

complaints data - showing individual financial businesses

showing the percentage resolved by the Financial Ombudsman Service in favour of consumers from 1 July to 31 December 2009

| business name | business group | % resolved in favour of consumer (average for all businesses = 53%) | % resolved in favour of consumer - by complaint category (and average figure for all businesses - for comparison) | | | | |
|-------------------------------------|-------------------|--|--|--|---|---|--|
| | | | banking and credit (average for all businesses = 47%) | mortgages and home finance (average for all businesses = 37%) | general insurance (average for all businesses = 68%) | investments (average for all businesses = 44%) | life & pensions and decumulation (average for all businesses = 33%) |
| Eisis Ltd | No Group | 100% | * | * | 100% | * | * |
| Ocean Finance and Mortgages Limited | No Group | 100% | * | * | 100% | * | * |
| Wills & Co Stockbrokers Ltd | No Group | 98% | * | * | * | 98% | * |
| Welcome Financial Services Limited | Welcome | 92% | 56% | * | 96% | * | * |
| Central Trust Plc | Central Trust | 91% | * | * | 99% | * | * |
| Loans.co.uk Ltd | MBNA | 91% | * | * | 91% | * | * |
| Shop Direct Home Shopping Limited | Shop Direct Group | 91% | 91% | * | * | * | * |
| Black Horse Limited | Lloyds | 89% | 61% | * | 94% | * | * |
| Shop Direct Financial Services Ltd | Shop Direct Group | 88% | 88% | * | * | * | * |
| Firstplus Financial Group Plc | Barclays | 87% | 24% | * | 99% | * | * |
| Freedom Finance Plc. | No Group | 87% | * | * | * | * | * |
| Shop Direct Finance Company Limited | Shop Direct Group | 87% | 86% | * | * | * | * |
| CitiFinancial Europe Plc | Citibank | 86% | 82% | * | 93% | * | * |

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|---|------------------------|-----|-----|-----|-----|-----|-----|
| MBNA Europe Bank Limited | MBNA | 85% | 60% | * | 99% | * | * |
| Egg Banking Plc | Citibank | 82% | 76% | * | 86% | * | * |
| Nemo Personal Finance Limited | Principality | 81% | * | * | * | * | * |
| ING Direct N.V. | No Group | 79% | 80% | * | * | * | * |
| Capital One Bank (Europe) plc | Capital One | 78% | 82% | * | 65% | * | * |
| HFC Bank Limited | HSBC | 77% | 55% | * | 85% | * | * |
| Professional Travel Insurance Company Limited | No Group | 75% | * | * | 75% | * | * |
| Santander Cards UK Limited | No Group | 75% | 75% | * | * | * | * |
| GE Money Consumer Lending Limited | General Electric | 72% | 79% | * | * | * | * |
| Homeserve Membership Limited | No Group | 71% | * | * | 71% | * | * |
| Assurant General Insurance Limited | No Group | 69% | * | * | 69% | * | * |
| GE Money Home Lending Limited | General Electric | 69% | * | 67% | * | * | * |
| Inter Partner Assistance | No Group | 68% | * | * | 68% | * | * |
| The Co-operative Bank Plc | CO-OP | 67% | 45% | 33% | 96% | * | * |
| Barclays Bank Plc | Barclays | 65% | 54% | 56% | 96% | 65% | 36% |
| Northern Rock (Asset Management) plc | Northern Rock | 65% | 53% | 28% | 92% | * | * |
| BISL Limited | No Group | 63% | * | * | 63% | * | * |
| PayPal Sarl & Cie, SCA | No Group | 61% | 61% | * | * | * | * |
| Tesco Personal Finance PLC | Tesco Personal Finance | 61% | 39% | * | 83% | * | * |
| Citibank International plc | Citibank | 60% | 61% | * | * | * | * |
| Lloyds TSB General Insurance Limited | Lloyds | 60% | * | * | 60% | * | * |
| American Express Services Europe Limited | No Group | 59% | 60% | * | * | * | * |
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| Talos Securities Limited | No Group | 59% | * | * | * | 59% | * |
| Alliance & Leicester Plc | Abbey | 58% | 54% | 42% | 67% | 70% | * |
| Domestic & General Insurance Plc | Domestic & General Insurance PLC | 58% | * | * | 58% | * | * |
| Clydesdale Bank Plc | National Australia Group | 57% | 34% | 53% | 94% | 70% | * |
| HSBC Bank plc | HSBC | 57% | 53% | 34% | 79% | 43% | 24% |
| Lloyds TSB Insurance Services Limited | Lloyds | 57% | * | * | 57% | * | * |
| Lloyds TSB Private Banking Ltd | Lloyds | 56% | * | * | * | 62% | * |
| The Royal Bank of Scotland Plc | Royal Bank Of Scotland | 54% | 43% | 36% | 79% | 38% | * |
| Equiniti Financial Services Limited | No Group | 53% | * | * | * | 55% | * |
| St. James's Place Wealth Management Plc | St James Place | 53% | * | * | * | 51% | * |
| Sesame Limited | Sesame | 52% | * | * | * | * | 49% |
| Lloyds TSB Bank Plc | Lloyds | 51% | 31% | 33% | 89% | 33% | 77% |
| Kensington Mortgage Company Limited | No Group | 50% | * | 52% | * | * | * |
| Mondial Assistance Europe N.V. | No Group | 49% | * | * | 49% | * | * |
| The Carphone Warehouse Ltd | No Group | 49% | * | * | 50% | * | * |
| National Westminster Bank Plc | Royal Bank Of Scotland | 48% | 45% | 45% | 77% | 33% | * |
| Barclays Stockbrokers Limited | Barclays | 47% | * | * | * | 47% | * |
| CIS General Insurance Limited | CO-OP | 47% | * | * | 49% | * | * |
| Santander UK Plc | Abbey | 47% | 48% | 43% | 40% | 52% | 29% |
| Aviva Health UK Limited | AVIVA | 46% | * | * | 46% | * | * |
| Aviva Insurance Limited | AVIVA | 46% | * | * | 46% | * | * |
| IGI Insurance Company Limited | No Group | 45% | * | * | 45% | * | * |
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| Prudential Health Limited | Prudential PLC | 45% | * | * | 45% | * | * |
| St Andrew's Insurance plc | Lloyds | 45% | * | * | 45% | * | * |
| Automobile Association Insurance Services Limited | No Group | 44% | * | * | 44% | * | * |
| AXA Insurance UK Plc | AXA | 44% | * | * | 44% | * | * |
| Marks & Spencer Financial Services plc | HSBC | 43% | 46% | * | 39% | * | * |
| Simplyhealth Access | No Group | 43% | * | * | 43% | * | * |
| Clydesdale Financial Services Limited | Barclays | 42% | 42% | * | * | * | * |
| Countrywide Assured Plc | No Group | 42% | * | * | * | * | 44% |
| Halifax Insurance Ireland Ltd | Lloyds | 42% | * | * | 42% | * | * |
| Phoenix Life Limited | Pearl Group | 42% | * | * | 38% | 29% | 45% |
| Windsor Life Assurance Company Limited | SWISS RE | 42% | * | * | * | * | 43% |
| Liverpool Victoria Insurance Company Limited | Liverpool Victoria Group | 41% | * | * | 41% | * | * |
| The Equitable Life Assurance Society | No Group | 41% | * | * | * | * | 39% |
| Cheltenham & Gloucester plc | Lloyds | 40% | * | 36% | * | * | * |
| Quinn Insurance Limited | No Group | 40% | * | * | 40% | * | * |
| Southern Pacific Mortgage Limited | No Group | 40% | * | 39% | * | * | * |
| The Governor and Company of the Bank of Ireland | Bank of Ireland | 40% | 41% | * | * | * | * |
| The National Insurance & Guarantee Corporation Ltd | Royal Bank Of Scotland | 40% | * | * | 40% | * | * |
| Chartis Insurance UK Ltd | No Group | 39% | * | * | 39% | * | * |
| Churchill Insurance Company Limited | Royal Bank Of Scotland | 39% | * | * | 39% | * | * |
| Co-operative Insurance Society Limited | CO-OP | 39% | * | * | 53% | 40% | 25% |
| London and Edinburgh Insurance Company Limited | AVIVA | 39% | * | * | 39% | * | * |
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| QBE Insurance (Europe) Limited | No Group | 39% | * | * | 39% | * | * |
| UK Insurance Limited | Royal Bank Of Scotland | 39% | * | * | 39% | * | * |
| Admiral Insurance Company Limited | Admiral Group | 38% | * | * | 38% | * | * |
| Aviva Insurance UK Limited | AVIVA | 38% | * | * | 38% | * | * |
| Bank of Scotland plc | Lloyds | 38% | 34% | 34% | 51% | 59% | 39% |
| Direct Line Insurance Plc | Royal Bank Of Scotland | 38% | * | * | 38% | * | * |
| Europ Assistance Insurance Limited | Europ Assistance | 38% | * | * | 38% | * | * |
| Ulster Bank Ltd | Royal Bank Of Scotland | 38% | 29% | * | * | * | * |
| Acromas Insurance Company Limited | No Group | 37% | * | * | 37% | * | * |
| Northern Bank Limited | No Group | 37% | * | * | * | * | * |
| Openwork Limited | Zurich | 37% | * | * | * | * | * |
| Great Lakes Reinsurance (UK) Plc | No Group | 36% | * | * | 36% | * | * |
| Scottish Provident Limited | Pearl Group | 36% | * | * | * | * | 37% |
| Fortis Insurance Limited | Fortis Insurance Limited | 35% | * | * | 35% | * | * |
| MMA Insurance Plc | No Group | 35% | * | * | 35% | * | * |
| Sainsbury's Bank Plc | Sainsburys Bank | 35% | 32% | * | * | * | * |
| AXA PPP Healthcare Limited | AXA | 34% | * | * | 34% | * | * |
| AXA Sun Life Plc | AXA | 34% | * | * | 56% | 46% | 16% |
| Standard Life Assurance Limited | Standard Life | 34% | * | * | * | * | 36% |
| The National Farmers' Union Mutual Insurance Society Limited | National Farmers Union Mutual Society Limited | 34% | * | * | 35% | * | * |
| Abbey Life Assurance Company Limited | No Group | 33% | * | * | * | * | 33% |
| Bradford & Bingley Plc | Bradford & Bingley | 33% | * | 32% | * | * | 24% |
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|---|------------------------|-----|-----|-----|-----|-----|-----|
| BRIT Insurance Limited | No Group | 33% | * | * | 33% | * | * |
| Unum Ltd | Unum Limited | 33% | * | * | 33% | * | * |
| Allianz Insurance Plc | Allianz Cornhill Group | 32% | * | * | 32% | * | * |
| Aviva Life Services UK Limited | AVIVA | 32% | * | * | * | 30% | 37% |
| Legal & General Insurance Limited | Legal & General | 32% | * | * | 32% | * | * |
| The Society of Lloyd's | No Group | 32% | * | * | 32% | * | * |
| esure Insurance Limited | ESURE | 31% | * | * | 31% | * | * |
| Nationwide Building Society | Nationwide | 31% | 26% | 22% | 59% | 21% | 26% |
| Zurich Insurance PLC | Zurich | 31% | * | * | 31% | * | * |
| Clerical Medical Investment Group Limited | Lloyds | 30% | * | * | * | 40% | * |
| Halifax Share Dealing Limited | Lloyds | 30% | * | * | * | 30% | * |
| Aviva Life & Pensions UK Limited | AVIVA | 29% | * | * | 18% | 24% | 31% |
| Friends Provident Life and Pensions Limited | Friends Provident | 29% | * | * | * | * | 36% |
| Groupama Insurance Company Limited | Groupama | 29% | * | * | 29% | * | * |
| Guardian Assurance Plc | Aegon Group | 29% | * | * | * | * | 30% |
| National House-Building Council | No Group | 29% | * | * | 29% | * | * |
| Norwich and Peterborough Building Society | No Group | 29% | * | * | * | * | * |
| Pearl Assurance Public Limited Company | Pearl Group | 29% | * | * | * | * | 30% |
| American Life Insurance Company (USA) | No Group | 28% | * | * | * | * | * |
| AXA Sun Life Services Plc | AXA | 28% | * | * | * | 22% | 29% |
| Legal & General Assurance Society Limited | Legal & General | 28% | * | * | 27% | 35% | 26% |
| Newcastle Building Society | No Group | 28% | * | * | * | * | * |
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| Canada Life Limited | Canada Life | 27% | * | * | * | * | 17% |
| EUI Limited | Admiral Group | 27% | * | * | 27% | * | * |
| Winterthur Life UK Limited | AXA | 27% | * | * | * | * | 26% |
| BUPA Insurance Limited | BUPA | 26% | * | * | 26% | * | * |
| Europ Assistance Holdings Limited | Europ Assistance | 26% | * | * | 26% | * | * |
| Lincoln Assurance Limited | No Group | 26% | * | * | * | * | 28% |
| Pinnacle Insurance Plc | Cardiff Pinnacle | 26% | * | * | 26% | * | * |
| Scottish Equitable Plc | Aegon Group | 26% | * | * | * | * | 27% |
| Zurich Assurance Ltd | Zurich | 26% | * | * | 27% | 29% | 24% |
| Mortgage Express | Bradford & Bingley | 25% | * | 25% | * | * | * |
| Royal Liver Assurance Limited | No Group | 25% | * | * | * | * | * |
| Mandrake Associates Limited | No Group | 24% | * | * | * | * | 24% |
| Royal & Sun Alliance Insurance Plc | Royal & Sun Alliance | 24% | * | * | 24% | * | * |
| Saga Services Limited | No Group | 24% | * | * | 24% | * | * |
| Skipton Building Society | Skipton Group | 24% | * | * | * | * | * |
| Hastings Insurance Services Ltd | No Group | 23% | * | * | 23% | * | * |
| Scottish Widows plc | Lloyds | 23% | * | * | 22% | 32% | 20% |
| Legal & General Partnership Services Limited | Legal & General | 22% | * | * | * | * | * |
| The Mortgage Business Plc | Lloyds | 21% | * | 19% | * | * | * |
| AIB Group (UK) Plc | No Group | 20% | 15% | * | * | * | * |
| Sun Life Assurance Company of Canada (UK) Limited | No Group | 20% | * | * | * | * | 20% |
| Zurich Advice Network Limited | Zurich | 20% | * | * | * | * | 20% |
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| Yorkshire Building Society | Yorkshire | 19% | * | * | * | * | * |
| DAS Legal Expenses Insurance Company Limited | No Group | 18% | * | * | 18% | * | * |
| The Royal London Mutual Insurance Society Limited | Royal London Group | 18% | * | * | * | * | 16% |
| National Savings and Investments | No Group | 17% | 17% | * | * | * | * |
| Vanquis Bank Limited | No Group | 17% | 17% | * | * | * | * |
| The Prudential Assurance Company Limited | Prudential PLC | 15% | * | * | 15% | 17% | 15% |
| HSBC Insurance (UK) Limited | HSBC | 14% | * | * | 14% | * | * |
| Scottish Friendly Assurance Society Limited | No Group | 14% | * | * | * | * | * |
| Liverpool Victoria Friendly Society Limited | Liverpool Victoria Group | 11% | * | * | * | * | 7% |
| Chelsea Building Society | Chelsea Building Society | 10% | * | 5% | * | * | * |

The table above shows the percentage of cases the ombudsman service resolved in the six-month period from 1 July to 31 December 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.