

Product	Complaints opened per 1000 policies in force	Complaints opened per 1000 policies sold	No. of complaints opened	No. of complaints closed	Percentage closed within 3 days	Percentage closed after 3 days but within 8 weeks	Complaints upheld by firm (%)	Main cause of complaints opened
Banking & credit cards	-	-	-	-	-	-	-	-
Home finance	-	-	-	-	-	-	-	-
Insurance & pure protection	3.99	not applicable	62,310	62,605	71%	27%	68%	General admin/customer service
Decumulations & Pensions	-	-	-	-	-	-	-	-
Investments	-	-	-	-	-	-	-	-
Credit related	-	-	-	-	-	-	-	-

To put the above figures into context:

The number of complaints received during the period of 1st July to 31st December 2016 is equivalent to 4 per 1000 customers (based on number of in force policies at the end of the reporting period)

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