

## Complaints Publication Report

Firm name: Brightside Insurance Services Limited

Period covered in this report: 1<sup>st</sup> July- Dec 31<sup>st</sup> 2017

Brands/trading names covered: Commercial Vehicle Direct, Churchill Van Insurance, NatWest, One Insurance Solution, Prosport, Logical Choice, Sunlife Home, Brightside.

We endeavour to provide the best possible service to our customers; this includes dealing with complaints fairly and efficiently. Complaints received and managed for Jul-Dec 2017 are detailed below. Reportable complaint figures include formal and informal complaints.

	Number of complaints (per 1,000 policies sold)	Number of complaints opened	Number of complaints closed	Complaints closed within 3 days (%)	Complaints closed after 3 days but within 8 weeks (%)	Closed complaints upheld by firm (%)	Main Cause of Complaints
General Insurance and pure protection	13.06	1074	1114	43%	57%	76%	Disputes over sums/charges

### Analysis of complaints 1st Jul- Dec 31<sup>st</sup> 2017

- All customer dissatisfaction is recorded and reported to the regulator.
- 76% of our complaints were upheld by us, in favour of our customers, where we recognise our service hadn't met their expectations.
- Brightside analyses the 'root causes' of customer complaints and this is reported and analysed at a senior level to ensure that we can learn from poor customer experience and make positive changes to reduce the risk of similar issues being experienced again.