



Complaints Data

H1 2021

Period covered in this report:

1st January – 30th June 2021

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, Virgin Money

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

UK Insurance

Private Insurance

Confidas, NatWest, RBS, Select

Commercial

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

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This data relates to all complaints reported to the Financial Conduct Authority (FCA) for the first half of 2021 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	2.14	0.04 ¹
No. of complaints opened	30,866	101
No. of complaints closed	30,642	102
Percentage closed within 3 days	61%	64%
Percentage closed after 3 days but within 8 weeks	37%	35%
Complaints upheld by firm (%)	66%	43%
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

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.

In the first half 2021 we received 23% fewer complaints than we received in the second half of 2020. When we compare this to the same period in 2020, we received 12% less.

We focus on doing the right thing and fixing our customers problems quickly. In the first half of 2021 we resolved 61% of complaints within 3 days and just under 99% within 8 weeks.