

## complaints data - showing individual financial businesses

showing the percentage resolved by the Financial Ombudsman Service in favour of consumers from 1 January and 30 June 2009

business name	business group	% resolved in favour of consumer (average for all businesses = 59%)	% resolved in favour of consumer - by complaint category (and average figure for all businesses - for comparison)				
			banking and credit (average for all businesses = 61%)	mortgages and home finance (average for all businesses = 41%)	general insurance (average for all businesses = 70%)	investments (average for all businesses = 42%)	life & pensions and decumulation (average for all businesses = 32%)
Abbey Life Assurance Company Limited	No Group	29%	*	*	*	*	30%
Abbey National plc	Abbey	67%	71%	52%	60%	70%	31%
Acromas Insurance Company Limited	No Group	45%	*	*	45%	*	*
AIB Group (UK) Plc	No Group	51%	56%	*	*	*	*
AIG UK Limited	No Group	41%	*	*	41%	*	*
Alliance & Leicester Plc	Abbey	66%	70%	39%	74%	56%	24%
Allianz Insurance Plc	Allianz Cornhill Group	34%	*	*	34%	*	*
American Express Services Europe Limited	No Group	64%	64%	*	*	*	*
Automobile Association Insurance Services Limited	No Group	48%	*	*	48%	*	*
Aviva Health UK Limited	AVIVA	36%	*	*	36%	*	*
Aviva Insurance UK Limited	AVIVA	36%	*	*	36%	*	*
Aviva Life & Pensions UK Limited	AVIVA	43%	*	*	*	42%	46%
Aviva Life Services UK Limited	AVIVA	30%	*	*	*	*	28%

AXA Insurance UK Plc	AXA	41%	*	*	41%	*	*
AXA PPP Healthcare Limited	AXA	44%	*	*	44%	*	*
AXA Sun Life Plc	AXA	46%	*	*	71%	*	33%
AXA Sun Life Services Plc	AXA	36%	*	*	*	*	24%
Bank of Scotland plc	Lloyds	52%	51%	40%	79%	37%	40%
Barclays Bank Plc	Barclays	71%	67%	55%	93%	56%	41%
Barclays Stockbrokers Limited	Barclays	46%	*	*	*	46%	*
BISL Limited	No Group	48%	*	*	48%	*	*
Black Horse Limited	Lloyds	95%	45%	*	99%	*	*
BMW Financial Services(GB) Limited	No Group	20%	*	*	*	*	*
Bradford & Bingley Plc	Bradford & Bingley	32%	44%	34%	*	*	22%
BRIT Insurance Limited	No Group	43%	*	*	43%	*	*
Britannia Building Society	Britannia	27%	18%	36%	*	*	*
BUPA Insurance Limited	BUPA	25%	*	*	25%	*	*
Canada Life Limited	Canada Life	35%	*	*	*	*	29%
Capital One Bank (Europe) plc	Capital One	91%	87%	*	98%	*	*
Chelsea Building Society	Chelsea Building Society	41%	*	31%	*	*	*
Cheltenham & Gloucester plc	Lloyds	44%	*	42%	*	*	*
Churchill Insurance Company Limited	Royal Bank Of Scotland	49%	*	*	49%	*	*
CIS General Insurance Limited	The Co-operative Insurance	53%	*	*	53%	*	*
Citibank International plc	Citibank	70%	68%	*	*	*	*
CitiFinancial Europe Plc	Citibank	85%	88%	*	69%	*	*

Clydesdale Bank Plc	National Australia Group	61%	58%	52%	81%	*	*
Clydesdale Financial Services Limited	Barclays	47%	46%	*	*	*	*
CompuCredit UK Limited	No Group	64%	63%	*	*	*	*
Co-operative Insurance Society Limited	The Co-operative	37%	*	*	55%	*	21%
Countrywide Assured Plc	No Group	48%	*	*	*	*	49%
DAS Legal Expenses Insurance Company Limited	No Group	27%	*	*	27%	*	*
Direct Line Insurance Plc	Royal Bank Of Scotland	48%	*	*	48%	*	*
Domestic & General Insurance Plc	Domestic & General Insurance PLC	53%	*	*	53%	*	*
Egg Banking Plc	Citibank	88%	78%	*	99%	*	*
Equiniti Financial Services Limited	No Group	59%	*	*	*	57%	*
esure Insurance Limited	Lloyds	18%	*	*	18%	*	*
EUI Limited	Admiral Group	33%	*	*	33%	*	*
Europ Assistance Holdings Limited	No Group	17%	*	*	17%	*	*
Europ Assistance Insurance Limited	No Group	30%	*	*	30%	*	*
Firstplus Financial Group Plc	Barclays	85%	21%	*	99%	*	*
Fortis Insurance Limited	Fortis Insurance Limited	27%	*	*	27%	*	*
Friends Provident Life and Pensions Limited	Friends Provident	31%	*	*	*	*	29%
GE Money Consumer Lending Limited	General Electric	67%	69%	*	*	*	*
GE Money Home Lending Limited	General Electric	68%	*	60%	*	*	*
GMAC-RFC Ltd	No Group	74%	*	75%	*	*	*
Great Lakes Reinsurance (UK) Plc	No Group	24%	*	*	24%	*	*
Groupama Insurance Company Limited	Groupama	25%	*	*	25%	*	*

Guardian Assurance Plc	Aegon Group	33%	*	*	*	*	32%
Halifax Insurance Ireland Ltd	Lloyds	27%	*	*	27%	*	*
Hastings Insurance Services Ltd	No Group	19%	*	*	19%	*	*
HFC Bank Limited	HSBC	87%	60%	*	96%	*	*
Homeserve Membership Limited	No Group	48%	*	*	48%	*	*
HSBC Bank plc	HSBC	60%	59%	42%	79%	27%	29%
ING Direct N.V.	No Group	49%	53%	*	*	*	*
Inter Partner Assistance	No Group	53%	*	*	53%	*	*
Kensington Mortgage Company Limited	No Group	37%	*	37%	*	*	*
Legal & General Assurance Society Limited	Legal & General	33%	*	*	37%	21%	34%
Legal & General Insurance Limited	Legal & General	31%	*	*	31%	*	*
Legal & General Partnership Services Limited	Legal & General	51%	*	*	*	*	*
Lincoln Assurance Limited	No Group	47%	*	*	*	*	47%
Liverpool Victoria Friendly Society Limited	Liverpool Victoria Group	39%	*	*	*	*	*
Liverpool Victoria Insurance Company Limited	Liverpool Victoria Group	41%	*	*	40%	*	*
Lloyds TSB Bank Plc	Lloyds	81%	54%	58%	98%	40%	38%
Lloyds TSB General Insurance Limited	Lloyds	62%	*	*	62%	*	*
Lloyds TSB Insurance Services Limited	Lloyds	92%	*	*	92%	*	*
Lloyds TSB Private Banking Ltd	Lloyds	32%	*	*	*	32%	*
Loans.co.uk Ltd	Loans.co.uk	93%	*	*	93%	*	*
London and Edinburgh Insurance Company Limited	AVIVA	35%	*	*	35%	*	*
London Life Limited	Pearl Group	12%	*	*	*	*	*

Mandrake Associates Limited	No Group	11%	*	*	*	*	11%
Marks & Spencer Financial Services plc	HSBC	58%	49%	*	75%	*	*
MBNA Europe Bank Limited	MBNA	63%	48%	*	99%	*	*
MMA Insurance Plc	No Group	34%	*	*	34%	*	*
Mortgage Express	Bradford & Bingley	38%	*	38%	*	*	*
National House-Building Council	No Group	31%	*	*	31%	*	*
National Westminster Bank Plc	Royal Bank Of Scotland	60%	54%	45%	89%	43%	*
Nationwide Building Society	Nationwide	41%	43%	28%	63%	44%	29%
Nemo Personal Finance Limited	NEMO	71%	*	*	93%	*	*
Northern Rock Plc	Northern Rock	78%	44%	31%	98%	*	*
PayPal Sarl & Cie, SCA	No Group	64%	64%	*	*	*	*
Pearl Assurance Public Limited Company	Pearl Group	25%	*	*	*	*	25%
Phoenix Life Limited	Pearl Group	33%	*	*	29%	23%	35%
Pinnacle Insurance Plc	Pinnacle Insurance PLC	26%	*	*	26%	*	*
Preferred Mortgages Limited	No Group	56%	*	58%	*	*	*
Professional Travel Insurance Company Limited	No Group	49%	*	*	49%	*	*
Quinn Insurance Limited	No Group	45%	*	*	45%	*	*
RCI Financial Services Limited	No Group	53%	55%	*	*	*	*
Royal & Sun Alliance Insurance Plc	Royal & Sun Alliance	36%	*	*	36%	*	*
Sainsbury's Bank Plc	Lloyds	58%	50%	*	*	*	*
Santander Asset Management UK Limited	Santander Asset Management UK	56%	*	*	*	*	*
Santander Cards UK Limited	No Group	78%	79%	*	*	*	*

Scottish Equitable Plc	Aegon Group	41%	*	*	*	*	*
Scottish Mutual Assurance Limited	Pearl Group	36%	*	*	35%	*	43%
Scottish Provident Limited	Pearl Group	29%	*	*	19%	*	39%
Scottish Widows plc	Lloyds	27%	*	*	31%	34%	20%
Sesame Limited	Sesame	32%	*	*	*	*	33%
Shop Direct Finance Company Limited	Everyday Financial Solutions Ltd	73%	69%	*	*	*	*
Shop Direct Financial Services Ltd	Everyday Financial Solutions Ltd	82%	80%	*	*	*	*
Skipton Building Society	Skipton Group	15%	*	*	*	*	*
Southern Pacific Mortgage Limited	No Group	48%	*	49%	*	*	*
St Andrew's Insurance plc	Lloyds	42%	*	*	42%	*	*
St. James's Place Wealth Management Plc	St James Place	59%	*	*	*	*	*
Standard Life Assurance Limited	Standard Life	23%	*	*	*	*	*
Sun Life Assurance Company of Canada (UK) Limited	No Group	15%	*	*	*	*	15%
Tesco Personal Finance PLC	Tesco Personal Finance	78%	47%	*	97%	*	*
The Carphone Warehouse Ltd	No Group	52%	*	*	52%	*	*
The Co-operative Bank Plc	The Co-operative	72%	49%	*	97%	*	*
The Equitable Life Assurance Society	No Group	49%	*	*	*	*	49%
The Governor and Company of the Bank of Ireland	Bank of Ireland	62%	68%	30%	*	83%	*
The Mortgage Business Plc	Lloyds	33%	*	33%	*	*	*
The National Farmers' Union Mutual Insurance Society Limited	National Farmers Union Mutual Society Limited	36%	*	*	39%	*	*
The National Insurance & Guarantee Corporation Ltd	Royal Bank Of Scotland	49%	*	*	49%	*	*

The Prudential Assurance Company Limited	Prudential PLC	15%	*	*	18%	14%	15%
The Royal Bank of Scotland Plc	Royal Bank Of Scotland	71%	55%	42%	94%	*	*
The Royal London Mutual Insurance Society Limited	Royal London Group	20%	*	*	*	*	20%
The Society of Lloyd's	No Group	33%	*	*	33%	*	*
The Standard Life Assurance Company 2006	Standard Life	23%	*	*	*	*	24%
UK Insurance Limited	Royal Bank Of Scotland	42%	*	*	42%	*	*
UK Underwriting Limited	No Group	28%	*	*	28%	*	*
Ulster Bank Ltd	Royal Bank Of Scotland	76%	*	*	*	*	*
Unum Ltd	Unum Limited	43%	*	*	43%	*	*
Vanquis Bank Limited	No Group	38%	38%	*	*	*	*
Welcome Financial Services Limited	Welcome	80%	53%	*	91%	*	*
West Bromwich Building Society	West Bromwich Group	42%	*	*	*	*	*
Windsor Life Assurance Company Limited	Windsor	49%	*	*	*	*	49%
Winterthur Life UK Limited	AXA	23%	*	*	*	*	22%
Yorkshire Building Society	Yorkshire	29%	41%	*	*	*	*
Zurich Advice Network Limited	Zurich	11%	*	*	*	*	11%
Zurich Assurance Ltd	Zurich	28%	*	*	*	26%	27%
Zurich Insurance Plc	Zurich	25%	*	*	25%	*	*

The table above shows the percentage of cases the ombudsman service resolved in the six-month period from 1 January and 30 June 2009 - that resulted in a change in outcome in favour of the consumer (comparing the financial business's response to the consumer's complaint and the final outcome after our involvement).

\* Where no figure is shown, either there were no cases - or there were fewer than 30 cases and the percentage would not be

statistically meaningful.

**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.