

ComReg Consumer Care Statistics Report

Q1 2023 - 1 January to 31 March 2023

Information Notice

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1: Executive Summary

ComReg's Consumer Care team manage consumer contacts in relation to Electronic Communications Services (ECS), Premium Rate Services (PRS) and postal services. This publication¹ includes information on issues raised by service providers' customers and recorded by ComReg in Q1 2023^{2,3}.

In Q1 2023, ComReg's Consumer Care team recorded approximately 10,200 consumer contacts and 4,000 issues. In Q4 2022, 3,600 issues were recorded, and approximately 8,000 consumer contacts were received. ComReg's Consumer Care team managed approximately 1,100 Service Provider contacts during Q4 2022 and 900 Service Provider contacts during Q1 2023. 90% of all issues recorded were queries and 10% of all issues were complaints. 82% of all issues recorded relate to ECS, 3% relate to PRS, and 15% relate to 'Not for ComReg'/Other. There was a 13% decrease in the total number of issues recorded compared to Q1 2022; ECS issues decreased by 2%, and PRS issues decreased by 79%.

In Q1 2023, ComReg's Consumer Care team recorded 275 Mobile Service Provider issues for Eir. 260 issues were recorded for 3. 271 issues were recorded for Vodafone. The median resolution time for Mobile Service Provider complaints was 12.0 working days, compared to 7.0 working days in Q4 2022. The average number of complaints per 100,000 subscribers was 1.2, the same as in Q4 2022.

In Q1 2023, ComReg's Consumer Care team recorded 915 Fixed Service Provider issues for Eir. 105 issues were recorded for Pure Telecom. 279 issues were recorded for Sky. 147 issues were recorded for Virgin Media. 458 issues were recorded for Vodafone. The median resolution time for Fixed Service Provider complaints was 12.0 working days, compared to 8.0 working days in Q4 2022. The average number of complaints per 100,000 fixed voice lines was 5.1. The average number of complaints per 100,000 fixed broadband lines was 13.7.

¹ From Q3 2022, this publication has been re-named from "Consumer Line Statistics Report" to "Consumer Care Statistics Report".

² The basis for inclusion is where the total number of ECS and PRS issues recorded in the relevant quarter is in excess of 100 and 40, respectively.

³ ECS providers are referred to in this report as per their trading name on the ComReg Service Register.

2: Consumer Care Overview

2.1 Consumer Care Contacts

In Q1 2023, approximately 10,200 consumer contacts were received by ComReg's Consumer Care. ComReg's Consumer Care is available from Monday to Friday 8.00am to 8.00pm and Saturday 9.00am to 1.00pm. Figure 1 below shows the split of these contacts by channel⁴ over the last five quarters. In Q1 2023, phone and e-mail/online form continued to be the most popular methods of contact. ComReg's Consumer Care received approximately 900 service provider contacts in Q1 2023.

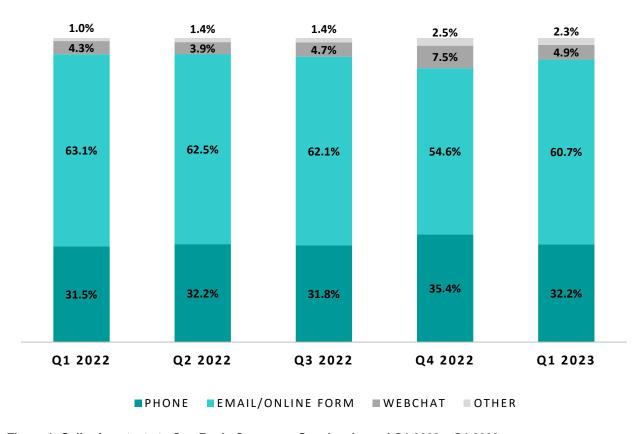


Figure 1: Split of contacts to ComReg's Consumer Care by channel Q1 2022 – Q1 2023

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⁴ The contact channel 'Other' includes contacts received by letter and SMS. For further details on ComReg's Consumer Care contact channels, see Annex 1.

2.2 Consumer Care Survey

Consumers who contact ComReg's Consumer Care via phone are presented with the option to provide feedback through a phone or e-mail survey. The survey consists of four questions, three of which pertain to the consumer's experience with ComReg (for queries and complaints), and one of which pertains to the consumer's experience with their operator (for complaints only). Consumers are asked to rank their responses using a scale of 1 to 5⁵.

In Q1 2023, consumers completed 534 phone surveys in relation to queries, 438 phone surveys in relation to complaints, and 99 e-mail surveys in relation to complaints. Figure 2 below outlines the questions contained in the survey and the average ratings received in Q1 2023.

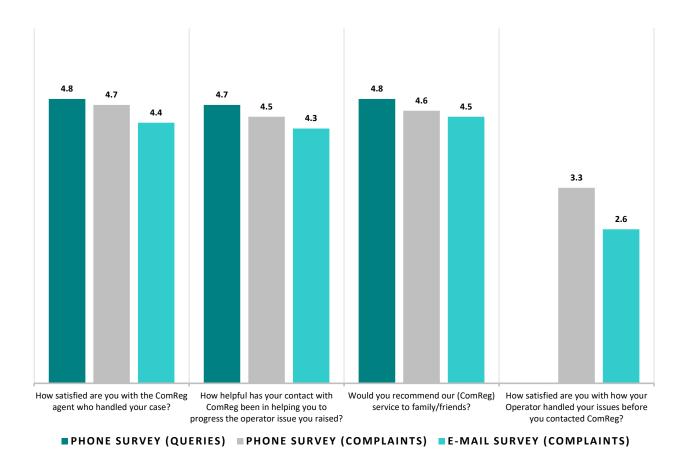


Figure 2: Consumer Care Survey ratings Q1 2023

 $^{^{5}}$ Consumers respond to the questions outlined in Figure 2 by pressing 1 – 5 on their telephone keypad (for telephone surveys), or by selecting a rating of 1 – 5 through a weblink (for e-mail surveys). 1 is the lowest option available to choose, thus expressing dissatisfaction, and 5 is the highest option, expressing satisfaction.

3: Consumer Issues Recorded

3.1 All Issues Recorded

In Q1 2023, ComReg recorded approximately 4,000 issues which are classified across three main categories: ECS, PRS and 'Not for ComReg/Other'. There was a 13% decrease in the total number of issues recorded compared to Q1 2022; ECS issues decreased by 2%, and PRS issues decreased by 79%. Figure 3 shows the trend in number of issues recorded over the last five quarters, which allows for a seasonal comparison of issues recorded in Q1 2022 to Q1 2023.

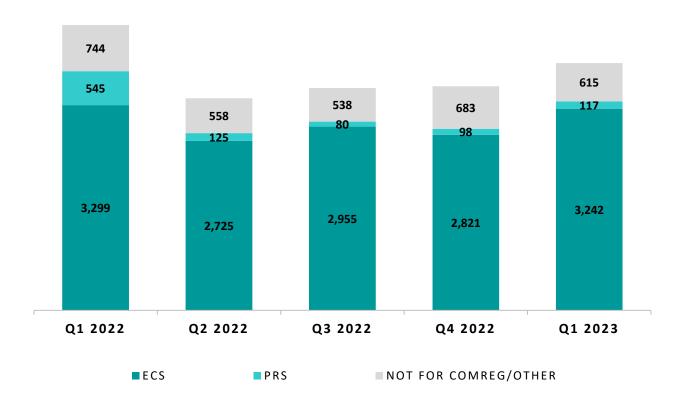


Figure 3: Number of issues recorded Q1 2022 - Q1 2023 by category

In Q1 2023, 82% of all issues recorded were in relation to ECS, while PRS issues and 'Not for ComReg/Other' issues accounted for 3% and 15% of all other issues, respectively. Figure 4 below shows the split of these three category types.

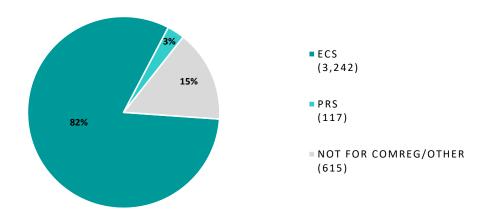


Figure 4: Split of all issues recorded in Q1 2023 by category

3.2 All Issues Recorded by Classification Type⁶

In Q1 2023, approximately 4,000 issues were recorded by ComReg's Consumer Care. The categories ECS and PRS are further split by classification type, which indicate the nature of the issue, such as an ECS Billing Issue. Figure 5 below shows the number of issues recorded for each classification type, comparing Q4 2022 to Q1 2023.

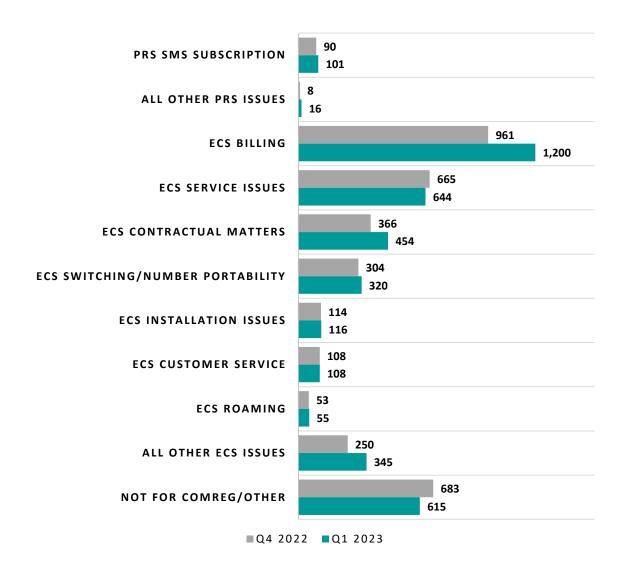


Figure 5: Number of issues recorded by classification type Q4 2022 vs Q1 2023

⁶ See Annex 3 for Classification Type Index and Annex 2 for Mobile Coverage Service Issue details.

3.3 All Issues Recorded by Queries vs Complaints

ComReg's Consumer Care records two types of issues: queries or complaints. In Q1 2023, 90% of all issues recorded were queries, and 10% were complaints. Of the 3,570 queries recorded in Q1 2023, 80% were in relation to ECS and 3% were in relation to PRS. Of the 404 complaints recorded, 98% were in relation to ECS and 2% were in relation to PRS. For further detail on the highest volume ECS issues recorded, see Figure 11 and Figure 23.

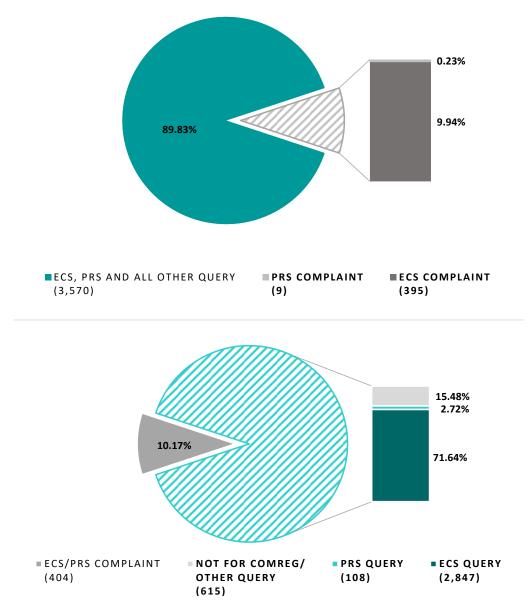


Figure 6: Split of issues recorded by issue type and category Q1 2023

Figure 7 shows the trend of ECS and PRS issues, split by query and complaint, over the last five quarters, which allows for a seasonal comparison of issues recorded in Q1 2022 to Q1 2023. From Q1 2022 to Q1 2023, ECS queries increased by 0.1% and PRS queries decreased by 78%; ECS complaints decreased by 13% and PRS complaints decreased by 82%. See Figure 10 and Figure 22 for a breakdown of ECS complaints by classification type.

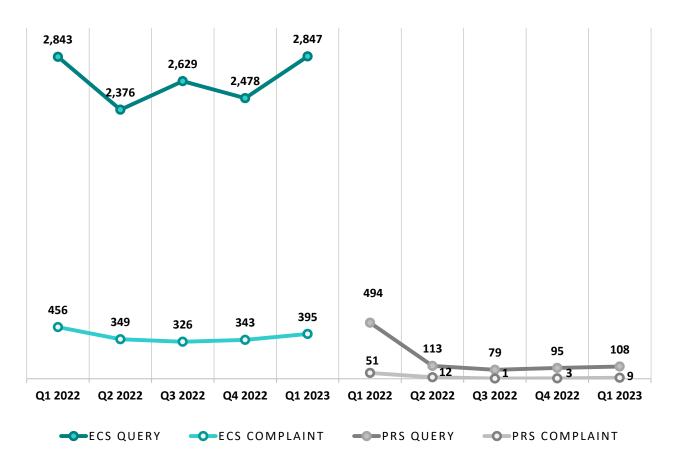


Figure 7: ECS and PRS complaints and queries recorded Q1 2022 - Q1 2023

4: Mobile Service Provider Statistics

4.1 Mobile Service Provider ECS Queries vs Complaints

Figure 8 shows the number of ECS queries and complaints recorded for Eir⁷, 3⁸, Vodafone⁹ and 'Other' Mobile Service Providers¹⁰, comparing Q4 2022 to Q1 2023. The total number of issues recorded for Mobile Service Providers in Q1 2023 was 983, a 7% increase compared to Q1 2023, where 915 issues were recorded.

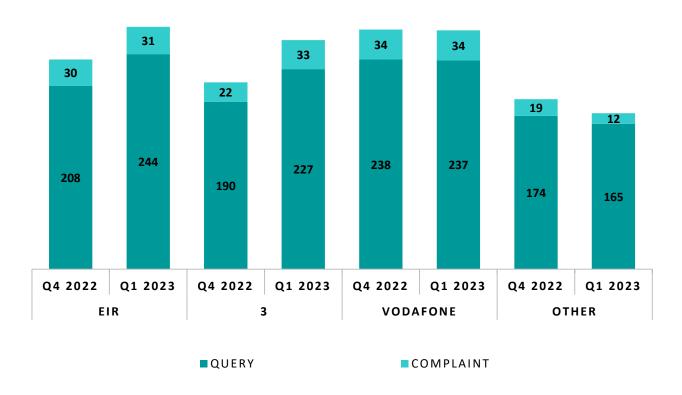


Figure 8: Number of ECS queries and complaints by Mobile Service Provider Q4 2022 vs Q1 2023

⁷ On this chart, issues recorded for GoMo are included in Eir's figures.

⁸ On this chart, issues recorded for 48 are included in 3's figures.

⁹ On this chart, issues recorded for Clear Mobile are included in Vodafone's figures.

¹⁰ 'Other' Mobile Service Providers includes issues recorded for those Mobile Service Providers not named in Figure 8, or where the Mobile Service Provider is not provided by the consumer. This allows a holistic view of issues recorded across all Mobile Service Providers.

Figure 9 shows the split of queries to complaints recorded for each Mobile Service Provider^{7,8,9,10} in Figure 8, including the total industry average, comparing Q4 2022 to Q1 2023. The 'industry average' is based on all issues recorded within each quarter for all Mobile Service Providers.

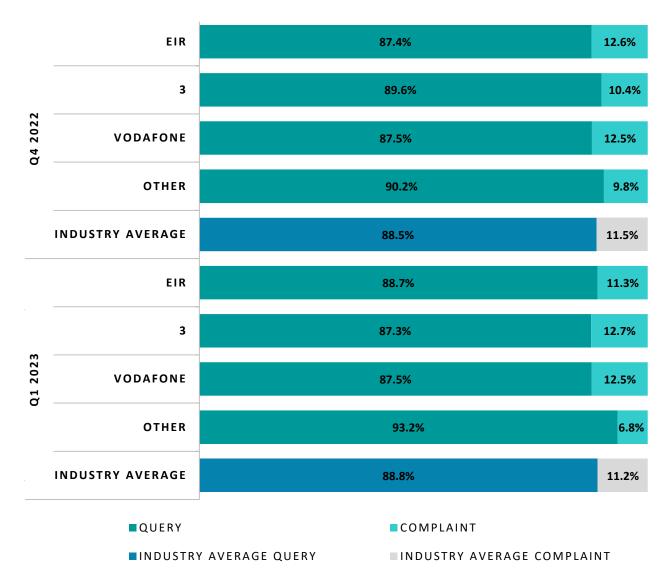
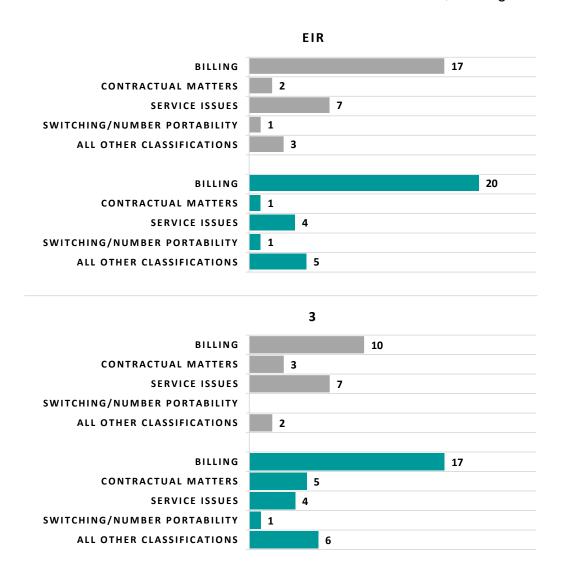


Figure 9: Split of ECS queries and complaints by Mobile Service Provider Q4 2022 vs Q1 2023

4.2 Mobile Service Provider ECS Complaints by Classification Type

Figure 10 shows ECS complaints by classification type for each Mobile Service Provider^{7,8,9,10} listed in Figure 8, comparing Q4 2022 with Q1 2023. For details of the highest number of issues recorded for each Mobile Service Provider, see Figure 11.



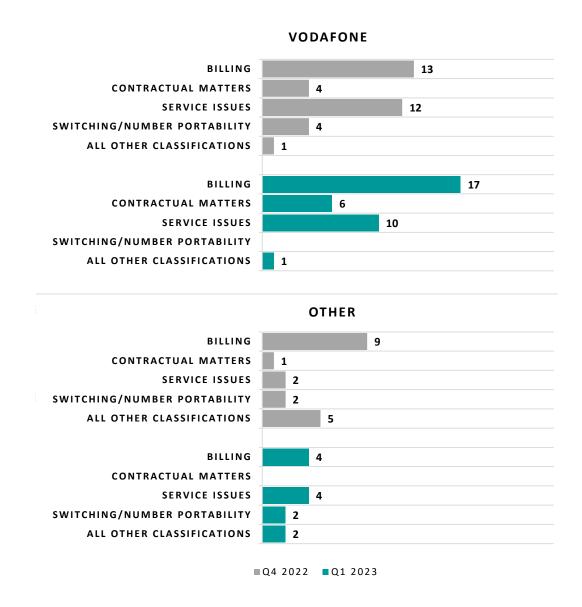


Figure 10: Mobile Service Provider ECS complaints by classification type Q4 2022 vs Q1 2023

4.3 Mobile Service Provider ECS Issues Recorded

The below table shows, in descending order, the highest number of issues recorded for each Mobile Service Provider^{7,8,9} listed in Figure 8, as reported by consumers, comparing Q4 2022 to Q1 2023.

	Number of Issues Q4 2022	Number of Issues Q1 2023
Eir		
Billed after cancellation	45	66
Billed more than agreed amount	34	29
Loss of service	17	16
Mobile coverage	7	13
Billed for service not requested	6	13
Billed for service not received	8	11
Pricing transparency		10
Switching/number portability - delay switching	13	8
Service availability		7
Credit not applied		7
3		
Billed more than agreed amount	28	21
Pricing transparency		14
Billed after cancellation	9	12
Misleading sales	9	12
Refund not received	15	11
Roaming issue - Outside EU data	7	11
Mobile coverage	16	10
Equipment issues - handset	11	10
Credit not applied		10
Contract termination issues - cancellation not accepted		10

Vodafone		
Billed more than agreed amount	30	30
Mobile coverage	24	20
Pricing transparency		19
Billed after cancellation	11	17
Switching/number portability - unlock code issue	20	13
Loss of service	15	13
Accessing complaints process - issue lodging formal complaint		12
Refund not received		11
Switching/number portability - delay switching	15	10
Billed for service not received		9

Figure 11: Highest number of issues recorded by Mobile Service Provider Q4 2022 vs Q1 2023

4.4 Mobile Service Provider ECS Complaints Closed in Q1 2023

Figure 12 shows the number of ECS complaints closed in Q1 2023, for each Mobile Service Provider^{7,8,9} listed in Figure 8, broken down by number of working days open (Monday to Friday, and excluding public holidays). Complaints closed within Q1 2023 may be reopened complaints, and may have been first escalated to a Service Provider in previous quarters.

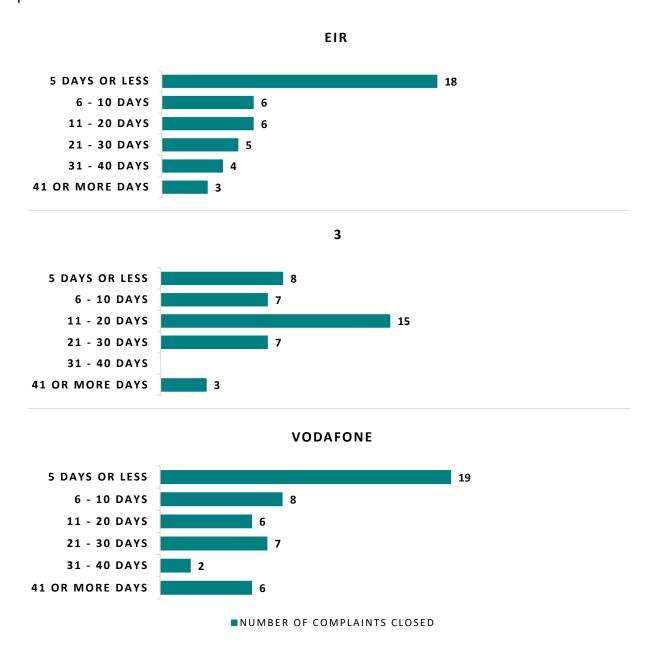


Figure 12: ECS complaints closed in Q1 2023 by Mobile Service Provider and number of working days open

Complaint resolution time is measured in working days, from the date ComReg first escalates the complaint to a Service Provider to the date of complaint closure. Figure 13^{7,8,9,10} shows the median resolution time for ECS complaints in Figure 12, broken down by number of working days open (Monday to Friday, and excluding public holidays), comparing Q4 2022¹¹ to Q1 2023. Complaints closed within Q1 2023 may be re-opened complaints, and may have been first escalated to a Service Provider prior to 1 January 2023. The 'industry median' is a 'snapshot' based on all complaints closed within each quarter for all Mobile Service Providers.

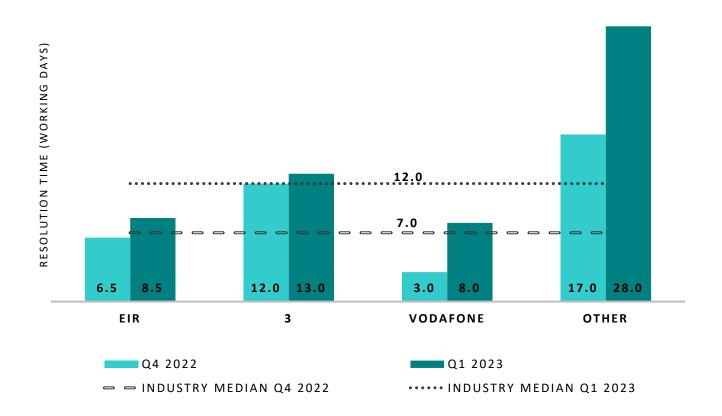


Figure 13: Median complaint resolution time by Mobile Service Provider Q4 2022 vs Q1 2023

¹¹ For details of complaints closed in Q4 2022, see ComReg Consumer Line Statistics Report Q4 2022.

Figure 14^{7,8,9,10} provides a further breakdown of the Q1 2023 complaint resolution time of ECS complaints in Figure 13. In Figure 14, the median resolution time is further broken down by a) complaints closed in 10 days or less, and b) complaints closed within 11 days or more. The 'industry median' is a 'snapshot' based on all complaints closed within the quarter for all Mobile Service Providers.

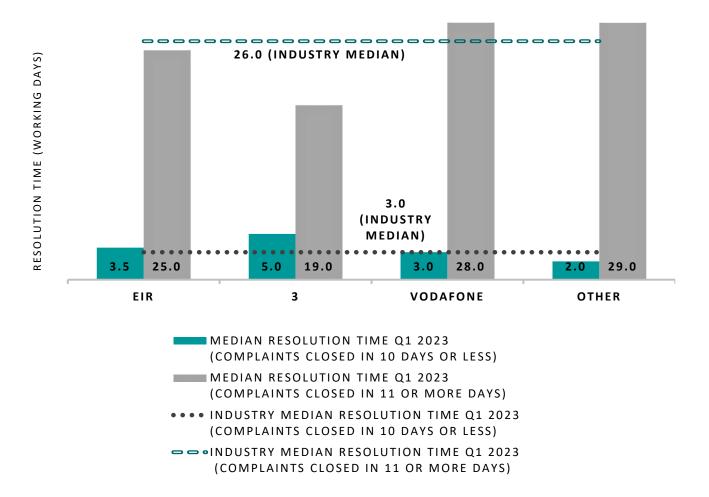


Figure 14: Median complaint resolution time by Mobile Service Provider Q1 2023, complaints closed in 10 days or less vs complaints closed in 11 days or more

Figure 15 below provides the Q1 2023 median resolution time for complaints in Figure 13, split by Service Provider^{7,8,9} and by complaint classification type. For further detail on complaints recorded by Service Provider and classification type, see Figure 10.

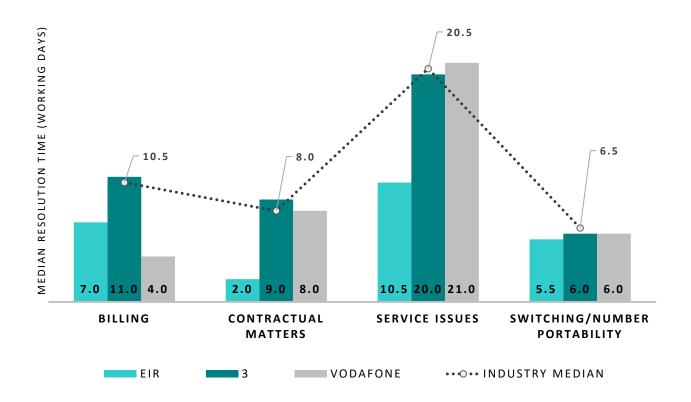


Figure 15: Median complaint resolution time by classification type and Mobile Service Provider Q1 2023

4.5 Mobile Service Provider ECS Complaints Open at 31 March 2023

Figure 16 shows the number ECS complaints open at 31 March 2023, for each Mobile Service Provider^{7,8,9} listed in Figure 8, broken down by the number of working days elapsed since they were first escalated to the Service Provider.

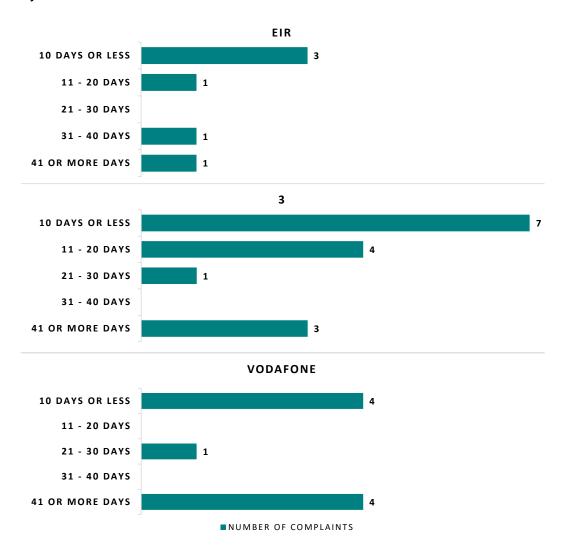


Figure 16: Mobile Service Provider ECS complaints open at 31 March 2023 by number of working days since first escalation

4.6 Mobile Service Provider ECS Complaints per 100,000 Subscribers

Figure 17 below shows the average number of complaints per 100,000 subscribers for each Mobile Service Provider^{7,8,9} listed in Figure 8 and the total industry average, comparing Q4 2022 to Q1 2023. The 'industry average' is a 'snapshot' based on complaints received for all Mobile Service Providers.

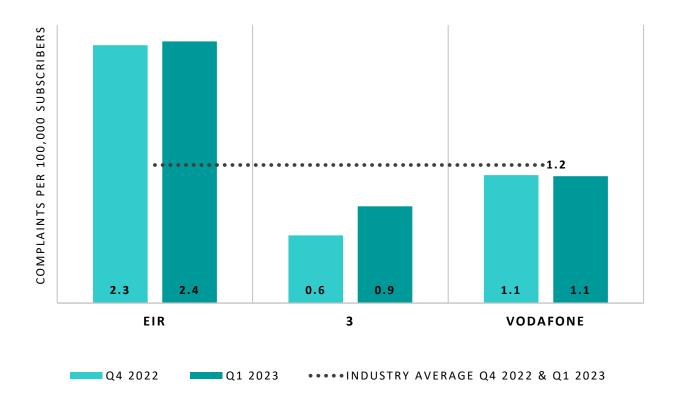


Figure 17: ECS complaints per 100,000 subscribers by Mobile Service Provider Q4 2022 vs Q1 2023

4.7 Mobile Service Provider PRS Issues

PRS texts are sent to five-digit short codes beginning with the number 5 (e.g. 57XXX), and texts to PRS typically cost more than ordinary texts, depending on the prefix number or short code. Figure 18 below shows the number of PRS issues raised with ComReg's Consumer Care in Q1 2023 split by short code and premium rate service provider¹² (where the total number of issues recorded for the short code during the quarter is greater than 40 issues) and further split by Mobile Service Provider (where the total number of issues recorded for the Mobile Service Provider is greater than 40 issues).

Network Operator	Short Code and Premium Rate Service Provider			
	57976 (txtNation)	Other	Total	
Eir	31	18	49	
Other	25	43	68	
Total	56	61	117	

Figure 18: Number of PRS issues recorded by PRS short code, premium rate service provider and Mobile Service Provider Q1 2023

¹² http://www.irishstatutebook.ie/eli/2010/act/2/enacted/en/print, Section 3.

[&]quot;premium rate service provider" means a person who does any or all of the following, for gain: (a) provides the contents of a premium rate service, (b) exercises editorial control over the contents of a premium rate service,

⁽c) packages together the contents of a premium rate service for the purpose of facilitating its provision,

⁽d) makes available a facility as part of a premium rate service,

⁽e) transfers a premium rate service from a content provider to one or more electronic communications networks, or

⁽f) provides the electronic communications service over which a premium rate service is provided, or provides the electronic communications network over which a premium rate service is transmitted.

Figure 19 shows the average number of PRS issues recorded (rounded to one decimal place) per 100,000 subscribers for each Mobile Service Provider listed in Figure 18 and the total industry average, comparing Q4 2022² to Q1 2023. The 'industry average' is based on all PRS issues recorded for all Mobile Service Providers within each quarter.

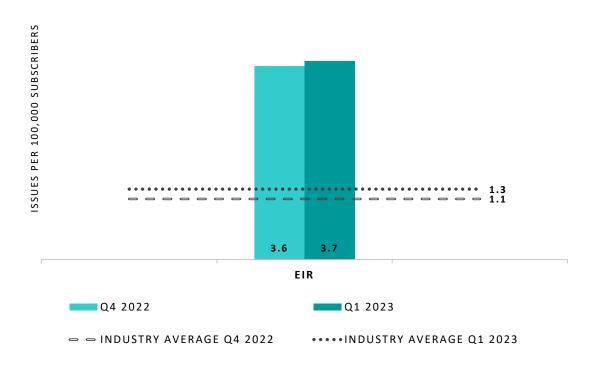


Figure 19: PRS issues by ECS Provider per 100,000 subscribers Q4 2022 vs Q1 2023

5: Fixed Service Provider Statistics

5.1 Fixed Service Provider ECS Queries vs Complaints

Figure 20 shows the number of ECS queries and complaints recorded for Eir, Pure Telecom², Sky, Virgin Media, Vodafone, and all 'Other'¹³ Fixed Service Providers, comparing Q4 2022 to Q1 2023. The total number of issues recorded for Fixed Service Providers in Q1 2023 was 2,234, a 20% increase compared to Q4 2022, where 1,868 issues were recorded.

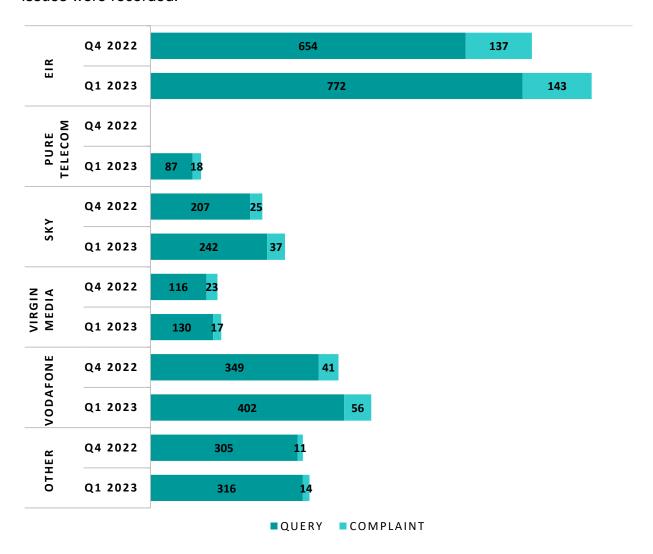


Figure 20: Number of ECS issues queries and complaints by Fixed Service Provider Q4 2022 vs Q1 2023

¹³ 'Other' Fixed Service Providers includes issues recorded for those Fixed Service Providers not named in Figure 20, or where the Fixed Service Provider is not provided by the consumer. This allows a holistic view of issues recorded across all Fixed Service Providers.

Figure 21 shows the split of queries to complaints recorded for Eir, Pure Telecom², Sky, Virgin Media and Vodafone, including the total industry average comparing Q4 2022 to Q1 2023. The 'industry average' is based on all issues recorded within each quarter for all Fixed Service Providers.

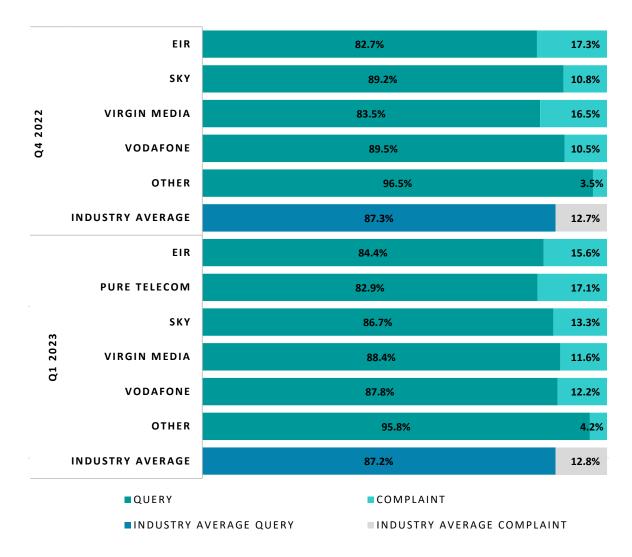
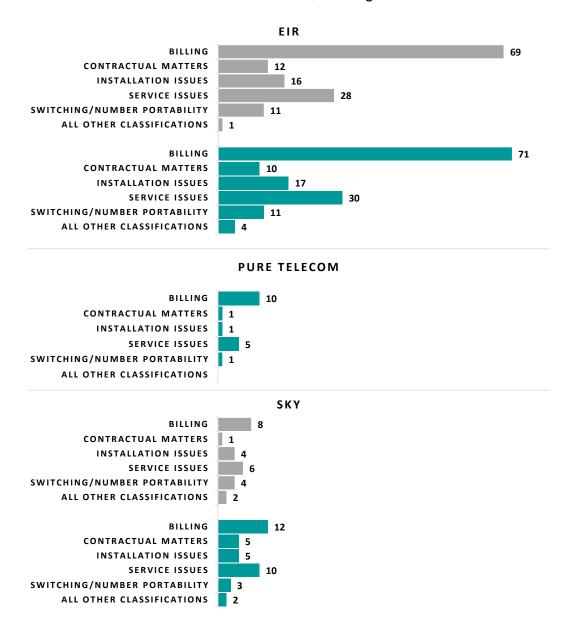


Figure 21: Split of ECS queries and complaints by Fixed Service Provider Q4 2022 vs Q1 2023

5.2 Fixed Service Provider ECS Complaints by Classification Type

Figure 22 shows ECS complaints by classification type for each Fixed Service Provider listed in Figure 20, comparing Q4 2022 with Q1 2023. For details of the highest number of issues recorded for each Fixed Service Provider, see Figure 23.



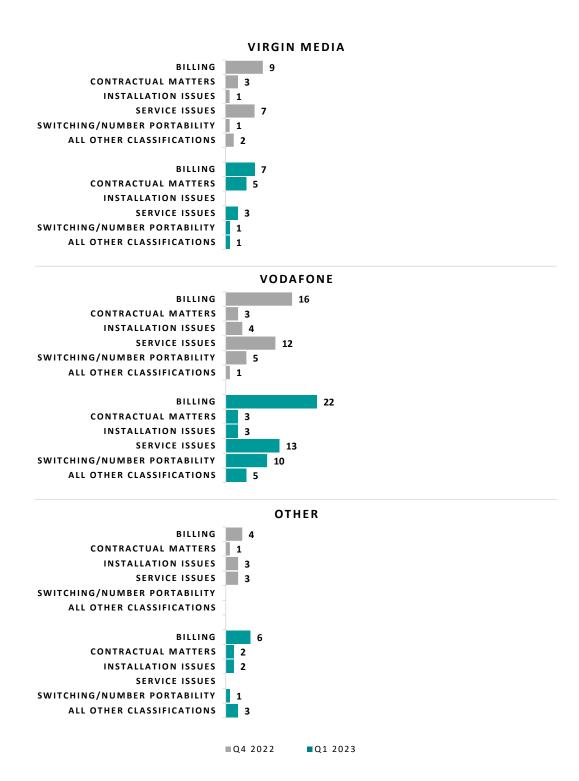


Figure 22: Fixed Service Provider ECS complaints by classification type Q4 2022 vs Q1 2023

5.3 Fixed Service Provider ECS Issues Recorded

The below table shows, in descending order, the highest number of ECS issues recorded for each Fixed Service Provider listed in Figure 20, as reported by consumers, comparing Q4 2022 to Q1 2023.

	Number of Issues Q4 2022	Number of Issues Q1 2023
Eir		
Billed after cancellation	211	232
Loss of service	88	95
Billed more than agreed amount	67	76
Delay in installation	45	57
Service availability	32	49
Billed for service not received	23	29
Contract termination issues - cancellation not accepted		27
Refund not received	22	24
Switching/number portability - number loss	31	22
Service issues - intermittent service	28	22
Pure Telecom		
Double billed		15
Loss of service		12
Billed after cancellation		11
Billed for service not received		7
Terms & conditions - cancellation penalties		7
Switching/number portability - delay switching		7
Billed more than agreed amount		6
Refund not received		5
Delay in installation		5
Switching/number portability - UAN/CRN issue		5

Sky		
Double billed	15	42
Loss of service	32	28
Switching/number portability - UAN/CRN issue	16	26
Billed after cancellation	19	23
Delay in installation	15	17
Service availability	7	16
Billed more than agreed amount	16	13
Contract termination issues - cancellation not accepted	17	11
Switching/number portability - delay switching	12	10
Accessing complaints process - issue lodging formal complaint	9	10
March Ma Pa		
Virgin Media	10	40
Billed more than agreed amount	16	19
Billed after cancellation	19	18
Loss of service	8	10
Bill not received		10
Service availability	8	8
Terms & conditions - cancellation penalties		8
Contract termination issues - cancellation procedures	9	6
Contract termination issues - cancellation not accepted	9	6
Pricing transparency	7	6
Net neutrality - broadband speeds received	4	6
Vodafone		
Loss of service	77	82
Billed after cancellation	45	70
Double billed	29	47
Billed more than agreed amount	22	31
Switching/number portability - number loss	14	20
Switching/number portability - delay switching	15	18
Refund not received		17
Switching/number portability - UAN/CRN issue	20	16
Service issues - intermittent service	15	16
Net neutrality - broadband speeds received		16

Figure 23: Highest number of issues recorded by Fixed Service Provider Q4 2022 vs Q1 2023

5.4 Fixed Service Provider ECS Complaints Closed in Q1 2023

Figure 24 below shows ECS complaints closed in Q1 2023, for each Fixed Service Provider listed in Figure 20, broken down by number of working days. Complaints closed within Q1 2023 may be re-opened complaints, and may have been first escalated to a Service Provider in previous quarters.

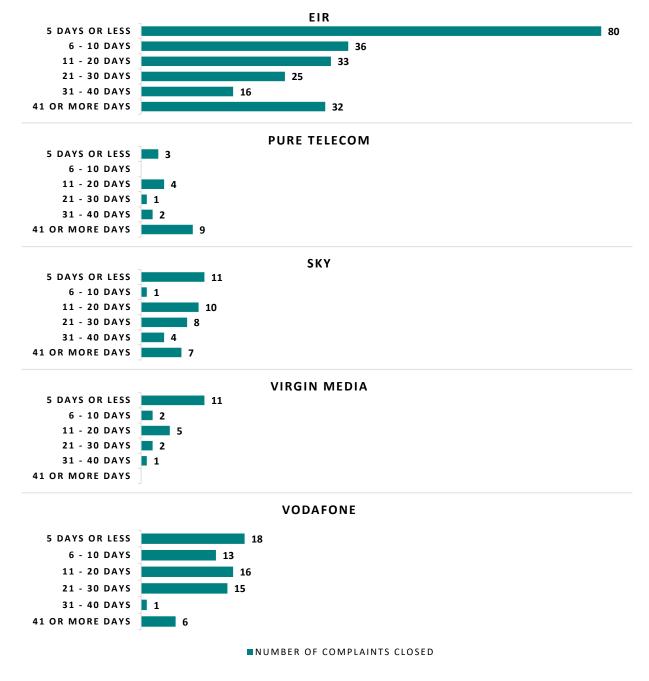


Figure 24: Fixed Service Provider ECS complaints closed in Q1 2023 by number of working days open

Complaint resolution time is measured in working days, from the date ComReg first escalates the complaint to a Service Provider to the date of complaint closure. Figure 25 shows the median resolution time for ECS complaints in Figure 23, broken down by number of working days open (Monday to Friday, and excluding public holidays), comparing Q4 2022¹¹ to Q1 2023. Complaints closed within Q1 2023 may be re-opened complaints, and may have been first escalated to a Service Provider prior to 1 January 2023. The 'industry median' is a 'snapshot' based on all complaints closed within each quarter for all Fixed Service Providers.

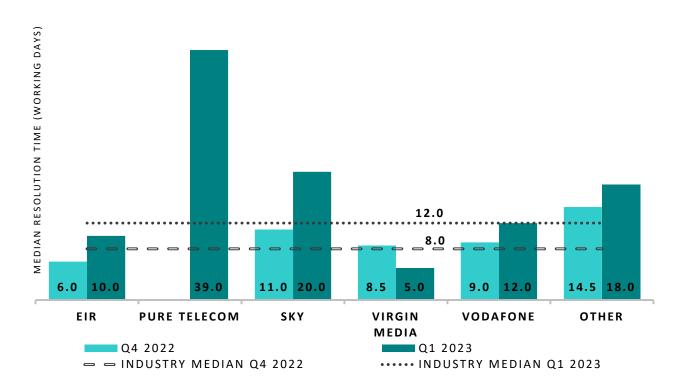


Figure 25: Median complaint resolution time by Fixed Service Provider Q4 2022 vs Q1 2023

Figure 26 provides a further breakdown of the Q1 2023 complaint resolution time of ECS complaints in Figure 25. In Figure 26, the median resolution time is further broken down by a) complaints closed in 10 days or less, and b) complaints closed within 11 days or more. The 'industry median' is a 'snapshot' based on all complaints closed within the quarter for all Fixed Service Providers.

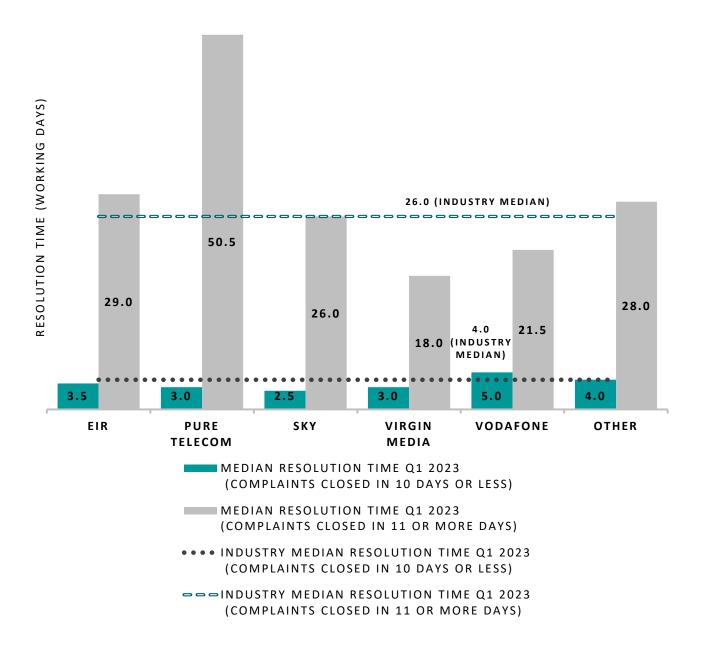


Figure 26: Median complaint resolution time by Fixed Service Provider Q1 2023, complaints closed in 10 days or less versus complaints closed in 11 days or more

Figure 27 below provides the Q1 2023 median resolution time for complaints in Figure 25, split by Service Provider and by complaint classification type. For further detail on complaints recorded by Service Provider and classification type, see Figure 22.

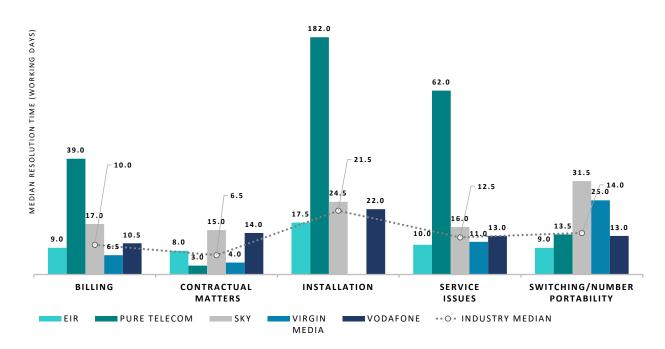


Figure 27: Median complaint resolution time by classification type and Fixed Service Provider Q1 2023

5.5 Fixed Service Provider ECS Complaints Open at 31 March 2023

Figure 28 shows the number of ECS complaints open at 31 March 2023, for each Fixed Service Provider listed in Figure 19, broken down by number of working days elapsed since they were first escalated to the Service Provider.

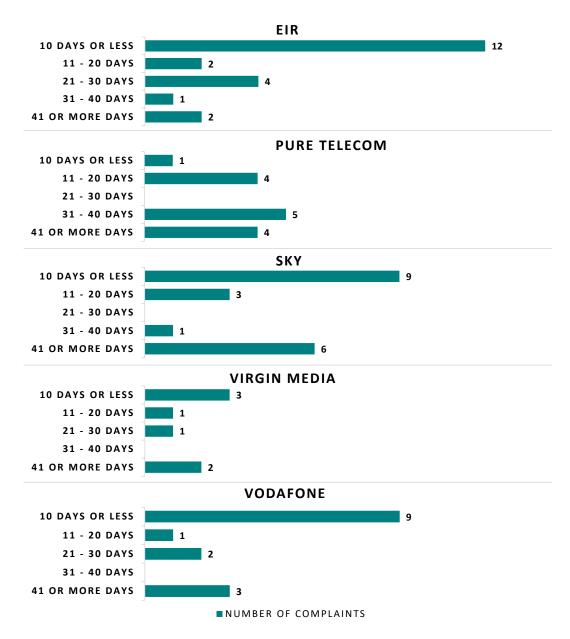


Figure 28: Fixed Service Provider ECS complaints open at 31 March 2023 by number of working days since first escalation

5.6 Fixed Service Provider ECS Complaints per 100,000 Lines¹⁴

Figure 29 below shows the average complaint rate per 100,000 fixed voice lines (as reported by Service Providers to ComReg) for each Fixed Service Provider listed in Figure 20 and the total industry average. The 'industry average' is a 'snapshot' based on complaints received for all Fixed Service Providers.

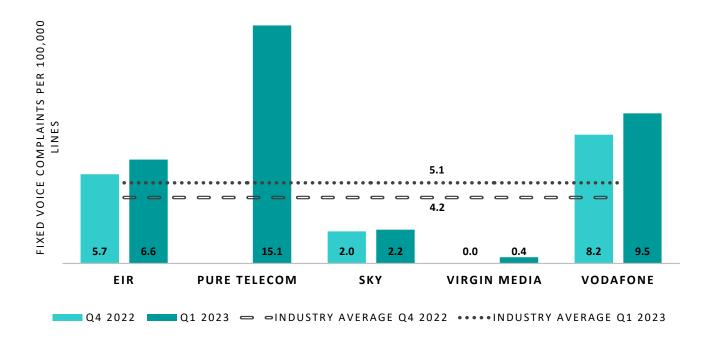


Figure 29: ECS voice complaints per 100,000 voice lines by Fixed Service Provider Q4 2022 vs Q1 2023

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¹⁴ From Q3 2022, ComReg's Consumer Care Statistics Report has replaced 'ECS Fixed Voice Complaints per 100,000 Subscribers' with 'ECS Fixed Voice Complaints per 100,000 Lines' and 'ECS Fixed Broadband Complaints per 100,000 Lines'. This metric has been updated to more accurately reflect the complaint rates in the evolving Fixed market.

Figure 30 below shows the average complaint rate per 100,000 broadband lines¹⁴ (as reported by Service Providers to ComReg) for each Fixed Service Provider listed in Figure 20 and the total industry average. The 'industry average' is a 'snapshot' based on complaints received for all Fixed Service Providers.

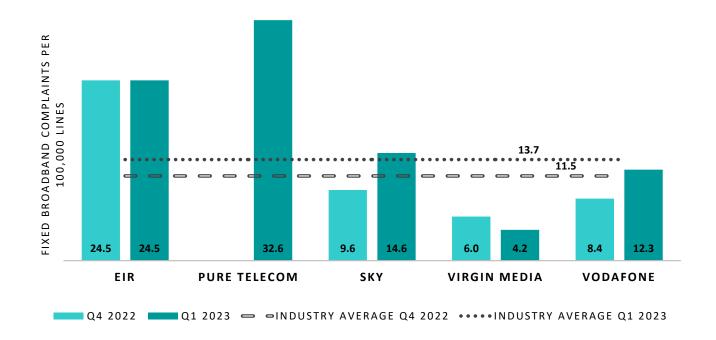
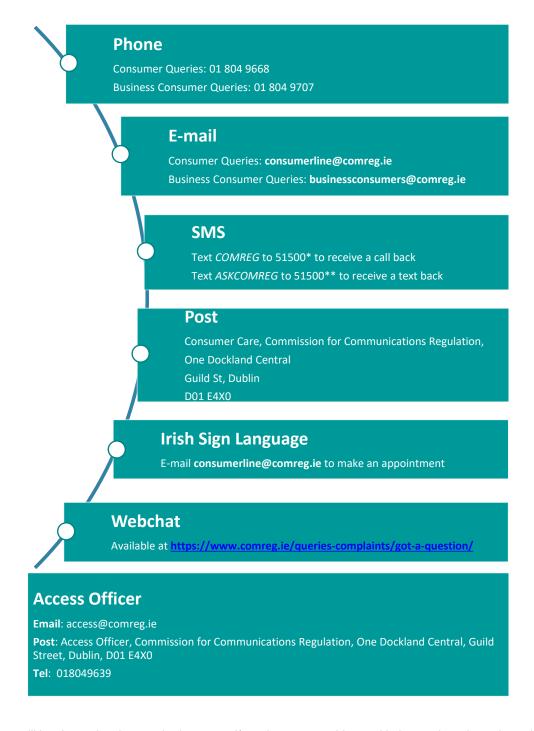


Figure 30: ECS fixed broadband complaints per 100,000 lines by Fixed Service Provider Q4 2022 vs Q1 2023

Annex 1: ComReg Consumer Care Contact Details



^{*}The message will be charged at the standard text rate. If you have any problems with the service, please let us know at 01 804 9668. **Please outline the issue you need assistance with and we will respond to you by text. Please use keyword ASKCOMREG in all text messages, including replies.

Annex 2: Mobile Coverage Statistics

Figure 31 below shows the number of mobile coverage issues versus all other service issues (as reported by consumers) for each Mobile Service Provider^{7,8,9,10} listed in Figure 8, comparing Q4 2022 to Q1 2023.

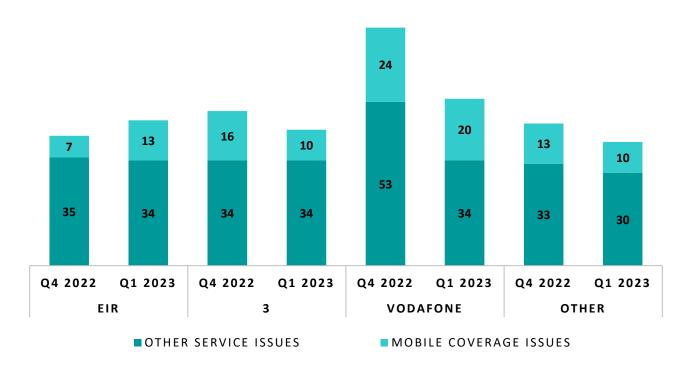
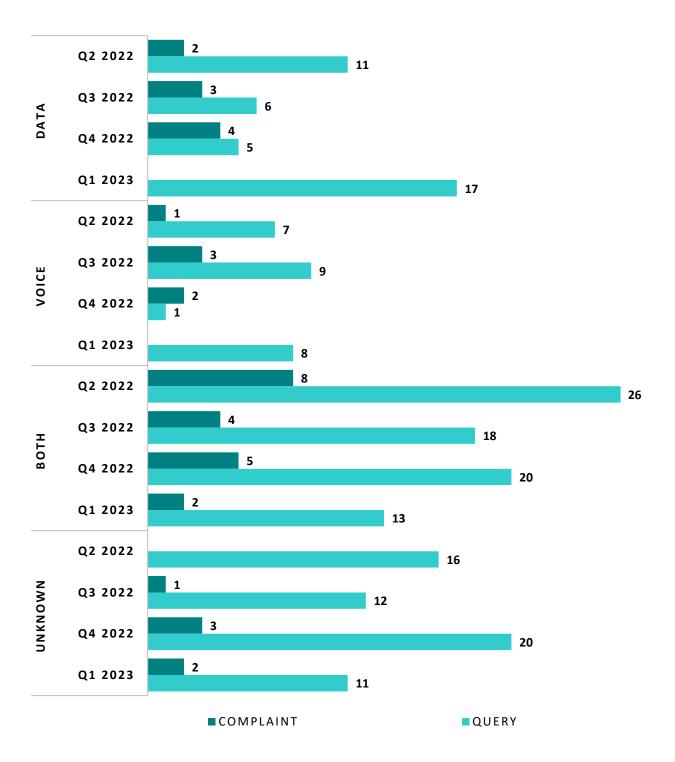


Figure 31: Number of ECS service issues by Mobile Service Provider Q4 2022 vs Q1 2023



^{*}Unknown refers to contacts from consumers (by email) where relevant information pertaining to type or frequency has not been provided

Figure 32: Mobile Coverage Issues by Type Q2 2022 - Q1 2023

Figure 33 shows the average number of mobile coverage issues recorded per 100,000 subscribers for each Mobile Service Provider^{7,8,9,10} listed in Figure 8. The 'industry average' is based on mobile coverage issues recorded for all Mobile Service Providers within each quarter.

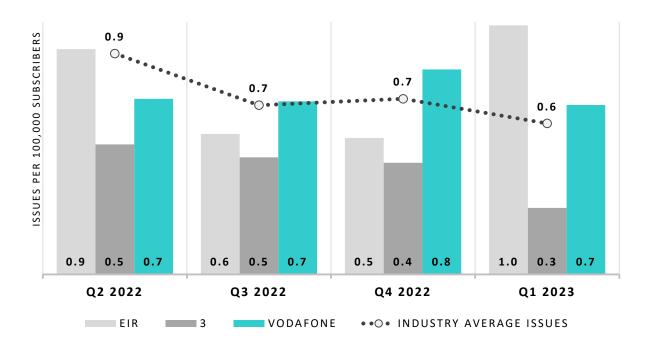


Figure 33: Mobile Coverage issues (per 100,000 Subscribers) Q2 2022 - Q1 2023

Annex 3: Classification Type Index

This Classification Type Index reflects the classification and sub-classification types¹⁵ relevant to highest volume issues recorded in Q1 2023¹⁶.

Billing includes:

Bill not received

Billed after cancellation

Billed for service not received

Billed for service not requested

Billed more than agreed amount

Credit not applied

Contractual Matters includes:

Contract termination issues - cancellation not accepted

Contract termination issues - cancellation procedures

Misleading sales

Pricing transparency

Terms & conditions - cancellation penalties

Customer Service includes:

Accessing complaints process - issue lodging formal complaint

Installation Issues includes:

Delay in installation

Net Neutrality includes:

Broadband speeds received

Roaming includes:

Roaming issue - Outside EU data

Service Issues includes:

Equipment issues - handset

Loss of service

Mobile coverage

Service availability

Service issues - intermittent service

Switching/Number Portability Issues includes:

Delay switching

Number loss

UAN/CRN issue

Unlock code issue

¹⁵ Sub-classification types may vary each quarter based on the nature of issues reported by consumers.

¹⁶ For detail on classification and sub-classification types relevant to highest volume issues recorded in Q4 2022, see ComReg Consumer Line Statistics Report Q4 2022.

Legal Disclaimer

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