

## complaints data - showing individual financial businesses

showing the percentage resolved by the Financial Ombudsman Service in favour of consumers from 1 January to 30 June 2010

business name	business group	% resolved in favour of consumer (average for all businesses = 44%)	% resolved in favour of consumer - by complaint category (and average figure for all businesses - for comparison)				
			banking and credit (average for all businesses = 30%)	mortgages and home finance (average for all businesses = 34%)	general insurance (average for all businesses = 70%)	investments (average for all businesses = 51%)	life & pensions and decumulation (average for all businesses = 31%)
Admiral Insurance Company Limited	Admiral Group	33%	*	*	33%	*	*
EUI Limited	Admiral Group	38%	*	*	38%	*	*
Guardian Assurance Plc	Aegon Group	36%	*	*	*	*	34%
Scottish Equitable Plc	Aegon Group	33%	*	*	*	*	31%
Allianz Insurance Plc	Allianz Insurance	31%	*	*	32%	*	*
Aviva Health UK Limited	AVIVA	38%	*	*	38%	*	*
Aviva Insurance Limited	AVIVA	30%	*	*	29%	*	*
Aviva Insurance UK Limited	AVIVA	40%	*	*	41%	*	*
Aviva Life & Pensions UK Limited	AVIVA	32%	*	*	36%	32%	32%
Gresham Insurance Company Limited	AVIVA	32%	*	*	32%	*	*
London and Edinburgh Insurance Company Limited	AVIVA	29%	*	*	29%	*	*
AXA Insurance UK Plc	AXA	45%	*	*	45%	*	*
AXA PPP Healthcare Limited	AXA	52%	*	*	52%	*	*

AXA Sun Life Plc	AXA	35%	*	*	*	*	27%
AXA Sun Life Services Plc	AXA	28%	*	*	*	*	30%
Winterthur Life UK Limited	AXA	21%	*	*	*	*	24%
The Governor and Company of the Bank of Ireland	Bank of Ireland	29%	28%	*	*	*	*
Barclays Bank Plc	Barclays	61%	46%	51%	95%	60%	39%
Barclays Insurance (Dublin) Limited	Barclays	31%	*	*	29%	*	*
Barclays Stockbrokers Limited	Barclays	43%	*	*	*	44%	*
Clydesdale Financial Services Limited	Barclays	57%	57%	*	*	*	*
Firstplus Financial Group Plc	Barclays	73%	27%	*	87%	*	*
Bradford & Bingley Plc	Bradford & Bingley	20%	*	18%	24%	*	16%
Mortgage Express	Bradford & Bingley	35%	*	35%	*	*	*
BUPA Insurance Limited	BUPA	50%	*	*	50%	*	*
Canada Life Limited	Canada Life	19%	*	*	*	*	*
Capital One Bank (Europe) plc	Capital One	64%	66%	*	57%	*	*
Pinnacle Insurance Plc	Cardiff Pinnacle	31%	*	*	31%	*	*
Central Trust Plc	Central Trust	84%	*	*	97%	*	*
Citibank International plc	Citibank	32%	35%	*	*	*	*
CitiFinancial Europe Plc	Citibank	84%	84%	*	84%	*	*
Egg Banking Plc	Citibank	72%	65%	*	78%	*	*
Future Mortgages Limited	Citibank	54%	*	55%	*	*	*
CIS General Insurance Limited	CO-OP	52%	*	*	51%	*	*
Co-operative Insurance Society Limited	CO-OP	34%	*	*	47%	38%	27%

The Co-operative Bank Plc	CO-OP	59%	40%	30%	93%	23%	*
Domestic & General Insurance Plc	Domestic & General Insurance PLC	53%	*	*	53%	*	*
esure Insurance Limited	ESURE	33%	*	*	33%	*	*
Europ Assistance Holdings Limited	Europ Assistance	42%	*	*	42%	*	*
Europ Assistance Insurance Limited	Europ Assistance	49%	*	*	49%	*	*
Fortis Insurance Limited	Fortis Insurance Limited	28%	*	*	28%	*	*
Friends Provident Life and Pensions Limited	Friends Provident	26%	*	*	*	*	23%
GE Money Consumer Lending Limited	General Electric	39%	34%	*	*	*	*
GE Money Home Lending Limited	General Electric	40%	*	45%	*	*	*
Groupama Insurance Company Limited	Groupama	42%	*	*	42%	*	*
HFC Bank Limited	HSBC	64%	42%	*	71%	*	*
HSBC Bank plc	HSBC	34%	17%	29%	72%	38%	37%
Marks & Spencer Financial Services plc	HSBC	47%	42%	*	57%	*	*
Legal & General Assurance Society Limited	Legal & General	36%	*	*	28%	64%	20%
Legal & General Insurance Limited	Legal & General	49%	*	*	49%	*	*
Liverpool Victoria Friendly Society Limited	Liverpool Victoria Group	33%	*	*	*	*	*
Liverpool Victoria Insurance Company Limited	Liverpool Victoria Group	29%	*	*	29%	*	*
Bank of Scotland plc	Lloyds	23%	17%	25%	43%	81%	46%
Black Horse Limited	Lloyds	90%	61%	*	96%	*	*
Cheltenham & Gloucester plc	Lloyds	26%	*	27%	*	*	*
Clerical Medical Investment Group Limited	Lloyds	14%	*	*	*	*	*
Halifax Insurance Ireland Ltd	Lloyds	24%	*	*	24%	*	*

Lloyds TSB Bank Plc	Lloyds	45%	24%	26%	86%	41%	42%
Lloyds TSB General Insurance Limited	Lloyds	49%	*	*	49%	*	*
Lloyds TSB Private Banking Ltd	Lloyds	39%	*	*	*	42%	*
Scottish Widows plc	Lloyds	23%	*	*	31%	*	18%
St Andrew's Insurance plc	Lloyds	38%	*	*	38%	*	*
Loans.co.uk Ltd	MBNA	90%	*	*	90%	*	*
MBNA Europe Bank Limited	MBNA	58%	49%	*	86%	*	*
Clydesdale Bank Plc	National Australia Group	39%	14%	47%	89%	82%	*
The National Farmers' Union Mutual Insurance Society Limited	National Farmers Union Mutual Society Limited	35%	*	*	35%	*	*
Nationwide Building Society	Nationwide	18%	12%	21%	45%	30%	13%
Abbey Life Assurance Company Limited	No Group	30%	*	*	*	*	31%
Acromas Insurance Company Limited	No Group	21%	*	*	21%	*	*
AIB Group (UK) Plc	No Group	33%	10%	*	95%	*	*
American Express Services Europe Limited	No Group	50%	48%	*	*	*	*
Amtrust Europe Limited	No Group	49%	*	*	49%	*	*
Amtrust International Underwriters Ltd	No Group	68%	*	*	68%	*	*
Assurant General Insurance Limited	No Group	49%	*	*	49%	*	*
Automobile Association Insurance Services Limited	No Group	40%	*	*	40%	*	*
Banque PSA Finance	No Group	37%	35%	*	*	*	*
BISL Limited	No Group	56%	*	*	56%	*	*
BMW Financial Services(GB) Limited	No Group	30%	29%	*	*	*	*
BRIT Insurance Limited	No Group	37%	*	*	37%	*	*

Chartis Insurance UK Ltd	No Group	53%	*	*	53%	*	*
Countrywide Assured Plc	No Group	29%	*	*	*	*	30%
Creation Consumer Finance Ltd	No Group	58%	56%	*	*	*	*
DAS Legal Expenses Insurance Company Limited	No Group	19%	*	*	19%	*	*
Eisis Ltd	No Group	100%	*	*	100%	*	*
Equiniti Financial Services Limited	No Group	67%	*	*	*	66%	*
GMAC UK Plc	No Group	40%	*	*	*	*	*
Great Lakes Reinsurance (UK) Plc	No Group	38%	*	*	38%	*	*
Hastings Insurance Services Ltd	No Group	42%	*	*	42%	*	*
Hitachi Capital (UK) Plc	No Group	47%	49%	*	*	*	*
Homeserve Membership Limited	No Group	67%	*	*	67%	*	*
ING Direct N.V.	No Group	70%	70%	*	*	*	*
Inter Partner Assistance	No Group	57%	*	*	57%	*	*
Kensington Mortgage Company Limited	No Group	36%	*	36%	*	*	*
Mandrake Associates Limited	No Group	24%	*	*	*	*	22%
MMA Insurance Plc	No Group	37%	*	*	37%	*	*
Mondial Assistance Europe N.V.	No Group	50%	*	*	50%	*	*
National Savings and Investments	No Group	22%	22%	*	*	*	*
Newcastle Building Society	No Group	47%	*	*	*	*	*
Northern Bank Limited	No Group	17%	7%	*	*	*	*
Northern Rock plc	No Group	31%	22%	*	*	*	*
Norton Insurance Services Ltd	No Group	99%	*	*	99%	*	*

Norwich and Peterborough Building Society	No Group	23%	*	*	*	*	*
Ocean Finance and Mortgages Limited	No Group	99%	*	*	99%	*	*
PayPal Sarl & Cie, SCA	No Group	27%	27%	*	*	*	*
Preferred Mortgages Limited	No Group	58%	*	58%	*	*	*
Provident Insurance Plc	No Group	47%	*	*	47%	*	*
QBE Insurance (Europe) Limited	No Group	47%	*	*	47%	*	*
Quinn Insurance Limited	No Group	44%	*	*	44%	*	*
R. Raphael & Sons Plc	No Group	51%	51%	*	*	*	*
Royal Liver Assurance Limited	No Group	22%	*	*	*	*	18%
Saga Services Limited	No Group	22%	*	*	22%	*	*
Santander Cards UK Limited	No Group	72%	72%	*	*	*	*
Santander Consumer (UK) Plc	No Group	26%	27%	*	*	*	*
Scottish Friendly Assurance Society Limited	No Group	18%	*	*	*	*	*
Simplyhealth Access	No Group	79%	*	*	79%	*	*
SLFC Assurance (UK) Limited	No Group	30%	*	*	*	*	28%
Southern Pacific Mortgage Limited	No Group	56%	*	57%	*	*	*
Southern Rock Insurance Company Limited	No Group	49%	*	*	49%	*	*
Sun Life Assurance Company of Canada (UK) Limited	No Group	24%	*	*	*	*	24%
Swinton Group Ltd	No Group	41%	*	*	41%	*	*
The Carphone Warehouse Ltd	No Group	37%	*	*	38%	*	*
The Equitable Life Assurance Society	No Group	26%	*	*	*	*	22%
The Funding Corporation Limited	No Group	77%	*	*	92%	*	*

The Society of Lloyd's	No Group	39%	*	*	39%	*	*
UK Car Group Limited	No Group	50%	*	*	*	*	*
Vanquis Bank Limited	No Group	20%	20%	*	*	*	*
Volkswagen Financial Services (UK) Limited	No Group	63%	62%	*	*	*	*
Wills & Co Stockbrokers Ltd	No Group	99%	*	*	*	99%	*
Northern Rock (Asset Management) plc	Northern Rock	66%	45%	42%	88%	*	*
Skandia Life Assurance Company Limited	Old Mutual (Skandia)	19%	*	*	*	*	*
Pearl Assurance Public Limited Company	Pearl Group	17%	*	*	*	*	19%
Phoenix Life Limited	Pearl Group	34%	*	*	34%	31%	34%
Nemo Personal Finance Limited	Principality	78%	*	*	94%	*	*
The Prudential Assurance Company Limited	Prudential PLC	20%	*	*	46%	8%	20%
Royal & Sun Alliance Insurance Plc	Royal & Sun Alliance	32%	*	*	32%	*	*
Churchill Insurance Company Limited	Royal Bank Of Scotland	42%	*	*	42%	*	*
Direct Line Insurance Plc	Royal Bank Of Scotland	48%	*	*	48%	*	*
National Westminster Bank Plc	Royal Bank Of Scotland	43%	35%	51%	72%	31%	*
The National Insurance & Guarantee Corporation Ltd	Royal Bank Of Scotland	38%	*	*	38%	*	*
The Royal Bank of Scotland Plc	Royal Bank Of Scotland	50%	31%	38%	70%	40%	*
UK Insurance Limited	Royal Bank Of Scotland	43%	*	*	43%	*	*
Ulster Bank Ltd	Royal Bank Of Scotland	28%	16%	*	*	*	*
The Royal London Mutual Insurance Society Limited	Royal London Group	22%	*	*	40%	*	21%
Sainsbury's Bank Plc	Sainsburys Bank	43%	43%	*	*	*	*
Alliance & Leicester Plc	Santander UK	25%	21%	25%	65%	37%	*

Santander UK Plc	Santander UK	19%	15%	29%	58%	53%	26%
Sesame Limited	Sesame	51%	*	*	*	70%	49%
Shop Direct Finance Company Limited	Shop Direct Group	87%	84%	*	100%	*	*
Shop Direct Home Shopping Limited	Shop Direct Group	79%	79%	*	*	*	*
Skipton Building Society	Skipton Group	24%	*	*	*	*	*
St. James's Place Wealth Management Plc	St James Place	49%	*	*	*	52%	*
Standard Life Assurance Limited	Standard Life	26%	*	*	*	*	27%
Barclays Life Assurance Company Ltd	SWISS RE	21%	*	*	*	*	19%
Windsor Life Assurance Company Limited	SWISS RE	54%	*	*	*	*	57%
Tesco Personal Finance PLC	Tesco Personal Finance	65%	50%	*	74%	*	*
Welcome Financial Services Limited	Welcome	82%	39%	*	93%	*	*
Yorkshire Building Society	Yorkshire	14%	*	9%	*	*	*
Openwork Limited	Zurich	21%	*	*	*	*	*
Zurich Assurance Ltd	Zurich	35%	*	*	*	*	34%
Zurich Insurance PLC	Zurich	35%	*	*	35%	*	*

The table above shows the percentage of cases the ombudsman service resolved in the six-month period from 1 January to 30 June 2010 - 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.