



Complaints Data H1 2026

Period covered in this report:

1st January 2026 – 30th June 2026

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 For Business, Direct Line, Motability, DS Automobiles, NIG, Peugeot, Privilege, SEAT, SKODA, UKI, VW

Home Insurance

Churchill, Confidas, Direct Line, Direct Line For Business, 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

Breakdown Cover

Churchill, Darwin, Direct Line, Direct Line For Business, Fleet Assistance, Fleet call, GFMA, Green Flag, Green Flag Ltd, Mayday, Privilege, RBS, UKI, Virgin Money

Creditor

UK Insurance

Private Insurance

Confidas, Coutts, Direct Line, NatWest, RBS, Select

Commercial

Churchill, Direct Line, Direct Line For Business, NIG

Complaints Data

H1 2026

	Insurance & pure protection	Consumer credit ⁽¹⁾
Complaints opened per 1000 policies in force	4.97	0.17
No. of complaints opened	37,795	767
No. of complaints closed	37,639	759
Percentage closed within 3 days	44%	51%
Percentage closed after 3 days but within 8 weeks	51%	46%
Complaints upheld by firm (%)	64%	47%
Main cause of complaints opened	General admin/ Customer service	Information, sums/charges or product performance

⁽¹⁾ This represents the number of complaints related to Consumer Credit v 1000 policies in force that have an active credit agreement

This data relates to all complaints reported to the Financial Conduct Authority (FCA) for the first half of 2026 for our Insurance and pure protection products and complaints about active consumer credit agreements enabling instalments to be paid to cover the agreed premium.