



Complaints Data

H2 2020

Period covered in this report:

1st July – 31st December 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, 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 second 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	2.73	0.04 ¹
No. of complaints opened	39,876	90
No. of complaints closed	41,144	88
Percentage closed within 3 days	54%	68%
Percentage closed after 3 days but within 8 weeks	45%	32%
Complaints upheld by firm (%)	67%	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

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 of 2020; the level of customer interactions fell due to the impact of the COVID-19 pandemic. In the second half of 2020 customer interaction levels have increased driving a 14% increase in complaint volumes. However, when we compare the number of complaints received against the same period in 2019 we have received 14% less.