



Complaints Data

H1 2019

Period covered in this report:

1st January – 30th June 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, Farmweb, Peugeot, Privilege, Prudential, RBS, Sainsbury's, SEAT, SKODA, Tesco, UKI, VW

Home Insurance

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

Pet Insurance

Churchill, Direct line, Virgin Money

Travel Insurance

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

Breakdown Cover

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

Creditor

Direct Line, NatWest, One Account, RBS, Tesco

Private Insurance

Confidas, Coutts, 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 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	3.13	0.03 ¹
No. of complaints opened	47,027	97
No. of complaints closed	47,805	95
Percentage closed within 3 days	65%	78%
Percentage closed after 3 days but within 8 weeks	34%	21%
Complaints upheld by firm (%)	66%	40%
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 we've seen a 16% reduction in the number of complaints we received compared to the last reporting period (the second half of 2018).

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

Providing the best customer service remains our top priority, and we have made significant progress within our internal complaint handling processes over the last few years. This can be seen in the published data provided by the Financial Ombudsman Service showing a consistently low percentage of cases where our decision is changed in some way.