

complaints data - showing individual financial businesses

new cases received by the Financial Ombudsman Service from 1 July to 31 December 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 | 187 | 0 | 0 | 16 | 6 | 165 |
| Acromas Insurance Company Limited | No Group | 58 | 0 | 0 | 58 | 0 | 0 |
| Admiral Insurance Company Limited | Admiral Group | 49 | 0 | 0 | 49 | 0 | 0 |
| AIB Group (UK) Plc | No Group | 142 | 79 | 4 | 55 | 3 | 1 |
| Alliance & Leicester Plc | Abbey | 1935 | 1232 | 110 | 482 | 85 | 26 |
| Allianz Insurance Plc | Allianz Cornhill Group | 167 | 1 | 0 | 164 | 0 | 2 |
| American Express Services Europe Limited | No Group | 84 | 75 | 0 | 9 | 0 | 0 |
| American Life Insurance Company (USA) | No Group | 49 | 0 | 0 | 15 | 17 | 17 |
| Assurant General Insurance Limited | No Group | 53 | 0 | 0 | 53 | 0 | 0 |
| Automobile Association Insurance Services Limited | No Group | 48 | 0 | 0 | 48 | 0 | 0 |
| Aviva Health UK Limited | AVIVA | 42 | 0 | 0 | 41 | 1 | 0 |
| Aviva Insurance Limited | AVIVA | 109 | 0 | 1 | 107 | 1 | 0 |
| Aviva Insurance UK Limited | AVIVA | 658 | 0 | 0 | 650 | 1 | 7 |
| Aviva Life & Pensions UK Limited | AVIVA | 506 | 3 | 11 | 37 | 70 | 385 |
| Aviva Life Services UK Limited | AVIVA | 33 | 1 | 2 | 5 | 8 | 17 |
| AXA Insurance UK Plc | AXA | 565 | 0 | 0 | 564 | 0 | 1 |
| AXA PPP Healthcare Limited | AXA | 49 | 0 | 0 | 49 | 0 | 0 |

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| AXA Sun Life Plc | AXA | 137 | 0 | 1 | 30 | 32 | 74 |
| AXA Sun Life Services Plc | AXA | 96 | 0 | 0 | 14 | 30 | 52 |
| Bank of Scotland plc | Lloyds | 7349 | 4993 | 561 | 1100 | 499 | 196 |
| Barclays Bank Plc | Barclays | 9836 | 5908 | 486 | 2582 | 700 | 160 |
| Barclays Stockbrokers Limited | Barclays | 107 | 2 | 0 | 0 | 105 | 0 |
| BISL Limited | No Group | 123 | 0 | 0 | 123 | 0 | 0 |
| Black Horse Limited | Lloyds | 1572 | 265 | 7 | 1300 | 0 | 0 |
| Bradford & Bingley Plc | Bradford & Bingley | 155 | 14 | 38 | 32 | 21 | 50 |
| BRIT Insurance Limited | No Group | 61 | 0 | 0 | 61 | 0 | 0 |
| BUPA Insurance Limited | BUPA | 78 | 0 | 0 | 78 | 0 | 0 |
| Canada Life Limited | Canada Life | 62 | 0 | 0 | 18 | 11 | 33 |
| Capital One Bank (Europe) plc | Capital One | 1609 | 1165 | 0 | 444 | 0 | 0 |
| Central Trust Plc | Central Trust | 228 | 9 | 8 | 210 | 0 | 1 |
| Chartis Insurance UK Ltd | No Group | 208 | 0 | 0 | 208 | 0 | 0 |
| Chelsea Building Society | Chelsea Building Society | 57 | 5 | 33 | 16 | 0 | 3 |
| Cheltenham & Gloucester plc | Lloyds | 230 | 18 | 179 | 27 | 1 | 5 |
| Churchill Insurance Company Limited | Royal Bank Of Scotland | 380 | 0 | 0 | 380 | 0 | 0 |
| CIS General Insurance Limited | CO-OP | 129 | 0 | 0 | 126 | 2 | 1 |
| Citibank International plc | Citibank | 73 | 58 | 1 | 11 | 2 | 1 |
| CitiFinancial Europe Plc | Citibank | 711 | 495 | 3 | 212 | 1 | 0 |
| Clerical Medical Investment Group Limited | Lloyds | 37 | 0 | 0 | 1 | 15 | 21 |
| Clydesdale Bank Plc | National Australia Group | 1270 | 495 | 50 | 682 | 33 | 10 |
| Clydesdale Financial Services Limited | Barclays | 436 | 430 | 0 | 6 | 0 | 0 |
| Co-operative Insurance Society Limited | CO-OP | 313 | 0 | 0 | 82 | 57 | 174 |
| Countrywide Assured Plc | No Group | 79 | 0 | 1 | 5 | 2 | 71 |
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|--|----------------------------------|------|------|-----|-----|-----|-----|
| DAS Legal Expenses Insurance Company Limited | No Group | 96 | 0 | 0 | 96 | 0 | 0 |
| Direct Line Insurance Plc | Royal Bank Of Scotland | 547 | 0 | 0 | 547 | 0 | 0 |
| Domestic & General Insurance Plc | Domestic & General Insurance PLC | 62 | 0 | 0 | 62 | 0 | 0 |
| Egg Banking Plc | Citibank | 1060 | 526 | 5 | 529 | 0 | 0 |
| Eisis Ltd | No Group | 493 | 0 | 0 | 493 | 0 | 0 |
| Equiniti Financial Services Limited | No Group | 51 | 0 | 0 | 0 | 51 | 0 |
| esure Insurance Limited | ESURE | 81 | 0 | 0 | 81 | 0 | 0 |
| EUI Limited | Admiral Group | 113 | 0 | 0 | 113 | 0 | 0 |
| Europ Assistance Holdings Limited | Europ Assistance | 169 | 0 | 0 | 169 | 0 | 0 |
| Europ Assistance Insurance Limited | Europ Assistance | 51 | 0 | 0 | 51 | 0 | 0 |
| Firstplus Financial Group Plc | Barclays | 513 | 66 | 22 | 425 | 0 | 0 |
| Fortis Insurance Limited | Fortis Insurance Limited | 111 | 0 | 0 | 111 | 0 | 0 |
| Freedom Finance Plc. | No Group | 91 | 0 | 1 | 90 | 0 | 0 |
| Friends Provident Life and Pensions Limited | Friends Provident | 164 | 0 | 0 | 24 | 11 | 129 |
| GE Money Consumer Lending Limited | General Electric | 87 | 50 | 13 | 24 | 0 | 0 |
| GE Money Home Lending Limited | General Electric | 111 | 29 | 56 | 26 | 0 | 0 |
| Great Lakes Reinsurance (UK) Plc | No Group | 105 | 0 | 0 | 105 | 0 | 0 |
| Groupama Insurance Company Limited | Groupama | 53 | 0 | 0 | 53 | 0 | 0 |
| Guardian Assurance Plc | Aegon Group | 59 | 0 | 1 | 3 | 0 | 55 |
| Halifax Insurance Ireland Ltd | Lloyds | 83 | 0 | 0 | 83 | 0 | 0 |
| Halifax Share Dealing Limited | Lloyds | 43 | 0 | 0 | 0 | 43 | 0 |
| Hastings Insurance Services Ltd | No Group | 49 | 0 | 0 | 49 | 0 | 0 |
| HFC Bank Limited | HSBC | 581 | 145 | 2 | 434 | 0 | 0 |
| Homeserve Membership Limited | No Group | 77 | 0 | 0 | 77 | 0 | 0 |
| HSBC Bank plc | HSBC | 3048 | 1823 | 106 | 901 | 164 | 54 |

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|--|--------------------------|------|------|----|------|-----|-----|
| HSBC Insurance (UK) Limited | HSBC | 42 | 0 | 0 | 42 | 0 | 0 |
| IGI Insurance Company Limited | No Group | 34 | 0 | 0 | 34 | 0 | 0 |
| ING Direct N.V. | No Group | 97 | 91 | 2 | 0 | 4 | 0 |
| Inter Partner Assistance | No Group | 290 | 0 | 0 | 290 | 0 | 0 |
| Kensington Mortgage Company Limited | No Group | 50 | 2 | 48 | 0 | 0 | 0 |
| Legal & General Assurance Society Limited | Legal & General | 397 | 0 | 0 | 60 | 93 | 244 |
| Legal & General Insurance Limited | Legal & General | 296 | 0 | 0 | 296 | 0 | 0 |
| Legal & General Partnership Services Limited | Legal & General | 43 | 0 | 13 | 30 | 0 | 0 |
| Lincoln Assurance Limited | No Group | 92 | 0 | 0 | 7 | 6 | 79 |
| Liverpool Victoria Friendly Society Limited | Liverpool Victoria Group | 53 | 1 | 0 | 9 | 12 | 31 |
| Liverpool Victoria Insurance Company Limited | Liverpool Victoria Group | 173 | 0 | 0 | 173 | 0 | 0 |
| Lloyds TSB Bank Plc | Lloyds | 9952 | 4693 | 54 | 4853 | 236 | 116 |
| Lloyds TSB General Insurance Limited | Lloyds | 296 | 1 | 0 | 295 | 0 | 0 |
| Lloyds TSB Insurance Services Limited | Lloyds | 34 | 0 | 0 | 34 | 0 | 0 |
| Lloyds TSB Private Banking Ltd | Lloyds | 74 | 8 | 0 | 0 | 57 | 9 |
| Loans.co.uk Ltd | MBNA | 267 | 1 | 0 | 266 | 0 | 0 |
| London and Edinburgh Insurance Company Limited | AVIVA | 63 | 0 | 0 | 63 | 0 | 0 |
| Mandrake Associates Limited | No Group | 40 | 0 | 0 | 0 | 0 | 40 |
| Marks & Spencer Financial Services plc | HSBC | 210 | 126 | 0 | 84 | 0 | 0 |
| MBNA Europe Bank Limited | MBNA | 1918 | 1098 | 0 | 820 | 0 | 0 |
| MMA Insurance Plc | No Group | 56 | 0 | 0 | 56 | 0 | 0 |
| Mondial Assistance Europe N.V. | No Group | 35 | 0 | 0 | 35 | 0 | 0 |
| Mortgage Express | Bradford & Bingley | 95 | 1 | 94 | 0 | 0 | 0 |
| National House-Building Council | No Group | 50 | 0 | 0 | 50 | 0 | 0 |
| National Savings and Investments | No Group | 38 | 38 | 0 | 0 | 0 | 0 |
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|---|------------------------|------|------|-----|-----|-----|-----|
| National Westminster Bank Plc | Royal Bank Of Scotland | 2919 | 1864 | 114 | 847 | 71 | 23 |
| Nationwide Building Society | Nationwide | 1349 | 839 | 138 | 243 | 74 | 55 |
| Nemo Personal Finance Limited | Principality | 100 | 4 | 6 | 90 | 0 | 0 |
| Newcastle Building Society | No Group | 46 | 34 | 5 | 2 | 0 | 5 |
| Northern Bank Limited | No Group | 36 | 22 | 1 | 7 | 3 | 3 |
| Northern Rock (Asset Management) plc | Northern Rock | 394 | 36 | 142 | 208 | 0 | 8 |
| Norwich and Peterborough Building Society | No Group | 38 | 21 | 4 | 6 | 7 | 0 |
| Ocean Finance and Mortgages Limited | No Group | 53 | 1 | 0 | 52 | 0 | 0 |
| Openwork Limited | Zurich | 43 | 0 | 9 | 12 | 11 | 11 |
| PayPal Sarl & Cie, SCA | No Group | 151 | 150 | 0 | 1 | 0 | 0 |
| Pearl Assurance Public Limited Company | Pearl Group | 124 | 0 | 1 | 7 | 7 | 109 |
| Phoenix Life Limited | Pearl Group | 570 | 0 | 0 | 47 | 64 | 459 |
| Pinnacle Insurance Plc | Cardiff Pinnacle | 144 | 0 | 0 | 143 | 0 | 1 |
| Professional Travel Insurance Company Limited | No Group | 47 | 0 | 0 | 47 | 0 | 0 |
| Prudential Health Limited | Prudential PLC | 38 | 0 | 0 | 38 | 0 | 0 |
| QBE Insurance (Europe) Limited | No Group | 48 | 0 | 0 | 48 | 0 | 0 |
| Quinn Insurance Limited | No Group | 54 | 0 | 0 | 54 | 0 | 0 |
| Royal & Sun Alliance Insurance Plc | Royal & Sun Alliance | 397 | 0 | 0 | 397 | 0 | 0 |
| Royal Liver Assurance Limited | No Group | 35 | 0 | 0 | 1 | 4 | 30 |
| Saga Services Limited | No Group | 51 | 0 | 0 | 51 | 0 | 0 |
| Sainsbury's Bank Plc | Sainsburys Bank | 91 | 74 | 0 | 17 | 0 | 0 |
| Santander Cards UK Limited | No Group | 424 | 330 | 1 | 93 | 0 | 0 |
| Santander UK Plc | Abbey | 2983 | 2023 | 284 | 370 | 137 | 169 |
| Scottish Equitable Plc | Aegon Group | 62 | 0 | 0 | 15 | 9 | 38 |
| Scottish Friendly Assurance Society Limited | No Group | 46 | 1 | 0 | 1 | 25 | 19 |
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|--|---|------|-----|----|------|----|-----|
| Scottish Provident Limited | Pearl Group | 31 | 0 | 0 | 24 | 0 | 7 |
| Scottish Widows plc | Lloyds | 177 | 1 | 0 | 43 | 28 | 105 |
| Sesame Limited | Sesame | 98 | 0 | 6 | 6 | 28 | 58 |
| Shop Direct Finance Company Limited | Shop Direct Group | 200 | 159 | 0 | 41 | 0 | 0 |
| Shop Direct Financial Services Ltd | Shop Direct Group | 83 | 66 | 0 | 17 | 0 | 0 |
| Shop Direct Home Shopping Limited | Shop Direct Group | 96 | 95 | 0 | 1 | 0 | 0 |
| Simplyhealth Access | No Group | 47 | 0 | 0 | 47 | 0 | 0 |
| Skipton Building Society | Skipton Group | 64 | 26 | 24 | 10 | 3 | 1 |
| Southern Pacific Mortgage Limited | No Group | 56 | 4 | 51 | 1 | 0 | 0 |
| St Andrew's Insurance plc | Lloyds | 305 | 0 | 0 | 305 | 0 | 0 |
| St. James's Place Wealth Management Plc | St James Place | 45 | 0 | 2 | 4 | 26 | 13 |
| Standard Life Assurance Limited | Standard Life | 198 | 0 | 0 | 5 | 17 | 176 |
| Sun Life Assurance Company of Canada (UK) Limited | No Group | 123 | 0 | 0 | 4 | 2 | 117 |
| Talos Securities Limited | No Group | 46 | 0 | 0 | 0 | 46 | 0 |
| Tesco Personal Finance PLC | Tesco Personal Finance | 403 | 80 | 0 | 323 | 0 | 0 |
| The Carphone Warehouse Ltd | No Group | 86 | 1 | 0 | 84 | 1 | 0 |
| The Co-operative Bank Plc | CO-OP | 796 | 323 | 49 | 383 | 29 | 12 |
| The Equitable Life Assurance Society | No Group | 34 | 0 | 0 | 2 | 8 | 24 |
| The Governor and Company of the Bank of Ireland | Bank of Ireland | 232 | 149 | 28 | 42 | 6 | 7 |
| The Mortgage Business Plc | Lloyds | 38 | 0 | 37 | 1 | 0 | 0 |
| The National Farmers' Union Mutual Insurance Society Limited | National Farmers Union Mutual Society Limited | 49 | 0 | 0 | 45 | 1 | 3 |
| The National Insurance & Guarantee Corporation Ltd | Royal Bank Of Scotland | 154 | 0 | 0 | 154 | 0 | 0 |
| The Prudential Assurance Company Limited | Prudential PLC | 468 | 1 | 1 | 36 | 49 | 381 |
| The Royal Bank of Scotland Plc | Royal Bank Of Scotland | 2557 | 662 | 92 | 1695 | 57 | 51 |
| The Royal London Mutual Insurance Society Limited | Royal London Group | 320 | 3 | 0 | 26 | 22 | 269 |

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|--|------------------------|------|-----|----|-----|----|-----|
| The Society of Lloyd's | No Group | 120 | 0 | 0 | 120 | 0 | 0 |
| UK Insurance Limited | Royal Bank Of Scotland | 447 | 0 | 0 | 447 | 0 | 0 |
| Ulster Bank Ltd | Royal Bank Of Scotland | 94 | 46 | 5 | 42 | 0 | 1 |
| Unum Ltd | Unum Limited | 33 | 0 | 0 | 33 | 0 | 0 |
| Vanquis Bank Limited | No Group | 175 | 168 | 0 | 7 | 0 | 0 |
| Welcome Financial Services Limited | Welcome | 1039 | 243 | 16 | 779 | 0 | 1 |
| Wills & Co Stockbrokers Ltd | No Group | 36 | 0 | 0 | 0 | 36 | 0 |
| Windsor Life Assurance Company Limited | SWISS RE | 152 | 1 | 5 | 18 | 2 | 126 |
| Winterthur Life UK Limited | AXA | 77 | 0 | 0 | 3 | 2 | 72 |
| Yorkshire Building Society | Yorkshire | 69 | 19 | 18 | 13 | 8 | 11 |
| Zurich Advice Network Limited | Zurich | 73 | 0 | 4 | 12 | 6 | 51 |
| Zurich Assurance Ltd | Zurich | 260 | 0 | 0 | 29 | 44 | 187 |
| Zurich Insurance PLC | Zurich | 266 | 0 | 0 | 263 | 0 | 3 |

The table above shows the number of new cases received by the ombudsman service in the six-month period from 1 July to 31 December 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.