COMPLAINTS PUBLICATION REPORT

Each complaint is handled by a dedicated complaint handler, with expertise in the relevant product area. In all cases, we endeavour to conduct a thorough and fair investigation and provide a fair outcome within appropriate timescales.

The table below provides a summary of complaints made to **Arch Insurance (UK) Limited (FRN: 229887)** during the period **1st January to 30th June 2026**, in accordance with the FCA's complaints data publication requirements.

TABLE OF FIGURES FOR THE PERIOD 1ST JANUARY 2026 TO 30TH JUNE 2026

	Number of Complaints opened by volumes of business							
Product/service grouping	Provision (at reporting period end date	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	4.60 (per 1000 policies in force)	0.00	509	494	9.10%	82%	57%	Delays/timescales

WHAT THE DATA MEANS

- **Provision (at reporting period end date)** – This measure expresses the number of complaints opened during the reporting period relative to the total number of policies in force at the end of the reporting period. For this reporting period, 509 complaints were opened and there were 110,582 policies in force at 30 June 2026, resulting in a rate of 4.60 complaints per 1,000 policies in force.
- **Intermediation (within the reporting period)** - This measure expresses the number of complaints opened during the reporting period relative to the number of policies sold during the same reporting period. Arch Insurance (UK) Limited underwrites and provides insurance products and does not undertake intermediary sales activities. Business is distributed through insurance intermediaries acting on behalf of customers.
- **Number of complaints opened** – The number of complaints received between 1st January 2026 and 30th June 2026.
- **Number of complaints closed** – The number of complaints closed during the reporting period. This may include complaints received prior to 1st January 2026 and therefore may differ from the numbers of complaints opened during the same period.
- **Percentage closed within 3 days** – The percentage of complaints resolved within 3 business days of receipt.
- **Percentage closed after 3 days but within 8 weeks** – The percentage of complaints resolved after more than 3 business days but within 8 weeks. The 8-week period is the time we are allowed to initially investigate and provide our final response to a complaint.
- **Percentage upheld** – The percentage of closed complaints where the outcome was upheld in favour of the complainant.
- **Main cause of complaints opened** – The complaint category that generated the highest number of complaints during the reporting period, based on the FCA complaint cause classifications.