



Complaints Data

H2 2024

Period covered in this report:

1st July 2024 – 301st December 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, Sainsburys, SEAT, SKODA, UKI, VW,

Home Insurance

Churchill, Direct Line, Nationwide, NatWest, 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, Pou General, Privilege, RBS, Virgin Money, Zurich

Creditor

UK Insurance, NatWest

Private Insurance

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

Commercial

Churchill, Direct Line For Business, NIG, Direct Line

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	Insurance & Pure protection	Consumer credit ⁽¹⁾
Complaints opened per 1000 policies in force	5.97	0.18
No. of complaints opened	51,800	322
No. of complaints closed	52,048	325
Percentage closed within 3 days	50%	66%
Percentage closed after 3 days but within 8 weeks	45%	33%
Complaints upheld by firm (%)	69%	60%
Main cause of complaints opened	General admin/ Customer service	Information, sums/ charges or product performance

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

This data relates to all complaints reported to the Financial Conduct Authority (FCA) for the second half of 2024 for our Insurance and pure protection products and complaints about active Consumer Credit Agreements enabling instalments to be paid to cover the agreed premium.