



Complaints Data

H2 2022

Period covered in this report:

1st July 2022 – 31st December 2022

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

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This data relates to all complaints reported to the Financial Conduct Authority (FCA) for the second half of 2022 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	3.15	0.02 ¹
No. of complaints opened	41,738	191
No. of complaints closed	41,030	201
Percentage closed within 3 days	55%	73%
Percentage closed after 3 days but within 8 weeks	43%	24%
Complaints upheld by firm (%)	75%	51%
Main cause of complaints opened	General admin/Customer service	Information, sums/ charges or product performance

¹This 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 brand 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; 3 complaints for every 1000 policies in the period quoted.

In H2 2022, we received 5% more complaints when compared to H1 2022. We continue to face challenges particularly in Motor claims, with supply chain delays resulting from both the pandemic and Ukraine war.

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 our interactions with the Financial Ombudsman Service, where we've seen a low percentage of cases where our decision is changed in some way.