Financial Ombudsman Service

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 2011

business name	business group	% resolved in favour of consumer (average for all businesses = 47%)	% resolved in favour of consumer - by complaint category (and average figure for all businesses - for comparison)					
			banking and credit (average for all businesses = 45%)	mortgages and home finance (average for all businesses = 38%)	general insurance (average for all businesses = 45%)	PPI (average for all businesses = 51%)	investments (average for all businesses = 63%)	life & pensions and decumulation (average for all businesses = 36%)
Abbey Life Assurance Company Limited	No Group	32%	*	*	*	*	*	36%
ACE European Group Limited	No Group	73%	*	*	74%	*	*	*
ACF Car Finance Limited	No Group	16%	*	*	*	20%	*	*
Acromas Insurance Company Limited	No Group	29%	*	*	29%	*	*	*
Admiral Insurance Company Limited	Admiral Group	48%	*	*	48%	*	*	*
Advantage Insurance Company Limited	No Group	74%	*	*	74%	*	*	*
Ageas Insurance Limited	Fortis Insurance Limited	26%	*	*	26%	*	*	*
AIB Group (UK) Plc	No Group	21%	22%	*	*	16%	*	*
Allianz Insurance Plc	Allianz Insurance	31%	*	*	31%	*	*	*
American Express Services Europe Limited	No Group	56%	42%	*	*	77%	*	*
Amtrust Europe Limited	No Group	49%	*	*	49%	*	*	*

Amtrust International Underwriters Ltd	No Group	67%	*	*	67%	*	*	*
Anglian Windows Ltd	No Group	7%	*	*	*	7%	*	*
Anthony Grant Clayton	No Group	94%	94%	*	*	*	*	*
Arnold Clark Automobiles Limited	No Group	15%	*	*	*	15%	*	*
Automobile Association Insurance Services Limited	No Group	39%	*	*	39%	*	*	*
Aviva Insurance Limited	AVIVA	29%	*	*	33%	*	*	*
Aviva Insurance UK Limited	AVIVA	40%	*	*	42%	18%	*	*
Aviva Life & Pensions UK Limited	AVIVA	27%	*	*	29%	*	13%	31%
AWD Chase de Vere Limited	No Group	70%	*	*	*	*	*	*
AXA Insurance UK Plc	AXA	60%	*	*	59%	*	*	*
AXA PPP Healthcare Limited	AXA	38%	*	*	38%	*	*	*
Bank of Ireland (UK) Plc	Bank of Ireland	25%	24%	*	*	28%	*	*
Bank of Scotland plc	Lloyds	44%	42%	47%	47%	47%	62%	56%
Banque PSA Finance	No Group	37%	*	*	*	*	*	*
Barclays Bank Plc	Barclays	43%	39%	45%	34%	52%	73%	35%
Barclays Insurance (Dublin) Limited	Barclays	32%	*	*	*	27%	*	*
BDML Connect Limited	No Group	50%	*	*	50%	*	*	*
BISL Limited	No Group	64%	*	*	64%	*	*	*
Black Horse Finance Limited	No Group	74%	*	*	*	84%	*	*
Black Horse Limited	Lloyds	79%	57%	*	*	82%	*	*
BMW Financial Services(GB) Limited	No Group	39%	37%	*	*	*	*	*

Bradford & Bingley Plc	UK Asset Resolution	23%	*	*	*	3%	*	*
BRIT Insurance Limited	No Group	52%	*	*	52%	*	*	*
British Credit Trust Holdings Ltd	No Group	33%	*	*	*	33%	*	*
British Gas Insurance Limited	No Group	53%	*	*	53%	*	*	*
BUPA Insurance Limited	BUPA	60%	*	*	60%	*	*	*
Canada Life Limited	Canada Life	32%	*	*	*	*	*	*
Capital One (Europe) plc	Capital One	14%	25%	*	*	13%	*	*
Capital One Homeowner Loans Limited	No Group	50%	*	*	*	50%	*	*
Central Trust Plc	Central Trust	77%	*	*	*	78%	*	*
Chartis Insurance UK Ltd	No Group	36%	*	*	36%	*	*	*
Cheltenham & Gloucester plc	Lloyds	31%	*	28%	*	*	*	*
Churchill Insurance Company Limited	Royal Bank Of Scotland	47%	*	*	47%	*	*	*
CIS General Insurance Limited	CO-OP	44%	*	*	44%	*	*	*
Citibank International plc	Citibank	41%	38%	*	*	*	*	*
CitiFinancial Europe Plc	Citibank	85%	80%	*	*	90%	*	*
Clydesdale Bank Plc	National Australia Group	65%	46%	89%	*	66%	*	*
Clydesdale Financial Services Limited	Barclays	35%	34%	*	*	*	*	*
Combined Insurance Company of America	No Group	68%	*	*	68%	*	*	*
Co-operative Insurance Society Limited	CO-OP	39%	*	*	*	*	40%	40%
Countrywide Assured Plc	No Group	60%	*	*	*	*	*	*

Creation Consumer Finance Ltd	No Group	41%	*	*	*	*	*	*
Creation Financial Services Limited	No Group	48%	*	*	*	*	*	*
DAS Legal Expenses Insurance Company Limited	No Group	17%	*	*	17%	*	*	*
Direct Auto Finance Insurance Services Ltd	No Group	43%	*	*	*	43%	*	*
Direct Line Insurance Plc	Royal Bank Of Scotland	45%	*	*	45%	*	*	*
Domestic & General Insurance Plc	Domestic & General Insurance PLC	57%	*	*	57%	*	*	*
Egg Banking Plc	Citibank	42%	15%	*	*	58%	*	*
Eisis Ltd	No Group	75%	*	*	*	75%	*	*
esure Insurance Limited	ESURE	41%	*	*	41%	*	*	*
EUI Limited	Admiral Group	42%	*	*	42%	*	*	*
Europ Assistance Holdings Limited	Europ Assistance	39%	*	*	39%	*	*	*
Everyday Loans Limited	No Group	2%	*	*	*	2%	*	*
First Response Finance Ltd	No Group	17%	*	*	*	11%	*	*
Firstplus Financial Group Plc	Barclays	71%	19%	*	*	86%	*	*
Friends Life Company Limited	Friends Provident	40%	*	*	*	*	*	24%
Friends Life Services Limited	Friends Provident	33%	*	*	*	*	*	24%
Friends Provident Life and Pensions Limited	Friends Provident	29%	*	*	*	*	*	34%
GE Money Consumer Lending Limited	General Electric	31%	32%	*	*	*	*	*
GE Money Home Lending Limited	General Electric	46%	*	47%	*	48%	*	*
Great Lakes Reinsurance (UK) Plc	No Group	33%	*	*	32%	*	*	*

Gresham Insurance Company Limited	AVIVA	41%	*	*	41%	*	*	*
Groupama Insurance Company Limited	Groupama	25%	*	*	24%	*	*	*
Halifax Insurance Ireland Ltd	Lloyds	34%	*	*	*	33%	*	*
Hastings Insurance Services Ltd	No Group	68%	*	*	68%	*	*	*
HFC Bank Limited	HSBC	23%	38%	*	*	20%	*	*
Homecare Insurance Limited	No Group	53%	*	*	54%	*	*	*
HSBC Bank plc	HSBC	20%	19%	21%	10%	18%	65%	*
Inter Partner Assistance SA	No Group	71%	*	*	71%	*	*	*
J D Williams & Company Limited	No Group	57%	*	*	*	*	*	*
Legal & General Assurance Society Limited	Legal & General	36%	*	*	47%	*	58%	13%
Legal & General Insurance Limited	Legal & General	47%	*	*	45%	*	*	*
Legal & General Partnership Services Limited	Legal & General	26%	*	*	*	*	*	*
Liverpool Victoria Friendly Society Limited	Liverpool Victoria Group	48%	*	*	*	*	*	*
Liverpool Victoria Insurance Company Limited	Liverpool Victoria Group	34%	*	*	34%	*	*	*
Lloyds TSB Bank Plc	Lloyds	63%	36%	26%	37%	84%	56%	37%
Lloyds TSB General Insurance Limited	Lloyds	59%	*	*	61%	54%	*	*
Loans.co.uk Ltd	MBNA	29%	*	*	*	29%	*	*
Markerstudy Insurance Company Limited	No Group	57%	*	*	57%	*	*	*
Marks & Spencer Financial Services plc	HSBC	42%	35%	*	*	45%	*	*

MBNA Europe Bank Limited	MBNA	87%	86%	*	*	89%	*	*
MMA Insurance Plc	No Group	53%	*	*	53%	*	*	*
Mondial Assistance Europe N.V.	No Group	35%	*	*	35%	*	*	*
Mortgage Express	UK Asset Resolution	24%	*	24%	*	*	*	*
N.I.Z Financial (UK) Ltd	No Group	98%	98%	*	*	*	*	*
National House-Building Council	No Group	58%	*	*	58%	*	*	*
National Savings and Investments	No Group	10%	10%	*	*	*	*	*
National Westminster Bank Plc	Royal Bank Of Scotland	38%	29%	17%	41%	54%	29%	*
Nationwide Building Society	Nationwide	14%	16%	29%	*	6%	40%	*
Northern Bank Limited	No Group	26%	*	*	*	*	*	*
Northern Rock (Asset Management) plc	UK Asset Resolution	33%	32%	34%	*	33%	*	*
Northern Rock plc	No Group	20%	22%	*	*	*	*	*
Norton Insurance Services Ltd	No Group	13%	*	*	*	*	*	*
Norwich and Peterborough Building Society	No Group	92%	*	*	*	*	100%	*
Ocean Finance and Mortgages Limited	No Group	51%	*	*	*	51%	*	*
Openwork Limited	Zurich	43%	*	*	*	*	*	*
PayPal Sarl & Cie, SCA	No Group	34%	34%	*	*	*	*	*
Pearl Assurance Limited	Phoenix Group	32%	*	*	*	*	*	34%
Phoenix Life Limited	Phoenix Group	35%	*	*	25%	*	31%	38%
Pinnacle Insurance Plc	Cardiff Pinnacle	35%	*	*	40%	29%	*	*
Positive Solutions (Financial Services) Limited	Aegon Group	63%	*	*	*	*	*	*

Professional Travel Insurance Company Limited	No Group	63%	*	*	63%	*	*	*
Quinn Insurance Limited	No Group	46%	*	*	46%	*	*	*
R. Raphael & Sons Plc	No Group	41%	41%	*	*	*	*	*
Royal & Sun Alliance Insurance Plc	Royal & Sun Alliance	38%	*	*	38%	*	*	*
Royal Liver Assurance Limited	No Group	16%	*	*	*	*	*	15%
Saga Services Limited	No Group	27%	*	*	27%	*	*	*
Sainsbury's Bank Plc	Sainsburys Bank	62%	61%	*	*	*	*	*
Santander Cards UK Limited	No Group	73%	82%	*	*	9%	*	*
Santander Consumer (UK) Plc	No Group	37%	43%	*	*	25%	*	*
Santander UK Plc	Santander UK	44%	42%	31%	35%	52%	69%	28%
Scottish Equitable Plc	Aegon Group	29%	*	*	*	*	*	26%
Scottish Widows plc	Lloyds	25%	*	*	*	*	*	17%
Sesame Limited	Sesame	56%	*	*	*	*	*	53%
Shop Direct Finance Company Limited	Shop Direct Group	67%	71%	*	*	62%	*	*
Skipton Building Society	Skipton Group	23%	*	*	*	*	*	*
SLFC Assurance (UK) Limited	No Group	40%	*	*	*	*	*	41%
St Andrew's Insurance plc	Lloyds	50%	*	*	54%	17%	*	*
Standard Life Assurance Limited	Standard Life	48%	*	*	*	*	*	52%
Sun Life Assurance Company of Canada (UK) Limited	No Group	27%	*	*	*	*	*	29%
Swinton Group Ltd	No Group	43%	*	*	43%	*	*	*
Tesco Personal Finance PLC	Tesco Personal Finance	61%	38%	*	*	64%	*	*

The Carphone Warehouse Ltd	No Group	30%	*	*	29%	*	*	*
The Co-operative Bank Plc	CO-OP	44%	43%	26%	*	63%	*	*
The Funding Corporation Limited	No Group	39%	*	*	*	43%	*	*
The National Farmers' Union Mutual Insurance Society Limited	National Farmers Union Mutual Society Limited	39%	*	*	39%	*	*	*
The National Insurance & Guarantee Corporation Ltd	Royal Bank Of Scotland	37%	*	*	37%	*	*	*
The Prudential Assurance Company Limited	Prudential PLC	24%	*	*	*	*	31%	21%
The Royal Bank of Scotland Plc	Royal Bank Of Scotland	45%	33%	29%	*	55%	54%	*
The Royal London Mutual Insurance Society Limited	Royal London Group	29%	*	*	41%	*	*	26%
The Society of Lloyd's	No Group	35%	*	*	35%	*	*	*
Towry EJ Limited	No Group	92%	*	*	*	*	93%	*
UK Car Group Limited	No Group	15%	*	*	*	12%	*	*
UK General Insurance Limited	No Group	30%	*	*	30%	*	*	*
UK Insurance Limited	Royal Bank Of Scotland	43%	*	*	44%	*	*	*
Ulster Bank Ltd	Royal Bank Of Scotland	28%	14%	*	*	*	*	*
Unum Ltd	Unum Limited	69%	*	*	69%	*	*	*
Vanquis Bank Limited	No Group	9%	9%	*	*	*	*	*
Welcome Financial Services Limited	Welcome	67%	41%	*	*	73%	*	*
Wilmslow Financial Services Plc	No Group	46%	*	*	*	47%	*	*
Windsor Life Assurance Company Limited	SWISS RE	43%	*	*	*	*	*	42%
Yes Loans Ltd	No Group	75%	75%	*	*	*	*	*

Yorkshire Building Society	Yorkshire	11%	11%	11%	*	4%	*	*
Zenith Insurance plc	No Group	56%	*	*	56%	*	*	*
Zurich Assurance Ltd	Zurich	35%	*	*	33%	*	*	33%
Zurich Insurance PLC	Zurich	36%	*	*	36%	*	*	*

The table above shows the percentage of cases the ombudsman service resolved in the six-month period from 1 January to 30 June 2011 - 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.