

## complaints data - showing individual financial businesses

new cases received by the Financial Ombudsman Service from 1 January and 30 June 2009

business name	business group	total number of new cases received	number of new cases - by complaint category				
			banking and credit	mortgages and home finance	general insurance	investments	life & pensions and decumulation
Abbey Life Assurance Company Limited	No Group	188	0	0	11	8	169
Abbey National plc	Abbey	2493	1744	299	236	118	96
Acromas Insurance Company Limited	No Group	49	0	0	49	0	0
AIB Group (UK) Plc	No Group	90	61	6	21	2	0
AIG UK Limited	No Group	243	0	0	243	0	0
Alliance & Leicester Plc	Abbey	1786	962	116	544	150	14
Allianz Insurance Plc	Allianz Cornhill Group	200	0	0	198	0	2
American Express Services Europe Limited	No Group	94	83	0	11	0	0
Automobile Association Insurance Services Limited	No Group	58	0	0	58	0	0
Aviva Health UK Limited	AVIVA	35	0	0	35	0	0
Aviva Insurance UK Limited	AVIVA	678	0	0	669	5	4
Aviva Life & Pensions UK Limited	AVIVA	334	1	5	27	60	241
Aviva Life Services UK Limited	AVIVA	119	1	3	15	45	55
AXA Insurance UK Plc	AXA	513	0	0	513	0	0
AXA PPP Healthcare Limited	AXA	59	0	0	59	0	0
AXA Sun Life Plc	AXA	141	0	0	26	50	65
AXA Sun Life Services Plc	AXA	125	1	0	18	57	49

Bank of Scotland plc	Lloyds	5804	3097	563	1227	744	173
Barclays Bank Plc	Barclays	8283	5226	371	2085	472	129
Barclays Stockbrokers Limited	Barclays	67	0	0	0	66	1
BISL Limited	No Group	106	0	0	106	0	0
Black Horse Limited	Lloyds	1009	167	5	836	0	1
BMW Financial Services(GB) Limited	No Group	46	46	0	0	0	0
Bradford & Bingley Plc	Bradford & Bingley	174	43	55	22	17	37
BRIT Insurance Limited	No Group	42	0	0	42	0	0
Britannia Building Society	Britannia	128	42	40	18	12	16
BUPA Insurance Limited	BUPA	52	0	0	52	0	0
Canada Life Limited	Canada Life	57	0	0	12	4	41
Capital One Bank (Europe) plc	Capital One	1744	1414	0	330	0	0
Chelsea Building Society	Chelsea Building Society	49	5	38	3	3	0
Cheltenham & Gloucester plc	Lloyds	215	25	159	13	4	14
Churchill Insurance Company Limited	Royal Bank Of Scotland	350	0	0	350	0	0
CIS General Insurance Limited	The Co-operative Insurance	61	0	0	54	2	5
Citibank International plc	Citibank	72	65	0	5	2	0
CitiFinancial Europe Plc	Citibank	725	513	5	207	0	0
Clydesdale Bank Plc	National Australia Group	854	342	54	408	40	10
Clydesdale Financial Services Limited	Barclays	254	247	0	7	0	0
CompuCredit UK Limited	No Group	41	41	0	0	0	0
Co-operative Insurance Society Limited	The Co-operative	290	1	2	113	48	126
Countrywide Assured Plc	No Group	92	0	0	8	2	82
DAS Legal Expenses Insurance Company Limited	No Group	69	0	0	69	0	0
Direct Line Insurance Plc	Royal Bank Of Scotland	575	0	0	575	0	0

Domestic & General Insurance Plc	Domestic & General Insurance PLC	55	0	0	55	0	0
Egg Banking Plc	Citibank	912	427	4	481	0	0
Equiniti Financial Services Limited	No Group	51	2	0	0	49	0
esure Insurance Limited	Lloyds	49	0	0	49	0	0
EUI Limited	Admiral Group	124	0	0	124	0	0
Europ Assistance Holdings Limited	No Group	98	0	0	98	0	0
Europ Assistance Insurance Limited	No Group	35	0	0	35	0	0
Firstplus Financial Group Plc	Barclays	452	76	32	344	0	0
Fortis Insurance Limited	Fortis Insurance Limited	74	0	0	74	0	0
Friends Provident Life and Pensions Limited	Friends Provident	188	0	0	31	17	140
GE Money Consumer Lending Limited	General Electric	144	90	9	45	0	0
GE Money Home Lending Limited	General Electric	132	36	47	49	0	0
GMAC-RFC Ltd	No Group	54	1	53	0	0	0
Great Lakes Reinsurance (UK) Plc	No Group	63	0	0	63	0	0
Groupama Insurance Company Limited	Groupama	52	0	0	52	0	0
Guardian Assurance Plc	Aegon Group	94	0	0	3	2	89
Halifax Insurance Ireland Ltd	Lloyds	74	0	0	74	0	0
Hastings Insurance Services Ltd	No Group	35	0	0	35	0	0
HFC Bank Limited	HSBC	606	188	1	417	0	0
Homeserve Membership Limited	No Group	107	0	0	107	0	0
HSBC Bank plc	HSBC	2177	1236	106	621	167	47
ING Direct N.V.	No Group	92	87	3	0	2	0
Inter Partner Assistance	No Group	193	0	0	193	0	0
Kensington Mortgage Company Limited	No Group	70	8	57	5	0	0
Legal & General Assurance Society Limited	Legal & General	397	0	0	48	128	221

Legal & General Insurance Limited	Legal & General	297	0	0	296	0	1
Legal & General Partnership Services Limited	Legal & General	54	0	23	31	0	0
Lincoln Assurance Limited	No Group	115	0	0	13	10	92
Liverpool Victoria Friendly Society Limited	Liverpool Victoria Group	77	2	0	34	14	27
Liverpool Victoria Insurance Company Limited	Liverpool Victoria Group	135	0	0	135	0	0
Lloyds TSB Bank Plc	Lloyds	6947	3139	48	3466	161	133
Lloyds TSB General Insurance Limited	Lloyds	255	0	0	255	0	0
Lloyds TSB Insurance Services Limited	Lloyds	133	1	0	132	0	0
Lloyds TSB Private Banking Ltd	Lloyds	144	3	2	0	132	7
Loans.co.uk Ltd	Loans.co.uk	220	1	0	219	0	0
London and Edinburgh Insurance Company Limited	AVIVA	63	0	0	63	0	0
London Life Limited	Pearl Group	34	0	0	3	2	29
Mandrake Associates Limited	No Group	50	0	0	0	1	49
Marks & Spencer Financial Services plc	HSBC	186	99	0	85	2	0
MBNA Europe Bank Limited	MBNA	2298	1065	0	1233	0	0
MMA Insurance Plc	No Group	46	0	0	46	0	0
Mortgage Express	Bradford & Bingley	84	0	84	0	0	0
National House-Building Council	No Group	66	0	0	66	0	0
National Westminster Bank Plc	Royal Bank Of Scotland	2379	1599	106	582	61	31
Nationwide Building Society	Nationwide	1149	595	191	227	82	54
Nemo Personal Finance Limited	NEMO	69	11	2	56	0	0
Northern Rock Plc	Northern Rock	593	49	108	430	2	4
PayPal Sarl & Cie, SCA	No Group	205	205	0	0	0	0
Pearl Assurance Public Limited Company	Pearl Group	133	0	3	10	12	108
Phoenix Life Limited	Pearl Group	508	0	0	41	52	415

Pinnacle Insurance Plc	Pinnacle Insurance PLC	97	0	0	97	0	0
Preferred Mortgages Limited	No Group	31	0	29	2	0	0
Professional Travel Insurance Company Limited	No Group	38	0	0	38	0	0
Quinn Insurance Limited	No Group	67	0	0	67	0	0
RCI Financial Services Limited	No Group	41	37	0	4	0	0
Royal & Sun Alliance Insurance Plc	Royal & Sun Alliance	372	0	0	372	0	0
Sainsbury's Bank Plc	Lloyds	80	65	0	15	0	0
Santander Asset Management UK Limited	Santander Asset Management UK	39	0	0	0	39	0
Santander Cards UK Limited	No Group	415	322	3	90	0	0
Scottish Equitable Plc	Aegon Group	74	0	0	12	16	46
Scottish Mutual Assurance Limited	Pearl Group	78	0	0	24	11	43
Scottish Provident Limited	Pearl Group	62	0	0	23	1	38
Scottish Widows plc	Lloyds	254	3	0	58	60	133
Sesame Limited	Sesame	144	0	8	9	38	89
Shop Direct Finance Company Limited	Everyday Financial Solutions Ltd	198	134	0	64	0	0
Shop Direct Financial Services Ltd	Everyday Financial Solutions Ltd	79	39	0	40	0	0
Skipton Building Society	Skipton Group	44	22	13	2	6	1
Southern Pacific Mortgage Limited	No Group	92	3	82	7	0	0
St Andrew's Insurance plc	Lloyds	235	0	0	235	0	0
St. James's Place Wealth Management Plc	St James Place	61	0	4	2	40	15
Standard Life Assurance Limited	Standard Life	67	0	0	3	7	57
Sun Life Assurance Company of Canada (UK) Limited	No Group	121	0	0	1	3	117
Tesco Personal Finance PLC	Tesco Personal Finance	267	69	0	198	0	0
The Carphone Warehouse Ltd	No Group	108	1	0	107	0	0

The Co-operative Bank Plc	The Co-operative	391	202	13	159	11	6
The Equitable Life Assurance Society	No Group	45	0	0	1	8	36
The Governor and Company of the Bank of Ireland	Bank of Ireland	336	225	35	23	50	3
The Mortgage Business Plc	Lloyds	34	1	30	2	0	1
The National Farmers' Union Mutual Insurance Society Limited	National Farmers Union Mutual Society Limited	52	0	0	48	0	4
The National Insurance & Guarantee Corporation Ltd	Royal Bank Of Scotland	198	0	0	198	0	0
The Prudential Assurance Company Limited	Prudential PLC	409	1	1	47	71	289
The Royal Bank of Scotland Plc	Royal Bank Of Scotland	1812	572	94	1013	92	41
The Royal London Mutual Insurance Society Limited	Royal London Group	287	2	0	15	24	246
The Society of Lloyd's	No Group	95	0	0	95	0	0
The Standard Life Assurance Company 2006	Standard Life	125	0	0	5	10	110
UK Insurance Limited	Royal Bank Of Scotland	502	0	0	502	0	0
UK Underwriting Limited	No Group	36	0	0	36	0	0
Ulster Bank Ltd	Royal Bank Of Scotland	67	40	7	15	2	3
Unum Ltd	Unum Limited	61	0	0	61	0	0
Vanquis Bank Limited	No Group	95	61	0	34	0	0
Welcome Financial Services Limited	Welcome	1044	210	7	827	0	0
West Bromwich Building Society	West Bromwich Group	41	16	12	6	3	4
Windsor Life Assurance Company Limited	Windsor	164	0	6	21	8	129
Winterthur Life UK Limited	AXA	91	0	0	5	2	84
Yorkshire Building Society	Yorkshire	79	30	30	7	7	5
Zurich Advice Network Limited	Zurich	68	0	4	19	3	42
Zurich Assurance Ltd	Zurich	278	1	1	36	52	188
Zurich Insurance Plc	Zurich	267	0	0	263	0	4

The table above shows the number of new cases received by the ombudsman service in the six-month period from 1 January and 30 June 2009 - from consumers dissatisfied with the financial business's response to their complaint. This number is likely to be affected by the size of the business involved.

**business name:** the names listed alphabetically in this column are the official names by which businesses are regulated.

**business group:** this column shows the name of any larger group that the individual business was part of at the end of the six-month period.