



## BISL Limited's Customer complaints information

01/07/18 – 31/12/18

### Complaints received <sup>(1)</sup>

	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	6.50 per 1000 policies sold	10193	10516	43.6 %	54.9 %	46.6 %	General admin / customer service
Credit related	0.05 per 1000 sales	48	54	N/A	N/A	44.4 %	N/A

(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	√			
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

01/07/18 – 31/12/18

### 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	0.14 per 1000 policies sold	585	636	9.0 %	86.6 %	15.6 %	General admin / customer service
Credit related	0.03 per 1000 accounts	2	2	0 %	100 %	0 %	General admin / customer service



## ACM ULR Limited’s Customer complaints information

01/07/18 – 31/12/18

### 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	4.71 per 1000 policies sold	813	845	2.8 %	88.4 %	34.6 %	General admin / customer service



## BFSL Limited's Customer complaints information

**01/07/18 – 31/12/18**

### 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	0.34 per 1000 accounts	519	543	N/A	N/A	55.6 %	N/A