



# Complaints Data

H2 2023

**Period covered in this report:**

1<sup>st</sup> July 2023 – 31<sup>st</sup> December 2023

**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, Direct Line, Motability, DL4B, DS Automobiles, NatWest, NIG, Nissan, Peugeot, Privilege, Prudential, RBS, Sainsburys, SEAT, SKODA, UKI, VW,

**Home Insurance**

Churchill, Direct Line, DL4B, Nationwide, NatWest, NIG, Privilege, Prudential, RBS, Royal London, Sainsburys, UKI, Ulster Bank

**Pet Insurance**

Churchill, Direct line,

**Travel Insurance**

Churchill, Direct Line, Nationwide, NatWest, RBS, Ulster Bank

**Breakdown Cover**

Churchill, Darwin, Direct Line, DL4B, Fleet Assistance, Fleet call, GFMA, Green Flag, Green Flag Ltd, Mayday, NatWest, NIG, Privilege, Peugeot, RBS, Virgin Money, VW, Zurich

**Creditor**

UK Insurance, NatWest, RBS

**Private Insurance**

Confides, NatWest, RBS, Select

**Commercial**

Churchill, Churchill Expert, Direct Line For Business, DL4B, NIG, VW

# Complaints data H2 2023



This data relates to all complaints reported to the Financial Conduct Authority (FCA) for the second half of 2023 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	4.41	0.14
No. of complaints opened	53,925	273
No. of complaints closed	54,944	272
Percentage closed within 3 days	49%	72%
Percentage closed after 3 days but within 8 weeks	46%	27%
Complaints upheld by firm (%)	72%	63%
Main cause of complaints opened	General admin/Customer service	Information, sums/ charges or product performance

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