



BISL Limited's Customer complaints information

01/07/19 – 31/12/19

Complaints received ⁽¹⁾

	Number of complaints opened by volume of business						
Product / service grouping	Intermediation (within the reporting period)	Number of complaints opened	Number of complaints closed	Percentage closed within 3 days	Percentage closed after 3 days but within 8 weeks	Percentage upheld	Main cause of complaints opened
Insurance and pure protection	6.66 per 1000 policies sold	10551	10766	35.6%	59.0%	45.0%	General admin / customer service
Credit related	0.18 per 1000 debts	215	214	20.6%	74.3%	46.7%	General admin / customer service

(1) Includes BISL Limited own brands Beagle Street, Budget, Dial Direct, Fifty Life, and the products we manage on behalf of our partner brands. For more information, see the table below.

Below is a table of the brands included in the BISL Limited complaint numbers where BISL Limited arranges and administers policies using brand names belonging to other companies.

Brand	Product			
	Car	Commercial Vehicle	Home	Life
Autotrader	√			
Bank of Scotland	√			
Bradford & Bingley	√		√	
ecoinsurance from Co-operative Insurance	√			
Geoffrey	√			
Halifax	√			
HSBC	√			
Legal and General	√			
Lloyds Banking Group	√	√		
M&S Bank	√			
More Than select	√			
O2	√			
Pearl	√			
Post Office ®	√	√	√	
RAC	√		√	
Santander	√		√	
Sunlife	√		√	
Virgin Money				√
Zenith	√	√		

Compare The Market Limited's Customer complaints information

01/07/19 – 31/12/19

Complaints received

	Number of complaints opened by volume of business						
Product / service grouping	Intermediation (within the reporting period)	Number of complaints opened	Number of complaints closed	Percentage closed within 3 days	Percentage closed after 3 days but within 8 weeks	Percentage upheld	Main cause of complaints opened
Insurance and pure protection	0.10 per 1000 policies sold	470	494	10.9%	89.1%	9.5%	General admin / customer service
Credit related	0.08 per 1000 accounts	7	8	12.5%	87.5%	25%	Product disclosure information



ACM ULR Limited’s Customer complaints information

01/07/19 – 31/12/19

Complaints received

	Number of complaints opened by volume of business						
Product / service grouping	Intermediation (within the reporting period)	Number of complaints opened	Number of complaints closed	Percentage closed within 3 days	Percentage closed after 3 days but within 8 weeks	Percentage upheld	Main cause of complaints opened
Insurance and pure protection	4.29 per 1000 policies sold	792	821	0.4%	75.3%	43.2%	General admin / customer service



BFSL Limited's Customer complaints information

01/07/19 – 31/12/19

Complaints received

	Number of complaints opened by volume of business						
Product / service grouping	Provision (at reporting period end date)	Number of complaints opened	Number of complaints closed	Percentage closed within 3 days	Percentage closed after 3 days but within 8 weeks	Percentage upheld	Main cause of complaints opened
Credit related	0.91 per 1000 accounts	1085	1125	41.3%	54.8%	46.8%	General admin / customer service



Saverd Limited's Customer complaints information

01/07/19 – 31/12/19

Complaints received

	Number of complaints opened by volume of business						
Product / service grouping	Provision (at reporting period end date)	Number of complaints opened	Number of complaints closed	Percentage closed within 3 days	Percentage closed after 3 days but within 8 weeks	Percentage upheld	Main cause of complaints opened
Electronic Money / Payment Services	0	0	0	0	0	0	N/A