



BISL Limited's Customer complaints information

01/07/21 – 31/12/21

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	5.49 per 1000 policies sold	7,969	7,856	39.7%	59.5%	43.8%	General admin / customer service
Credit related	0.22 per 1000 accounts	226	220	15.0%	84.5%	35.0%	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
Bank of Scotland	√			
Bradford & Bingley			√	
ecoinsurance from Co-operative Insurance	√			
Geoffrey Insurance	√			
Halifax	√			
Lloyds Banking Group	√	√		
M&S Bank	√			
More Than select	√		√	
O2	√			
Post Office ®	√	√	√	
RAC	√		√	
Santander	√		√	
Sunlife			√	
Virgin Money				√
Zenith	√	√		



ACM ULR Limited's Customer complaints information

01/07/21 – 31/12/21

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	8.74 per 1,000 policies sold	1,327	1,061	2.4%	92.7%	41.7%	General admin / customer service



BFSL Limited’s Customer complaints information

01/07/21 – 31/12/21

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	0.76 per 1000 accounts	779	768	50.9%	48.8%	72.9%	General admin / customer service