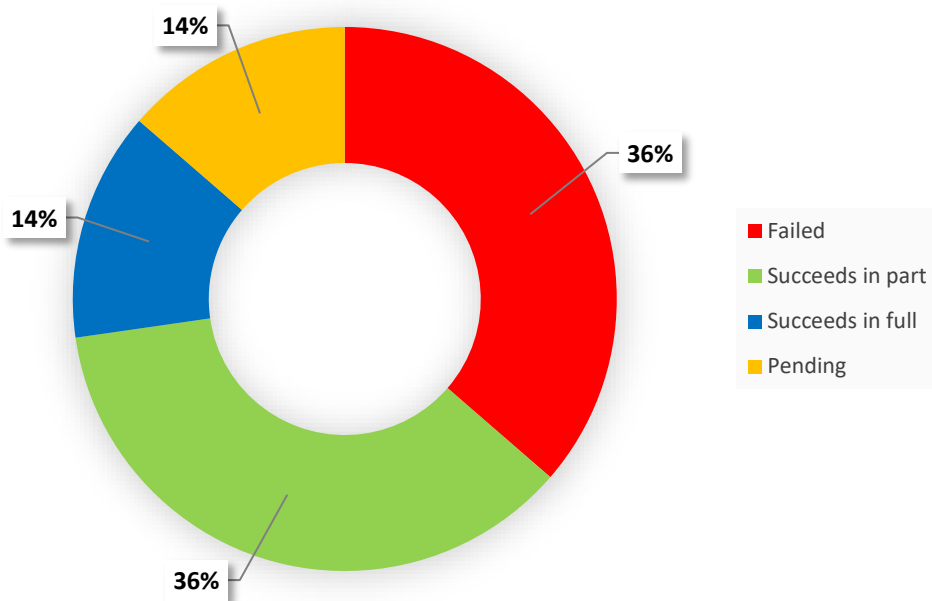


# Alternative Dispute Resolution

## ADR APPLICATIONS RECEIVED



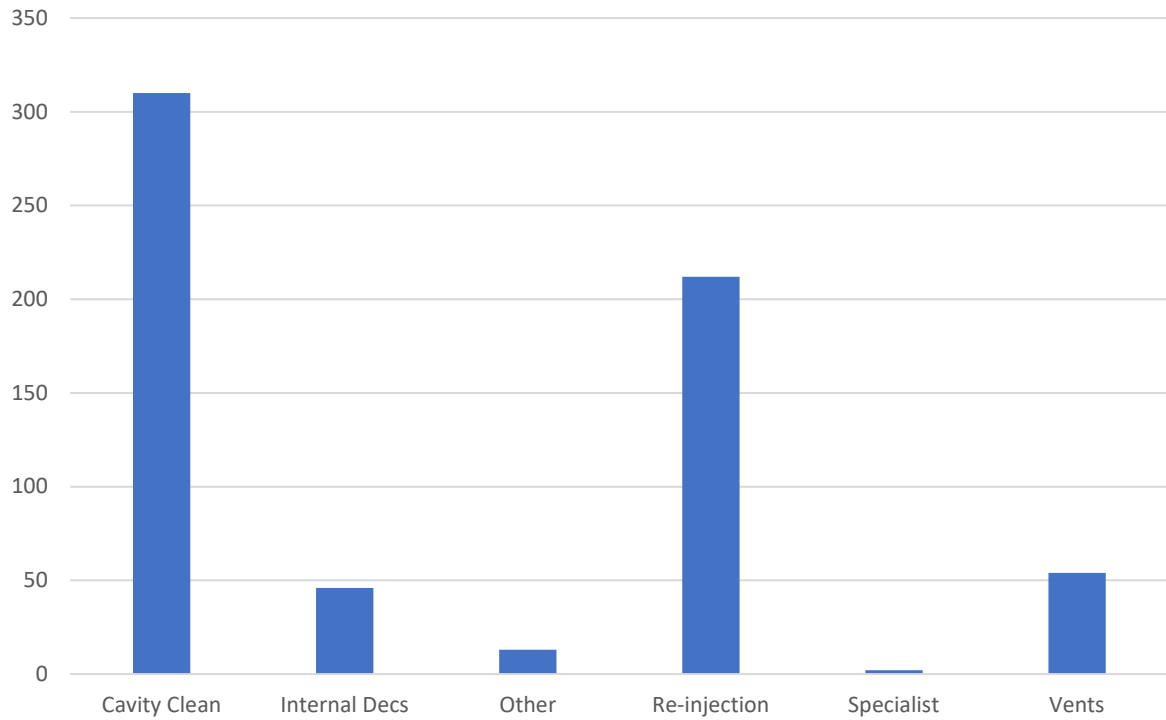
## ADR OUTCOME 2022





# Remediation Classification

Financial Year 2021/2022 ends with CIGA's Remediation department having handled a total of 637 cases.

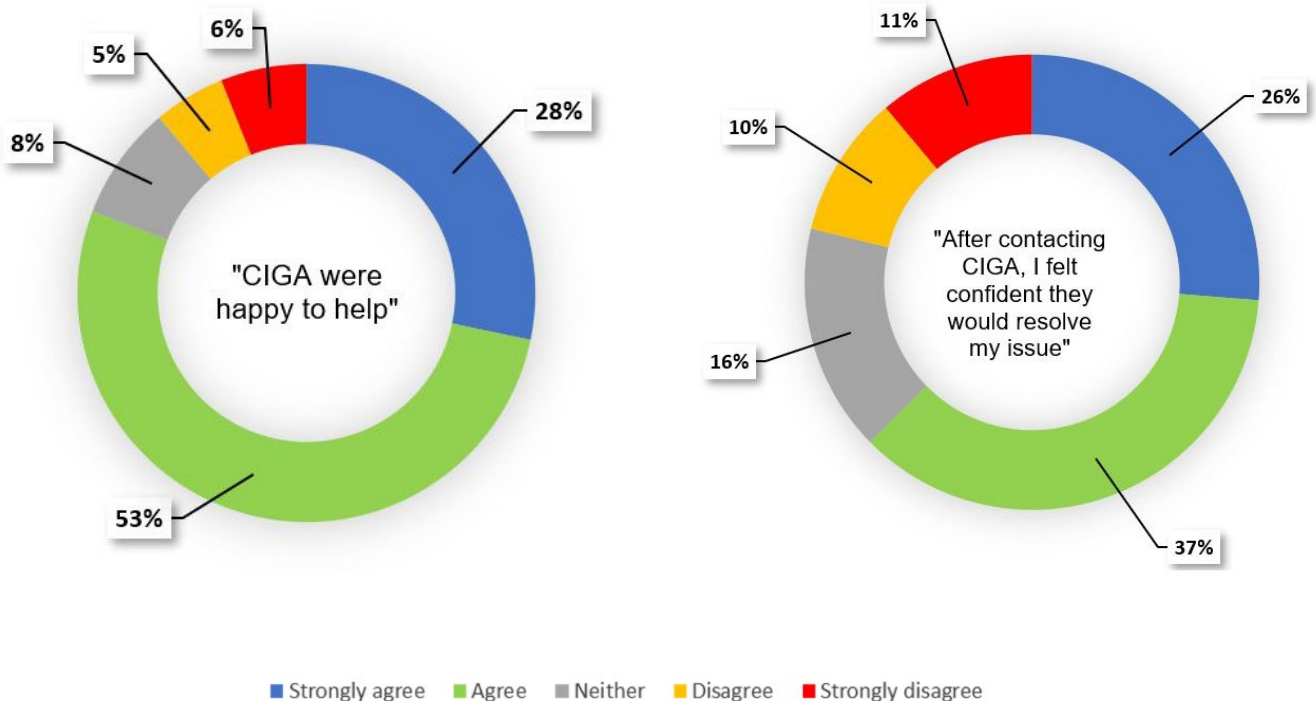


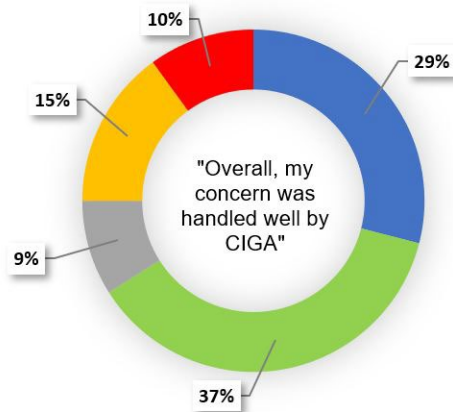
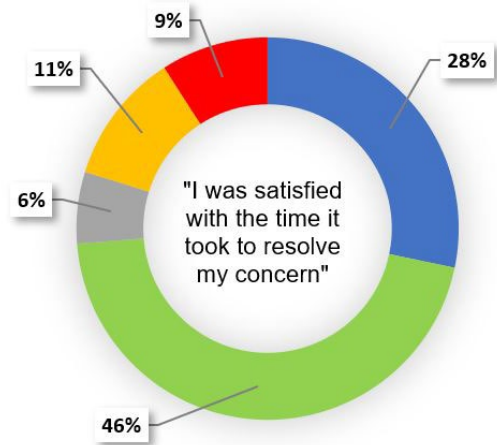
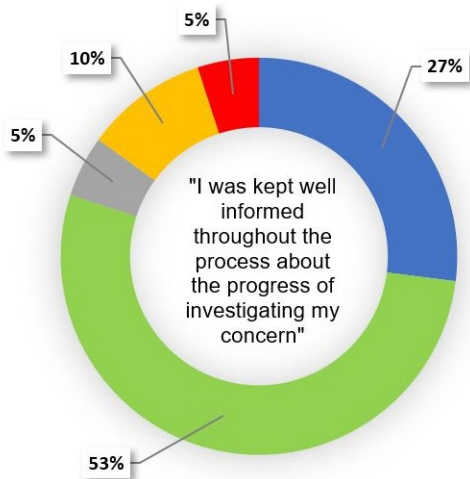
# Customer Satisfaction

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 158 consumers within May 2022.

- 81% agreed that CIGA were happy to help, with 11% disagreeing that this was the case.
- 63% agreed that after contacting CIGA they were confident they would resolve their issue, 21% disagreed.
- 80% agreed they were kept well informed throughout the process about the progress of investigating their concern; 15% disagreed.
- 74% agreed they were satisfied with the time it took to resolve their concern, 20% disagreed.
- 66% agreed that overall, their concern was handled well by CIGA, 25% disagreed.





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

**HERE IS WHAT SOME OF CIGA'S CUSTOMERS SAID:**

“Found they were very thorough and cleaned up after themselves after doing to drilling into the walls.”

“I was very impressed from start to finished if I had any questions they were answered promptly and just A1 service.”

“Thought the whole process was incredibly professional and impressed with the person who came round and looked at the property the people who did the work on the property did an excellent job - it was beyond my expectations they took a lot of care and tidied up afterwards.”

“Thought they were excellent and had a written report back very promptly.”

“I found them really good with there jobs, everybody kept me well informed.”

“I was very pleased with the way CIGA responded with the attitude of their representatives and the remedial work that was carried out on our behalf.”

“Thought the service was very good, they were helpful and did a very good job of it.”

“When I reported the issue they were very prompt. The report received was very thorough and the two people who came to do the work did a good job and got on and did the work. Overall very pleased with the process and the outcome.”

## Financials

CIGA is a non-distributing 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 place great importance in protecting the fund. In order to assess the adequateness of our funds, periodically CIGA undertakes external actuarial advice. Such advice was taken during 2021 and this provided a positive picture on CIGA's ability to cover all of the outstanding liabilities on the issued guarantees.

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 £11,301,960

Fixed Assets	
Tangible Assets	£752,219
Investments	£6,695,086
Current Assets	
Stocks	£3,000
Debtors	£533,437
Cash at Bank and In Hand	£3,318,218
<b>Total</b>	<b>£11,301,960</b>

### Total Liabilities £11,301,960

Liabilities	
Reserves (Profit and Loss Account)	£(7,500,937)
Technical Provisions	£7,277,109
Deferred Guarantee Income	£11,129,147
Creditors: amounts falling due within 1 year	£396,641
<b>Total</b>	<b>£11,301,960</b>

### Total Turnover £3,223,977

# Membership Services

## TERMINATION TABLE

Installer	Reason for Termination	Termination Date
Alba Insulation	Breach of membership rules - Serious non-compliance.	03/09/2021
Carbon Rewind Limited	Breach of membership rules and actively using an alternative guarantee provider.	07/05/2021
E.On Energy Installation Services Ltd	Breach of membership conditions - Dual sourcing guarantees.	07/11/2019
Elite Energy Group Ltd	Breach of conditions of membership - Fraudulent claims due to the absence of treatable party walls.	03/09/2020
Free Eco Funding Ltd	Breach of membership conditions - Dual sourcing guarantees.	31/01/2022
Installers UK Ltd	Breach of membership rules - Serious non-compliance including dual sourcing of guarantees.	20/12/2021
Pantheon Energy Solutions	Terminated due to outsourcing guarantees and non-compliance with regards to surveillance.	09/09/2021
Staywarm Energy (North) Ltd	Breach of conditions of membership - Quality inspection failure.	13/12/2019
Willmar Holdings Ltd	Breach of membership conditions - Whistle blower allegations.	09/10/2019
Work Work Ltd	Breach of conditions of membership - Quality inspection failure and dual sourcing guarantees.	17/03/2021

# 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 and Chair of the Certification Committee*

## **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*

### **David Robson**

*InstaGroup*

### **Phil Dickin**

*SIG Retrofit*

### **Danielle Belton**

*Saving Energy*

### **Michael Morrall**

*Dyson Energy Services*

### **Erik Coates**

*Pacifica Group (0800Repair)*

### **Brian Talbot**

*Beinn Energy Services*

### **Jonathan Pulman**

*Knauf Insulation UK & Ireland*

### **Mark Webb**

*Interglow*

### **Ian Gager**

*Aran Insulation*

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