



## Customers

RSA Insurance Group (RSA) has been providing insurance for over 300 years and is one of the UK's leading providers of general insurance. We insure over 5.3 million policies in the UK, providing our customers with a wide range of products including motor, home and pet insurance.

We are committed to going the extra mile for our customers. A satisfied and loyal customer base is core to our business. We aim to:

- Deliver consistent and reliable levels of customer service
- Act with integrity, due care and diligence
- Communicate openly, honestly and with sensitivity and understanding
- Listen to our customers
- Handle complaints fairly and promptly
- Respect our customers' rights to privacy and confidentiality
- Protect our customers and our business from fraud

## Our approach to handling customer complaints

Unfortunately, as with any other business there are times when customers feel we have not met their expectations. RSA are reporting an increase in complaint volumes over the period 1<sup>st</sup> January to 30<sup>th</sup> June 2016, largely driven by changes in reporting requirements where we now include cohorts of complaints that were not previously required.

We take all complaints very seriously. Every complaint is different and we deal with each one on its merits. We have robust processes in place to ensure we handle all complaints fairly and in a timely manner. We also use the lessons learnt from previous complaints to amend our processes and to improve our customer service.

## Complaints Information

The table below contains information about the complaints we received during the period 1<sup>st</sup> July to 31<sup>st</sup> December 2016, and the standards we achieved in handling these complaints from receipt to resolution. The data refers to the complaints we received from customers of all the companies in the RSA Insurance Group. These include Royal & Sun Alliance Reinsurance Limited, The Marine Insurance Company Limited, and the brand names RSA, Royal & SunAlliance, RSA echoice, MORE TH>N, and MORE TH>N Business.

	No of complaints opened per 1,000 policies in force (as at end of 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
<b>Insurance and pure protection</b>	2.97	15763	15283	61%	38%	68%	<b>Delays/ Timescales</b>

The above figures represent a very small percentage of our customer base. Of approximately 5.3 million policies in force with RSA between 1st July and 31<sup>st</sup> December 2016, a complaint arose in only 0.30% of cases.

If you have any questions about the above complaints information, then please let us know. You can find out how to get in touch with us by clicking on the "Contact Us" link on the Home Page.

Royal & Sun Alliance Insurance plc No. 93792.

Registered in England and Wales, Registered office at St Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.