

FCA Publication of Complaints data

Period covered in this report: 1st January – 30th June 2017

Firm name: UK Insurance Limited

Other firms included in this report (if any): None

FCA Reporting product type: Insurance & pure protection



Brands / trading names covered:

Car Insurance - Churchill, Citroen, Direct Line, Direct Line For Business, DL4B, Egg, Lombard, Nationwide, NatWest, NIG, Peugeot, Privilege, Prudential, RBS, Sainsbury's, Tesco

Home Insurance - BMW, Churchill, Direct Line, DL4B, MBNA, Nationwide, NatWest, NIG, Privilege, Prudential, RBS, Royal London, Sainsbury's, Tesco, Ulster Bank, Virgin Money

Pet Insurance - Churchill, Direct line, Tesco, Virgin Money

Travel Insurance - Churchill, Coutts, Direct Line, Nationwide, NatWest, Privilege, Prudential, RBS, Ulster (Eire)

Breakdown Cover - Abbey National, Churchill, Citroen, Co-Op, Devitt Bike Breakdown, Direct Line, Esure, Fleet Assistance, Green Flag, Hill House Hammond, HSBC / First Direct, HSBC Selector, Lloyds TSB, Mayday, Nationwide, NatWest, NIG, Privilege, Prudential Insurance Co, RBS, Sainsbury's, Sheilas Wheels, Swinton Insurance, TSB Select, Yorkshire/Clydesdale Bank, Zurich

Creditor - Direct Line, Mint, NatWest, One Account, Prudential, RBS, Ulster Bank

Private Insurance - NatWest, RBS, Select from Direct Line, Coutts

Commercial - NIG Commercial Complex & Packages, NIG Commercial Credit, Direct Line for Business

Complaints opened per 1000 policies in force

4.08

No. of complaints opened

64,543

No. of complaints closed

64,753

Percentage closed within 3 days

71%

Percentage closed after 3 days but within 8 weeks

28%

Complaints upheld by firm (%)

65%

Main cause of complaints opened

General Admin /
Customer service

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 2017

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 and for the period quoted we have actually seen a 17% reduction in overall complaints recorded when compared to the same period in 2016. 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 2% reduction from December 2016 in cases where our decision is changed in some way.