



Complaints Data

H2 2019

Period covered in this report:

1st July – 31st December 2019

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, SKODA, 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, Virgin Money

Travel Insurance

Churchill, Direct Line, Nationwide, NatWest, Privilege, RBS, Ulster (Eire), Ulster Bank

Breakdown Cover

Bank of Scotland, Churchill, Direct Line, Fleet Assistance, Green Flag, HSBC/First Direct, Lloyds TSB, Mayday, NatWest, NIG, Peugeot, Privilege, Prudential, RBS, Sainsbury's, Yorkshire/Clydesdale, Zurich

Creditor

Direct Line, NatWest, NIG, RBS,

Private Insurance

Confidas, Coutts, Direct Line, 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 second half of 2019 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	3.16	0.04 ¹
No. of complaints opened	46,673	102
No. of complaints closed	46,970	103
Percentage closed within 3 days	62%	72%
Percentage closed after 3 days but within 8 weeks	37%	28%
Complaints upheld by firm (%)	68%	43%
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

We've been working hard to continuously improve our products and services and in 2019 we've seen a 20% reduction in the number of complaints received when compared to 2018.

Due to our market share, the number of complaints for our brands may still 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; 3 complaints for every 1000 policies in the period quoted.

We've also been working to improve how we respond to complaints, with a focus on delivering the right outcome as quickly as possible for our customers. In H2 2019 we resolved 62% of complaints within 3 days and 99% within 8 weeks.