

# Timeline of a complaint

	Informal			Formal		
Day 1	By end of Day 3	By end of Day 5	By end of Day 7	By end of Day 14	By end of Week 8	By end of Month 6
Complaint received by ERS	Complaint resolved by telephone "informally" and resolution and/ or action agreed with Policyholder	"Summary Resolution Communication" (letter) provided to the Policyholder detailing escalation rights (informal complaint response)	Complaint reported to Lloyds of London	"Stage One" (formal complaint response) provided to the Policyholder detailing escalation rights; if informal resolution has not been agreed by the Policyholder	Any complaint escalated to "Stage Two" following a formal or informal response from ERS will be investigated and a further response issued by Lloyds of London (Final response letter)	Any complaint escalated following a response from Lloyds at "Stage Two" (A Final Response), will be investigated and a response issued by the Financial Ombudsman Service. There is no specific timeframe for this response.

## Complaints per 1,000 Policies

\*Data gathered in first half of 2021

Insurer	Complaints
<b>ERS</b>	<b>0.68*</b>
Ageas	0.79
Zurich	1.51
Markerstudy	1.89

Insurer	Complaints
NFU	2.36
RSA	2.64
AXA	4.73
QBE	6.08



The specialist motor insurer

ers.com