



Complaints Data

H1 2024

Period covered in this report:

1st January 2024 – 30th June 2024

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, Churchill, Citroen, Darwin, Direct Line For Business, Direct Line, Motability, Mini, NatWest, NIG, Nissan, Peugeot, Privilege, Prudential, RBS, Sainsburys, SEAT, SKODA, UKI, VW,

Home Insurance

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

Pet Insurance

Churchill, Direct line,

Travel Insurance

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

Breakdown Cover

Churchill, Darwin, Direct Line, DL4B, Fleet Assistance, Fleet call, GFMA, Green Flag, Green Flag Ltd, Mayday, NatWest, NIG, Privilege, RBS, Virgin Money, VW, Zurich

Creditor

UK Insurance, NatWest, RBS

Private Insurance

Confides, Coutts, Direct Line, NatWest, RBS, Select

Commercial

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

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This data relates to all complaints reported to the Financial Conduct Authority (FCA) for the first half of 2024 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 ⁽¹⁾
Complaints opened per 1000 policies in force	5.51	0.15
No. of complaints opened	53,476	289
No. of complaints closed	54,623	291
Percentage closed within 3 days	48%	74%
Percentage closed after 3 days but within 8 weeks	48%	25%
Complaints upheld by firm (%)	70%	57%
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