



Complaints Data

H1 2022

Period covered in this report:

1st January – 30th June 2022

Firm name:

UK Insurance Limited

Other firms included in this report (if any):

None

FCA Reporting product type:

Insurance & pure protection, Consumer Credit

Brands & trading names covered:

Car Insurance

Audi, BMW, Churchill, Citroen, Darwin, Direct Line, Direct Line For Business, DL4B, DS Automobiles, NatWest, NIG, Peugeot, Privilege, Prudential, RBS, Sainsburys, SEAT, SKODA, UKI, VW

Home Insurance

Churchill, Direct Line, DL4B, Nationwide, NatWest, NatWest Black Account, NIG, Privilege, Prudential, RBS, Royal London, Sainsburys, Tesco, UKI, Ulster Bank

Pet Insurance

Churchill, Direct line, NatWest

Travel Insurance

Churchill, Direct Line, Nationwide, NatWest, RBS, Ulster Bank

Breakdown Cover

Bank Of Scotland, Churchill, Darwin, Direct Line, GFMA, Green Flag, Green Flag Ltd, Mayday, NatWest, NIG, Pou General Accounts, Privilege, Prudential Insurance Co, RBS, Sainsburys, Virgin Money, Yorkshire/Clydesdale Bank, Zurich

Creditor

UK Insurance, NatWest

Private Insurance

Confidas, Coutts, NatWest, RBS, Select

Commercial

Churchill, Churchill Expert, Direct Line For Business, DL4B, NIG, VW

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This data relates to all complaints reported to the Financial Conduct Authority (FCA) for the first half of 2022 for our Insurance and pure protection products along with complaints about active Consumer Credit Agreements that enable instalments to be paid to cover the agreed premium.

	Insurance & Pure protection	Consumer credit
Complaints opened per 1000 policies in force	2.81	0.09 ¹
No. of complaints opened	39,620	211
No. of complaints closed	38,837	204
Percentage closed within 3 days	58%	74%
Percentage closed after 3 days but within 8 weeks	41%	25%
Complaints upheld by firm (%)	74%	51%
Main cause of complaints opened	General admin/Customer service	Information, sums/ charges or product performance

¹This represents the number of complaints related to Consumer Credit v 1000 policies in force that have an active credit agreement

The total number of complaints received increased by 14% when compared to the second half of 2021. The effects of the pandemic over the last two years have eased and we've seen customer interactions return to normal levels. When we compare the number of complaints received to the same period pre-pandemic, we received 12% fewer than we did in H1 2020 and 23% fewer than in H1 2019.

Due to our market share, the number of complaints for our brands may appear high in comparison to some of our competitors. In reality the figures only represent a small proportion of the overall number of in-force policies; less than 3 complaints for every 1000 policies in the period quoted.

We focus on doing the right thing and fixing our customers problems quickly. In the first half of 2022 we resolved 58% of complaints within 3 days and just under 99% within 8 weeks.