

Complaints Publication Report

Firm name: Brightside Insurance Services Limited

Period covered in this report: 1st July- Dec 31st 2018

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

We endeavour to provide the best possible service to our customers; this includes dealing with complaints fairly and efficiently. Complaints received and managed for July-Dec 2018 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	15.21	1401	1390	51%	48%	87%	Disputes over sums/charges

Analysis of complaints 1st July- Dec 31st 2018

- All customer dissatisfaction is recorded and reported to the regulator.
- 87% 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.