

FCA Publication of Complaints data

Period covered in this report: 1st January – 30th June 2018

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:	Insurance & pure protection	Consumer Credit	
<p>Car Insurance – Audi, Churchill, Citroen, Direct Line, Direct Line for Business, Nationwide, NatWest, NIG, Peugeot, Privilege, Prudential, RBS, Sainsbury's, SEAT, SKODA, Tesco, UKI, VW</p> <p>Home Insurance - BMW, Churchill, Direct Line, Direct Line for Business, Nationwide, NatWest, NIG, Privilege, Prudential, RBS, Royal London, Sainsbury's, Tesco, UKI, Ulster Bank, Virgin Money</p> <p>Pet Insurance - Churchill, Direct line, Virgin Money</p> <p>Travel Insurance –Churchill, Direct Line, Nationwide, NatWest, RBS, Ulster (Eire)</p> <p>Breakdown Cover – Churchill, Citroen, Direct Line, Esure, Fleet Assistance, GFMA, Green Flag, HSBC/First Direct, Lloyds TSB, Mayday, NatWest, NIG, Peugeot, Privilege, Prudential, RBS, Sainsbury's, Sheila's Wheels, TSB Select, Yorkshire/Clydesdale Bank, Zurich</p> <p>Creditor – Mint, NatWest, One Account, RBS, Tesco</p> <p>Private Insurance – Confidas, NatWest, RBS, Couatts</p> <p>Commercial – Churchill, Direct Line for Business, NIG, Farm web, VW</p>	Complaints opened per 1000 policies in force	4.00	0.01 ¹
	No. of complaints opened	61,289	26
	No. of complaints closed	60,299	25
	Percentage closed within 3 days	64%	84%
	Percentage closed after 3 days but within 8 weeks	34%	16%
	Complaints upheld by firm (%)	70%	36%
	Main cause of complaints opened	General admin / Customer service	Information, sums/charges or product performance

At Direct Line Group we always seek fair outcomes for our customers. We welcome all feedback from our customers because it gives us a chance to put things right. We aim to deal with every complaint quickly and fairly, and to learn from our mistakes so we can improve our service.

The data above provides details relating to all complaints reported to the Financial Conduct Authority (FCA) for the first half of 2018 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.

Due to our market share, the number of complaints for our brands may appear high in comparison to our competitors. In reality the figures only represent a small proportion of the overall number of in-force policies; 4 complaints for every 1000 policies in the period quoted. We did see a 3.7% increase in the number of complaints we received compared the last reporting period (the second half of 2017) but when we compare these numbers against the same period in 2017 we have seen a 5% reduction.

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 ongoing reduction in the percentage of cases where our decision is changed in some way.

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