



Complaints Data

H1 2020

Period covered in this report:

1st January – 30th June 2020

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, Direct Line for Business, NatWest, NIG, Peugeot, Privilege, Prudential, RBS, Sainsbury's, SEAT, ŠKODA, Tesco, UKI, VW

Home Insurance

Churchill, Direct Line, Direct Line for Business, Nationwide, NatWest, NIG, Privilege, Prudential, RBS, Royal London, Sainsbury's, Tesco, UKI, Ulster Bank

Pet Insurance

Churchill, Direct line, NatWest

Travel Insurance

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

Breakdown Cover

Churchill, Darwin, Direct Line, Fleet Assistance, Fleet Call, Green Flag, Mayday, NatWest, Peugeot, Privilege, Prudential, RBS, Sainsbury's, Yorkshire/Clydesdale, Zurich

Creditor

NatWest, RBS, Ulster Bank

Private Insurance

Confidas, NatWest, RBS, Select

Commercial

Churchill, Churchill Expert, Direct Line, Direct Line for Business, NIG, Farm web, VW

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This data relates to all complaints reported to the Financial Conduct Authority (FCA) for the first half of 2020 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	2.39	0.03 ¹
No. of complaints opened	34,956	77
No. of complaints closed	34,921	75
Percentage closed within 3 days	58%	83%
Percentage closed after 3 days but within 8 weeks	40%	17%
Complaints upheld by firm (%)	63%	44%
Main cause of complaints opened	General admin/Customer service	General admin/Customer service

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

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; 2 complaints for every 1000 policies in the period quoted.

When comparing H1 2020 with H2 2019 there is a 25% reduction in the number of complaints received. During January & February there was a 10% reduction in the number of complaints received, when compared to the same period in 2019. Between March and June the level of customer interactions fell, due to the impact of the COVID-19 pandemic. This has impacted the overall volume of complaints received during this period.

We continued to work hard to deliver the right outcome as quickly as possible for our customers. In H1 2020 we resolved 58% of complaints within 3 days and 98% within 8 weeks, in line with past performance.