



# Complaints Data

H2 2021

**Period covered in this report:**

1st January – 30th June 2021

**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, NatWest, NIG, Peugeot, Privilege, Prudential, RBS, Sainsbury's, SEAT, ŠKODA, Tesco, UKI, VW

**Home Insurance**

Churchill, Direct Line, Direct Line for Business, Nationwide, NatWest, NIG, Privilege, Prudential, RBS, Royal London, Sainsbury's, Tesco, UKI, Ulster Bank, Virgin Money

**Pet Insurance**

Churchill, Direct line, NatWest

**Travel Insurance**

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

**Breakdown Cover**

Churchill, Darwin, Direct Line, Fleet Assistance, Fleet Call, Green Flag, Mayday, NatWest, Peugeot, Privilege, Prudential, RBS, Sainsbury's, Yorkshire/Clydesdale, Zurich

**Creditor**

UK Insurance

**Private Insurance**

Confidas, NatWest, RBS, Select

**Commercial**

Churchill, Churchill Expert, Direct Line, Direct Line for Business, NIG, Farm web

# Complaints data H2 2021



This data relates to all complaints reported to the Financial Conduct Authority (FCA) for the second half of 2021 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	2.50	0.15 <sup>1</sup>
No. of complaints opened	35,465	127
No. of complaints closed	35,532	129
Percentage closed within 3 days	58%	64%
Percentage closed after 3 days but within 8 weeks	40%	36%
Complaints upheld by firm (%)	71%	42%
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

Due to our market share, the number of complaints for our brands may appear high in comparison to some of our competitors. In reality the figures only represent a small proportion of the overall number of in-force policies; 2.5 complaints for every 1000 policies in the period quoted.

During 2021 we have recovered from the pandemic and when we compared the complaints received to 2020, we received 11% less.

We focus on doing the right thing and fixing our customers problems quickly. In the second half of 2021 we resolved 58% of complaints within 3 days and just under 99% within 8 weeks.