

**Complaints Publication Report**

**Firm Name** J D Williams & Company Limited  
**Period Covered in this report** 1st September 2016 to 28th February 2017  
**Brands / Trading Names covered**

All You Need, Ambrose Wilson, Classic Confidence, Classic Detail, Comfortably Yours, Country Garden, Crazy Clearance, Discount World, Fashion World, Fabrici, Fifty Plus, Heather Valley, High and Mighty, Home Essentials, Home Shopping Direct, House of Bath, Inspirational Home, Jacamo, JD Williams, Julipa, Marisota, Naturally Close, Nightingales, Oxendales, Premier Man, Selections, Shapely Figures, Shoe Tailor, Simply Be, Simply Yours, That's My Style, The Brilliant Gift Shop, Special Collection, The Value Catalogue, Trading Post, Viva La Diva, Williams and Brown, Feelgood Essentials, The Kids Division, Figleaves

Product Grouping / Servicing	Contextualised Complaint Numbers	Number of complaints Opened	Number of complaints closed	percentage closed within 3 days	percentage closed after 3 days but within 8 weeks	Percentage Upheld	Main Cause of Complaints Opened
Credit Related	1.21 Complaints per 1,000 accounts	3674	3617	52.86%	45.59%	18.88%	N/A
Insurance and Pure Protection	6.89 Complaints per 1000 policies sold	5786	6495	35.27%	54.75%	46.33%	N/A

**Claims Ratio for J D Williams & Company Limited**

The Claims Ratio for payment protection insurance is between: 11% and 20%