



# Complaints Data

H1 2023

**Period covered in this report:**

1<sup>st</sup> January 2023 – 30<sup>th</sup> June 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, BMW, Churchill, Citroen, Darwin, Direct Line, Direct Line For Business, DL4B, DS Automobiles, NatWest, NIG, Peugeot, Privilege, Prudential, RBS, Sainsburys, SEAT, SKODA, UKI, VW

**Home Insurance**

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

**Pet Insurance**

Churchill, Direct line, NatWest

**Travel Insurance**

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

**Breakdown Cover**

Bank Of Scotland, Churchill, Darwin, Direct Line, GFMA, Green Flag, Green Flag Ltd, Mayday, NatWest, NIG, Pou General Accounts, Privilege, Prudential Insurance Co, RBS, Sainsburys, Virgin Money, Yorkshire/Clydesdale Bank, Zurich

**Creditor**

UK Insurance, NatWest

**Private Insurance**

Confidas, Coutts, NatWest, RBS, Select

**Commercial**

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

# Complaints data H1 2023



This data relates to all complaints reported to the Financial Conduct Authority (FCA) for the First 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	4.50	0.03
No. of complaints opened	53,489	216
No. of complaints closed	52,003	216
Percentage closed within 3 days	50%	65%
Percentage closed after 3 days but within 8 weeks	44%	34%
Complaints upheld by firm (%)	73%	65%
Main cause of complaints opened	General admin/Customer service	Information, sums/ charges or product performance

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

In H1 2023, we received 28% more complaints when compared to H2 2022. This increase has been mainly driven by Motor claims complaints where we continue to face challenges with supply chain delays which continue following the pandemic and as a result of the Ukraine war. This represents a small proportion of the overall number of in force policies at circa 4.5 complaints per 1000 policies in force, however, we continue to implement a range of improvements to our processes to support the delivery of good outcomes for our customers and minimise any impacts which may arise from the current macroeconomic challenges.