

NATURE OF COMPLAINT	LIFE				DISABILITY				HEALTH				FUNERAL				TOTALS				% OF TOTAL	
	2023	W/P*	2022	W/P*	2023	W/P*	2022	W/P*	2023	W/P*	2022	W/P*	2023	W/P*	2022	W/P*	2023	W/P*	2022	W/P*	2023	2022
Poor communications/documents or information not supplied/poor service	446	29%	484	29%	56	39%	44	32%	33	27%	30	37%	511	35%	635	38%	1046	32%	1 193	34%	33.34%	33.99%
Claims declined (policy terms or conditions not recognised or met)	382	11%	384	26%	265	28%	244	37%	130	24%	147	23%	690	21%	804	25%	1467	22%	1 579	27%	46.76%	44.99%
Claims declined (non-disclosure)	80	14%	111	22%	12	8%	34	24%	13	23%	20	20%	5	0%	14	14%	110	14%	179	21%	3.51%	5.10%
Dissatisfaction with policy performance and maturity values	55	11%	64	8%	2	0%	0	0%	0	0%	0	0%	3	0%	3	0%	58	10%	67	7%	1.85%	1.91%
Dissatisfaction with surrender or paid-up values	43	9%	38	8%	0	0%	0	0%	1	0%	1	0%	2	50%	9	11%	48	10%	48	8%	1.53%	1.37%
Lapsing	116	33%	139	32%	1	0%	1	100%	2	50%	1	100%	156	31%	176	42%	275	32%	317	38%	8.77%	9.03%
Miscellaneous	106	18%	74	18%	4	50%	7	29%	1	0%	0	0%	22	18%	46	22%	133	19%	127	20%	4.24%	3.61%
Total	1 228	23.1%	1 294	25.4%	340	28.8%	330	34.8%	180	24.4%	199	24.6%	1 389	27%	1 687	31%	3 137	25.53%	3 510	29.09%	100%	100%

* Resolved wholly or partially in favour of the complainant.