

FCA Publication of Complaints data

Period covered in this report: 1st July – 31st December 2017

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 - 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

	Insurance & pure protection	Consumer Credit
Complaints opened per 1000 policies in force	3.75	0.01 ¹
No. of complaints opened	59,115	32
No. of complaints closed	59,380	32
Percentage closed within 3 days	67%	84%
Percentage closed after 3 days but within 8 weeks	32%	16%
Complaints upheld by firm (%)	68%	44%
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 second half of 2017 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 and for the period quoted. We have seen an 8% reduction in overall complaints recorded from the first half of 2017 and a 5% 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 ongoing improvement in the % of cases where our decision is changed in some way.

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