



## Complaints Data H2 2025

**Period covered in this report:**

1<sup>st</sup> July 2025 – 31<sup>st</sup> December 2025

**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, NIG, Peugeot, Privilege, Prudential, Sainsburys, SEAT, SKODA, UKI, VW, By Miles

**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

**Breakdown Cover**

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

**Creditor**

UK Insurance

**Private Insurance**

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

**Commercial**

Churchill, Direct Line For Business, NIG, Direct Line

# Complaints Data

H2 2025

	Insurance & pure protection	Consumer credit <sup>(1)</sup>
Complaints opened per 1000 policies in force	4.54	0.34
No. of complaints opened	37,282	567
No. of complaints closed	37,663	571
Percentage closed within 3 days	47%	54%
Percentage closed after 3 days but within 8 weeks	49%	45%
Complaints upheld by firm (%)	67%	47%
Main cause of complaints opened	General admin/ Customer service	Information, sums/charges or product performance

<sup>(1)</sup> 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 2025 for our Insurance and pure protection products and complaints about active consumer credit agreements enabling instalments to be paid to cover the agreed premium.