

NATURE OF COMPLAINT	LIFE				DISABILITY				HEALTH				FUNERAL				TOTALS				% OF TOTAL	
	2021	W/P*	2022	W/P*	2021	W/P*	2022	W/P*	2021	W/P*	2022	W/P*	2021	W/P*	2022	W/P*	2021	W/P*	2022	W/P*	2021	2022
Poor communications/documents or information not supplied/poor service	545	34%	484	29%	67	33%	44	32%	41	41%	30	37%	706	51%	635	38%	1359	43%	1193	34%	34.86%	33.99%
Claims declined (policy terms or conditions not recognised or met)	534	28%	384	26%	284	36%	244	37%	173	33%	147	23%	770	31%	804	25%	1761	31%	1579	27%	45.17%	44.99%
Claims declined (non-disclosure)	64	17%	111	22%	23	22%	34	24%	28	21%	20	20%	6	17%	14	14%	121	19%	179	21%	3.10%	5.10%
Dissatisfaction with policy performance and maturity values	100	8%	64	8%	0	0%	0	0%	0	0%	0	0%	4	0%	3	0%	104	8%	67	7%	2.67%	1.91%
Dissatisfaction with surrender or paid-up values	34	15%	38	8%	0	0%	0	0%	0	0%	1	0%	3	67%	9	11%	37	19%	48	8%	0.95%	1.37%
Lapsing	139	33%	139	32%	1	0%	1	100%	4	25%	1	100%	202	38%	176	42%	346	36%	317	38%	8.87%	9.03%
Miscellaneous	105	11%	74	18%	5	40%	7	29%	8	38%	0	0%	53	24%	46	22%	171	17%	127	20%	4.38%	3.61%
Total	1 521	27.5%	1 294	25.4%	380	34.5%	330	34.8%	254	33.1%	199	24.6%	1 744	40.0%	1 687	31.0%	3 899	34.1%	3 510	29.1%	100%	100%

* Resolved wholly or partially in favour of the complainant.