

Notes to the consolidated financial statements for the years ended 31 December 2020, 2019 and 2018 (in thousand euro)

In 2018, a total of 11,947 cases were handled, 16.12% of which qualified as complaints (1,926 cases) and 83.88% as claims (10,021 cases). Of the total, 24.77% related to policy quotes and management, 66.51% to accident management and the remaining 4.03% mainly to roadside assistance services and the share price.

In 2017, a total of 4,014 cases were handled, 26.63% of which qualified as complaints (1,069 cases) and 73.37% as claims (2,945 cases). Of the total, 44.79% related to policy quotes and management, 48.16% to accident management and the remaining 4.03% mainly to roadside assistance services and the share price.

The breakdown by type of case managed by the Group in 2020, 2019, 2018 and 2017 is as follows:

	2020		2019		2018		2017	
	Number	% of total	Number	% of total	Number	% of total	Number	% of total
Complaints	665	9%	1,265	17%	1,926	16%	1,069	27%
Claims	7,052	91%	6,398	83%	10,021	84%	2,945	73%
<b>Total cases handled</b>	<b>7,717</b>	<b>100%</b>	<b>7,663</b>	<b>100%</b>	<b>11,947</b>	<b>100%</b>	<b>4,014</b>	<b>100%</b>

The breakdown by department of the cases generated by the Group in 2020, 2019, 2018 and 2017 is as follows:

	2020		2019		2018		2017	
	Number	% of total	Number	% of total	Number	% of total	Number	% of total
Quotations and policy management	2,219	29%	2,473	32%	2,959	25%	1,933	48%
Accident management	4,732	61%	4,465	58%	7,947	67%	1,933	48%
Roadside assistance service	766	10%	725	9%	481	4%	148	4%
Other	-	0%	-	0%	560	5%	-	0%
<b>Total cases handled</b>	<b>7,717</b>	<b>100%</b>	<b>7,663</b>	<b>100%</b>	<b>11,947</b>	<b>100%</b>	<b>4,014</b>	<b>100%</b>

The main issues raised by customers are as follows:

1. Policy cancellation, in relation to processing and reimbursement of unearned premiums.
2. Rejection of damage claim following expert inspection.
3. Delays in handling cases, carrying out appraisals and valuations and repairing damage.
4. Requests to review the premium.

Of the total number of complaints and claims received in 2020, 30.92% concerned complaints (33.76%, 23.05% and 30.92% in 2019, 2018 and 2017, respectively). In addition, 66.37% (5,121 complaints) were resolved in favour of the customer in 2020. This percentage includes well-founded complaints and other grievances in which exceptional measures were applied to retain customers with a suitable risk profile (68.42%, 45% and 66.49% in 2019, 2018 and 2017, respectively).

Meanwhile, a total of 1,045 cases were heard and resolved by the Consumer Ombudsman in 2020, with this figure standing at 491 cases in 2019, 920 in 2018 and 1,153 in 2017.

**f) Average supplier payment period**

The following table provides the information required under Final Provision Two of Law 31/2014, of 3 December.

	2020	2019	2018	2017
	Days	Days	Days	Days
Average supplier payment period*	24.27	24.12	23.73	27.22
Ratio of transactions paid*	22.86	24.12	23.63	27.32
Ratio of transactions outstanding*	61.56	24.00	27.89	24.65
	Amount	Amount	Amount	Amount
	(in thousand euro)	(in thousand euro)	(in thousand euro)	(in thousand euro)
Total payments made	304,372	327,812	301,607	264,095
Total payments outstanding	11,489	14,543	8,155	3,601