

complaints publication report.



Bspoke Underwriting Ltd is committed to delivering the highest standard of service to all its customers. However, we understand that sometimes things go wrong, and that customers may need to make a complaint.

We take the complaints we receive from our customers seriously and strive to ensure that all complaints are dealt with as quickly as possible. It is not always possible to resolve a complaint immediately as we always aim to provide a thorough and fair investigation into what has happened to cause the complaint.

This data relates to all complaints reported to the Financial Conduct Authority (FCA) for the period 01 October 2023 – 30 March 2024 for our insurance and pure protection products.

	Insurance and pure protection
Provision (at reporting period end date)	2.69
Complaints opened	526
Complaints closed	520
Percentage closed within 3 days	21.3%
Percentage closed after 3 days but within 8 weeks	77.5%
Percentage upheld	53.5%
Main cause of complaints opened	General admin/customer service

Firm name	Bspoke Underwriting
Group	Bspoke Group
Other firms included in this report	None
Period covered in this report	01 October 2023 – 30 March 2024
Brands/trading names covered	N/A

WHAT THESE FIGURES MEAN

Provision (at reporting period end date) – This is the number of complaints received, within the six-month period, per 1000 policies in force.

Complaints opened – This is the number of complaints received in the six-month period from 01 October 2023 to 30 March 2024.

Complaints closed – This is the number of complaints that have been closed within the same period but may be received prior to 01 October 2023. This means that this number may be higher than the number of complaints opened.

Percentage closed within 3 days – This is the percentage of complaints that have been resolved within 3 days of receipt.

Percentage closed after 3 days but within 8 weeks – This is the percentage of complaints that have been resolved after 3 days but within 8 weeks. This 8-week time period is the time that the FCA allows for us to initially investigate and provide our final response to a complaint.

Percentage upheld – This is the percentage of complaints that we uphold in favour of the complainant.

Main cause of complaints opened – This is the main cause of complaints received within the six-month period. The listed cause is taken from the FCA definitions with regards to complaint categorisation.