

data in more depth

about this year's enquiries

1. volumes of enquiries	phone enquiries	written enquiries (including by email)	total
2016/2017	604,278	790,101	1,394,379
2015/2016	806,171	825,784	1,631,955
2014/2015	927,737	859,236	1,786,973
2013/2014	1,150,002	1,207,372	2,357,374
2012/2013	1,067,607	1,093,832	2,161,439
2011/2012	673,999	594,799	1,268,798

2. how people called us	% 2015/2016	% 2016/2017
from a landline phone	64	55.5
from a mobile phone	28.5	38.5
overseas/unknown/other	4	3
over the internet	3.5	3

3. what the enquiries were about	% 2015/2016	% 2016/2017
PPI	23	20
loans and credit	8.5	9
car and motorbike insurance	9	8
packaged bank accounts, interbank transfers, electronic money and other banking services	8.5	7
current accounts	7	6.5
warranties, mobile phone cover, home emergency cover and other insurance	5	4.5
credit cards	3.5	3.5
mortgages	3	2.5
household insurance	2.5	2
mortgage endowments	1	0.5
other products	9	8
other problems and concerns that people didn't know where else to take (for example, debt related worries and confusion about how to sort out a problem.	20	28.5

about this year's new complaints

4. what the new complaints were about					
	banking and credit	investments and pensions	insurance (excluding PPI)	PPI	total new complaints
2016/2017	31 % (99,888 complaints)	4.5% (14,471 complaints)	12% (38,155 complaints)	52.5% (168,769 complaints)	321,283
2015/2016	31% (106,327)	4% (14,576)	9% (31,284)	56% (188,712)	340,899
2014/2015	24.5% (79,763)	4.5% (14,723)	9% (30,080)	62% (204,943)	329,509
2013/2014	13% (65,077)	3% (15,938)	6% (31,213)	78% (399,939)	512,167
2012/2013	15% (77,176)	4% (19,834)	7% (33,172)	74% (378,699)	508,881
2011/2012	24% (64,234)	6% (14,862)	10% (27,563)	60% (157,716)	264,375

5. what the new complaints were about, excluding PPI			
product		% 2015/2016	% 2016/2017
current accounts		37	25
consumer credit products and services (for example hire purchase, debt collecting and catalogue shopping)		9	17.5
motor insurance		5.5	8
mortgages		7.5	7
credit cards		5.5	6.5
unsecured loans		4	4
pensions		3	3.5
buildings insurance		3	3
travel insurance		2	2
savings accounts		2	1.5
term assurance		2	1.5
whole-of-life policies and savings endowments		1	1.5
mortgage endowments		1	1
contents insurance		1	1
other products		16.5	17

about this year's new complaints *continued*

6. what the new insurance complaints were about		
product	% 2015/2016	% 2016/2017
PPI	86	82
all other insurance-related complaints	14	18
<i>of which:</i>		
motor insurance	27.5	31
buildings insurance	13	12.5
travel insurance	7	8.5
term insurance	7.5	6
home emergency cover	5.5	5.5
contents insurance	4.5	4
pet insurance	3.5	4
extended warranty insurance	3	3.5
income protection	3	3
commercial vehicle and property insurance	4	3
private medical insurance	3	3
critical illness insurance	2.5	2
roadside assistance	2.5	2
mobile phone insurance	2	2
legal expenses insurance	2.5	2
personal accident insurance	2.5	1.5
card protection insurance	2	1.5
guaranteed asset protection (GAP insurance)	0.5	0.5
other (including business protection, building warranty and caravan insurance)	4	4.5

7. what the new banking and credit complaints were about		
product	% 2015/2016	% 2016/2017
consumer credit products and services	13	26
packaged bank accounts	41	20.5
current accounts	13	17.5
mortgages	11	10.5
credit cards	8	9.5
unsecured loans	6	6.5
savings accounts	3	2.5
secured loans	1	1
other banking services	4	6

about this year's new complaints *continued***8. what the new investment and pension complaints were about**

product	% 2015/2016	% 2016/2017
whole-of-life policies and savings endowments	13.5	14
personal pension plans	14	13
small self-administered schemes (SSASs) and self-invested personal pensions (SIPPs)	8	11
mortgage endowments	13.5	10.5
investment ISAs	9	9
portfolio management	8	8
stockbroking	6	7
annuities	5	5
derivatives (including interest-rate hedging products and spread betting)	3.5	5
unit-linked bonds	4	3
with-profits bonds	1	2
SERPs	1	1
guaranteed-income bonds	3.5	0
other (including unit trusts, structured investments and income draw-down)	10	11.5

9. volumes of new complaints – by product

product	2015/2016	2016/2017	% year- on-year change
PPI	188,712	168,769	-11
current accounts	58,724	38,299	-35
<i>including complaints about:</i>			
packaged bank accounts	44,244	20,284	-54
all other current account complaints	14,480	18,015	+24
consumer credit products and services	13,713	25,984	+89
<i>including complaints about:</i>			
payday loans	3,216	10,529	+227
hire purchase	3,072	5,029	+64
point-of-sale loans	2,071	2,556	+23
catalogue shopping	939	1,640	+75
debt collecting	707	1,027	+45
hiring, leasing and renting	508	920	+81
instalment loans	211	883	+318
credit reference agencies	351	579	+65
debt adjusting	471	560	+19
store cards	460	440	-4
debt counselling	209	342	+64
home credit	230	328	+43
credit broking	563	228	-60
guarantor loans	61	172	+182
logbook loans	59	103	+75

about this year's new complaints *continued*

9. volumes of new complaints – by product <i>continued</i>			
product	2015/2016	2016/2017	% year-on-year change
motor insurance	8,585	11,844	+38
mortgages	11,288	10,428	-8
credit cards	8,200	9,619	+17
other banking services	4,334	5,377	+24
<i>including complaints about:</i>			
money transfer	1,884	1,645	-3
debit/cash cards	939	1,435	+53
electronic payment	685	1,183	+73
cheque clearing	501	491	-2
foreign currency	90	118	+31
safe custody	75	66	-12
unsecured loans	6,156	6,425	+4
pensions	4,495	5,160	+15
<i>including complaints about:</i>			
personal pension plans	1,985	2,377	+20
small self-administered schemes (SSASs) and self-invested personal pensions (SIPPs)	1,174	1,574	+34
annuities	763	743	-3
SERPs	218	112	-49
income draw-down	160	172	+8
free-standing additional voluntary contribution (FSAVC) schemes	146	127	-13
pension mortgages	39	46	+18
buildings insurance	4,095	4,815	+18
travel insurance	2,267	3,196	+41
investment-linked products	3,182	2,878	-10
<i>including complaints about:</i>			
investment ISAs	1,290	1,261	-2
unit-linked bonds	543	484	-11
with-profits bonds	201	256	+27
capital-protected structured products*	-	140	N/A
unit trusts	125	139	+11
PEPs	76	85	+12
non-structured periodically-guaranteed products*	-	73	N/A
film partnerships	98	44	-55
other structured products	25	21	-16
savings accounts	2,751	2,605	-5
term assurance	2,422	2,295	-5
home emergency cover	1,779	2,117	+19

about this year's new complaints *continued*

9. volumes of new complaints – by product <i>continued</i>			
product	2015/2016	2016/2017	% year-on-year change
whole-of-life policies and savings endowments	1,932	1,997	+3
contents insurance	1,389	1,555	+12
mortgage endowments	1,938	1,511	-22
pet and livestock insurance	1,089	1,508	+38
extended warranty insurance	934	1,327	+42
portfolio management	1,193	1,216	+2
secured loans	1,130	1,147	+2
private medical insurance	873	1,147	+31
commercial vehicles and property	1,215	1,093	-10
income protection	999	1,085	+9
stockbroking	919	989	+8
derivatives	914	720	-21
<i>including complaints about:</i> interest-rate hedging products	426	250	-41
spread-betting	209	202	-3
mobile phone insurance	589	904	+53
critical illness insurance	747	849	+14
roadside assistance	803	795	-1
specialist insurance (including marine and event)	553	775	+40
legal expenses insurance	715	715	0
personal accident insurance	709	579	-18
card protection insurance	666	493	-26
building warranty	287	487	+70
business protection	267	241	-10
guaranteed asset protection (GAP insurance)	201	210	+4
caravan insurance	100	125	+25
total number of new complaints	340,899	321,283	-6

* not included in the previous financial year

about this year's new complaints *continued*

10. what issues the new complaints involved		
	%	%
	2015/2016	2016/2017
PPI	56	52.5
<i>of which:</i>		
complaints about sales and advice	99	99
other complaints	1	1
insurance (excluding PPI)	9	12
<i>of which:</i>		
complaints about claims	56	59
complaints about administration	20	22
complaints about sales and advice	24	19
banking and credit	31	31
<i>of which:</i>		
complaints about sale and advice	53	41
complaints about administration	23	30
other complaints	9	12
complaints about charges	9	10
complaints about transactions	6	7
investments and pensions	4	4.5
<i>of which:</i>		
complaints about sales and advice	59	52
complaints about administration	34	42
other complaints	7	6

11. what types of business the new complaints were about		
	%	%
	2015/2016	2016/2017
banks	72	64
general insurers	10	14
consumer credit businesses	3	6.5
insurance intermediaries	3.5	3.5
building societies	3.5	3.5
life insurance and investment product providers	3	3
mortgage intermediaries	2	2.5
independent financial advisers (IFAs)	1	0.5
other (including fund managers, stockbrokers, payment services distributors, electronic money institutions)	2	2.5

12. new complaints about IFAs where the event being complained about happened over 15 years ago		
number of complaints	% of total complaints about IFAs	
161	7	

about this year's new complaints *continued***13. how complaints were spread across the businesses we cover**

number of complaints	number of businesses
1	2,242
2	622
3	279
4–10	583
11–20	224
21–50	214
51–100	113
101–250	95
251–500	45
more than 500	60

- out of the more than 56,000 businesses we cover, 50% of complaints came from four business groups.
- of the other 50% of complaints
 - 47% came from 427 businesses
 - 3% came from 4015 businesses, each with fewer than 25 complaints

about this year's resolved complaints

14. total number of complaints we resolved						
	2011/2012	2012/2013	2013/2014	2014/2015	2015/2016	2016/2017
total resolved	222,333	223,229	518,778	448,387	438,802	336,381
<i>of which:</i>						
resolved by an ombudsman's final decision	20,540	24,332	31,029	43,185	39,872	38,619

15. what our ombudsmen's final decisions were about			
product		% 2015/2016	% 2016/2017
PPI		25.5	41
banking		26	19
insurance (excluding PPI)		21.5	17
consumer credit		7	10.5
investments		9	5.5
mortgages		7	4.5
pensions		4	2.5

16. proportion of complaints in each area resolved by an ombudsman's final decision			
		% 2015/2016	% 2016/2017
pensions		30	24.5
investments		28	23
general insurance (excluding PPI)		24	18.5
consumer credit		21	18.5
mortgages		20	17
banking		11	11.5
PPI		4	7.5

17. how we told businesses to put things right			
		% 2015/2016	% 2016/2017
telling a business to take action that doesn't have a direct cash value – for example, correcting a credit reference		24.5	20.5
redress up to £1,000		16.5	15
£1,000 to £25,000		15	15.5
£25,001 to £75,000		1.5	1.5
£75,001 to £150,000		0.5	0.5
more than £150,000		0.5	0.5
telling the business <i>the basis</i> or <i>formula</i> on which they should pay compensation – for example, where specialist calculations need to be made		41.5	46.5

about this year's resolved complaints *continued***18. complaints where we awarded compensation for non-financial loss (for example inconvenience or upset)**

	% 2015/2016	% 2016/2017
	13	16

19. how many complaints we upheld – by product

product	% upheld 2015/2016	% upheld 2016/2017
overall uphold rate	51	43
insurance	35	31
payment protection insurance (PPI)	66	52
travel insurance	48	38
buildings insurance	38	35
motor insurance	33	30
contents insurance	33	26
health insurance	29	26
banking and credit	27	30
consumer credit	48	43
mortgages	38	31
savings accounts	35	29
other banking services	34	30
credit cards	30	29
current accounts (excluding packaged bank accounts)	18	27
unsecured loans	31	26
packaged bank accounts	14	19
investment and pensions	31	30
mortgage endowments	22	15
whole-of-life policies and savings endowments	21	20
investment bonds	31	36
pensions	32	33
stockbroking and portfolio management	42	33

about this year's resolved complaints *continued*

20. uphold rate for top five most complained-about products – for the seven sectors with most complaints		
sector	complaints resolved	% upheld
banks	180,600	44
PPI	122,927	53
packaged bank accounts	17,268	19
current accounts	12,996	27
credit card accounts	6,029	28
house mortgages	5,318	27
building societies	9,833	17
PPI	6,672	12
house mortgages	928	26
current accounts	788	26
credit card accounts	359	37
deposit/savings accounts	225	29
consumer credit product providers	15,243	45
payday loans	7,234	59
hire purchase	1,272	35
instalment loans	757	40
point of sale loans	749	29
debt collecting	726	31
general insurance and/or mortgage brokers	18,310	42
PPI	5,634	55
car/motorcycle insurance	2,577	35
hire purchase	2,104	30
house mortgages	1,666	49
catalogue shopping	1,272	46
general insurance providers	45,019	46
PPI	24,223	57
car/motorcycle insurance	6,586	27
buildings insurance	3,274	36
travel insurance	2,522	39
home emergency cover	1,296	47
IFAs	1,602	36
self-invested personal pensions (SIPPs)	242	64
PPI	188	25
portfolio management	181	43
personal pensions	132	39
house mortgages	123	20
life insurance and investment product providers	7,549	23
personal pensions	1,223	27
whole-of-life	1,035	20
term assurance	636	15
mortgage endowments	557	14
PPI	486	30
total	336,381	43

about this year's resolved complaints *continued*

21. uphold rate for different complaint issues – by sector		
sector	complaints resolved	% upheld
banks	180,600	44
administration	18,249	33
claims	770	7
sales and advice	145,914	48
other	15,667	23
building societies	9,833	17
administration	1,563	31
claims	55	9
sales and advice	7,207	13
other	1,008	24
consumer credit product providers	15,243	45
administration	3,465	36
claims	187	59
sales and advice	8,138	53
other	3,453	35
general insurance and/or mortgage brokers	18,310	42
administration	4,770	38
claims	1,393	37
sales and advice	8,750	49
other	3,397	33
general insurance providers	45,019	46
administration	3,284	31
claims	16,651	33
sales and advice	25,080	56
other	*	*
IFAs	1,602	36
administration	434	32
claims	*	*
sales and advice	1,094	39
other	48	10
life insurance and investment product providers	7,549	23
administration	3,385	26
claims	1,112	23
sales and advice	2,681	19
other	371	12

* indicates fewer than 30 resolved complaints

about our service

22. how quickly we resolved complaints	% resolved within three months	% resolved within six months	% resolved within nine months	% resolved within twelve months
2016/2017 <i>all complaints</i>	65	79	84	87
2016/2017 <i>excluding PPI complaints</i>	83	96	98	99
2015/2016 <i>all complaints</i>	38	53	62	69
2015/2016 <i>excluding PPI complaints</i>	66	86	92	96

23. proportion of complaints resolved within three months – by product		
product	% 2015/2016	% 2016/2017
current accounts	79	88
credit cards	80	84
motor insurance	75	83
consumer credit	79	81
payday loans	85	74
mortgages	65	70
investments and pensions	51	63
PPI	18	51

24. PPI complaints waiting to be resolved at year end (31 March 2017)		
age of complaints	% 2015/2016	% 2016/2017
less than six months	33	27
between six months and a year	20.5	15
between a year and two years	26.5	25
over two years	20	33

about our service *continued*

25. how people who complained to us rated our service						
	% who agreed 2015/2016	% who agreed 2016/2017	% who expressed no view 2015/2016	% who expressed no view 2016/2017	% who disagreed 2015/2016	% who disagreed 2016/2017
people we helped with an enquiry						
you gave me clear and honest answers and let me know where I stood	84	92	11	5	5	3
you got to grips with things and used common sense	83	92	13	5	4	3
you listened to me and cared about what I had to say	86	91	9	5	5	4
people whose complaints we investigated						
you gave me clear and honest answers and let me know where I stood	95	94	3	2	2	4
you got to grips with things and used common sense	93	96	4	3	3	1
you listened to me and cared about what I had to say	91	97	3	2	6	1
people whose complaints were resolved by an ombudsman's final decision						
you gave me clear and honest answers and let me know where I stood	70	70	12	12	18	18
you got to grips with things and used common sense	62	63	13	11	25	26
you listened to me and cared about what I had to say	68	67	10	9	22	24

about our service *continued*

26. how complaints handlers at financial businesses rated our service						
	% who agreed 2015/2016	% who agreed 2016/2017	% who expressed no view 2015/2016	% who expressed no view 2016/2017	% who disagreed 2015/2016	% who disagreed 2016/2017
you gave me clear and honest answers and let me know where I stood	80	84	16	12	4	4
you got to grips with things and used common sense	72	82	16	10	12	9
you listened to me and cared about what I had to say	70	80	19	14	11	6

27. how managers at financial businesses rated our service						
	% who agreed 2015/2016	% who agreed 2016/2017	% who expressed no view 2015/2016	% who expressed no view 2016/2017	% who disagreed 2015/2016	% who disagreed 2016/2017
the financial services industry can have confidence in the ombudsman service	57	62	20	16	23	22
our service is good value for businesses who pay the levy/case fees that fund us	53	57	27	25	20	18
our decisions on cases are fair and unbiased	49	55	25	22	26	23
our decisions are consistent	50	52	22	22	28	26
we provide a good dispute resolution service for businesses	65	68.5	17	14	18	17.5

about the people who used our service

28. how people brought complaints to us

	% PPI 2015/2016	% PPI 2016/2017	% packaged bank accounts 2015/2016	% packaged bank accounts 2016/2017	% all other products 2015/2016	% all other products 2016/2017
brought the complaint themselves	14.5	12.5	35	58.5	82	87
asked friends and family to complain on their behalf	0.5	0.5	1	1.5	7	5.5
asked a free consumer advice agencies to complain on their behalf	2	0.5	1.5	0.5	4	2.5
complained using a claims management company	81.5	84.5	61.5	37.5	5	4
complained using a lawyer, accountant or other professional	1.5	2	1	2	2	1

29. complaints we received from small businesses

we can help businesses with an annual turnover of up to two million euros and fewer than ten employees

product	% 2015/2016	% 2016/2017
banking	68.5	75
insurance (excluding PPI)	18	16.5
investments	9	5.5
PPI	4	2.5
pensions	0.5	0.5
total complaints	4,777	4,533

30. how people said they'd heard about us

	% 2015/2016	% 2016/2017
from a financial business	23	30
on the internet	25	22
from a friend, relative or colleague	22	13
in the media	14	13
from a consumer advice agency (for example Trading Standards or Citizens Advice)	9	7
from a claims management company	4	6
other/unknown	3	9

about the people who used our service *continued*

31. where people who complained to us live		
location	% 2015/2016	% 2016/2017
South East (including Greater London)	28	26
Midlands	20	21
North West	12	12
North East	10	10
Scotland	9	9
South West	9	9
East Anglia	5	6
Wales	5	5
Northern Ireland	2	2

32. the gender of people who complained to us		
gender	% 2015/2016	% 2016/2017
female	39	40
male	61	60

33. the ethnic backgrounds of people who complained to us		
background	% 2015/2016	% 2016/2017
white	91	89
mixed	1	1
asian or asian british	3	4
black or black british	4	5
other ethnic background, including Chinese	1	1

34. the ages of people who complained to us		
age	% 2015/2016	% 2016/2017
under 25	1	1
25 to 34	10	9
35 to 44	23	24
45 to 54	28	30
55 to 65	20	21.5
over 65	18	14.5

about the people who used our service *continued*

35. what people of different ages complained about			
age	most complained- about product %	2nd most complained- about product %	3rd most complained- about product %
under 25	bank accounts 33	consumer credit 26	car/ motorbike insurance 20
25 to 34	PPI 37	bank account 27	packaged bank account 16
35 to 44	PPI 68	bank account 14	packaged bank account 10
45 to 54	PPI 72	bank account 11	packaged bank account 8
55 to 64	PPI 71	bank account 12	packaged bank account 8
over 65	PPI 63	bank account 13	house mortgage 5

36. the socio-economic background of people who complained to us this year			
	% AB professional and managerial	% C1/C2 skilled and semi- skilled	% DE unskilled
2016/2017	38	52	10
2015/2016	31	56	13
2014/2015	33	58	9
2013/2014	30	59	11
2012/2013	38	55	7
2011/2012	35	57	8

about the people who used our service *continued*

37. what people from different socio-economic backgrounds complained about			
product	% AB professional and managerial	% C1/C2 skilled and semi- skilled	% DE unskilled
PPI	48	52	64
bank accounts	20	22	18
loans	9	8	4
investments and pensions	9	6	5
motor and household insurance	6	6	5
other	8	6	4

38. the occupational status of people who complained to us			
status	% 2015/2016	% 2016/2017	
employed	49	47	
retired	34	34	
self-employed/running own business	13	14	
other (including studying and unemployed)	4	5	

39. the occupational background of people who complained to us			
	% 2015/2016	% 2016/2017	
managers and officials	17	25	
skilled trades (for example, electricians, plumbers, mechanics)	22	22	
administrative and secretarial	15	17	
professionals	11	13	
process and plant work (for example, machinery operatives, assembly-line workers)	9	9	
personal services (for example, care assistants, dental nurses)	10	8	
sales and customer service	10	5	
elementary occupations (for example, hotel and bar staff, farm workers, postal workers)	6	1	

about the people who used our service *continued***40. awareness of the ombudsman service**

level of awareness	% 2015/2016	% 2016/2017
people who could name us without any prompting	19	21
people who said they definitely knew of us when they were told our name	51	50
people who said they may have heard of us when they were told our name	19	18
people who didn't recognise our name or know who we were	11	11

41. proportion of people who had some awareness of the ombudsman service

group	% 2015/2016	% 2016/2017
men	91	92
women	87	87
18 to 24 year olds	65	66
45 to 64 year olds	94	95
asian consumers	76	79
black/black british consumers	73	84
white consumers	90	90
professional and managerial (AB) consumers	91	92
skilled and semi-skilled (C1/C2) consumers	89	90
unskilled (DE) consumers	86	86
people in Wales	91	94
people in Northern Ireland	93	96
people in Scotland	89	91
people in England	88	89

All data relates to Financial Ombudsman Service management information for the year ended 31 March 2017 – except:

25	consumer online survey
26, 27	business survey
30	enquiry stage survey
32–39	consumer postal survey
40, 41	public awareness survey