Financial Ombudsman Service

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 2011

business name	business group	% resolved in favour of consumer (average for all businesses = 72%)	% 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 = 28%)	general insurance (average for all businesses = 48%)	PPI (average for all businesses = 88%)	investments (average for all businesses = 54%)	life & pensions and decumulation (average for all businesses = 33%)
Admiral Insurance Company Limited	Admiral Group	38%	*	*	38%	*	*	*
EUI Limited	Admiral Group	30%	*	*	30%	*	*	*
Positive Solutions (Financial Services) Limited	Aegon Group	70%	*	*	*	*	*	*
Scottish Equitable Plc	Aegon Group	31%	*	*	*	*	*	34%
Ageas Insurance Limited	Ageas Insurance Limited	36%	*	*	36%	*	*	*
Allianz Insurance Plc	Allianz Insurance	44%	*	*	43%	*	*	*
Aviva Insurance Limited	AVIVA	37%	*	*	38%	*	*	*
Aviva Insurance UK Limited	AVIVA	39%	*	*	41%	*	*	*
Aviva Life & Pensions UK Limited	AVIVA	29%	*	*	38%	*	23%	29%
Gresham Insurance Company Limited	AVIVA	58%	*	*	58%	*	*	*
AXA Insurance UK Plc	AXA	49%	*	*	49%	*	*	*
AXA PPP Healthcare Limited	AXA	54%	*	*	54%	*	*	*

Bank of Ireland (UK) Plc	Bank of Ireland	24%	34%	*	*	17%	*	*
The Governor and Company of the Bank of Ireland	Bank of Ireland	17%	*	*	*	*	*	*
Barclays Bank Plc	Barclays	84%	39%	41%	24%	99%	55%	33%
Barclays Insurance (Dublin) Limited	Barclays	29%	*	*	*	29%	*	*
Clydesdale Financial Services Limited	Barclays	53%	53%	*	*	*	*	*
Firstplus Financial Group Plc	Barclays	96%	18%	*	*	99%	*	*
BUPA Insurance Limited	BUPA	46%	*	*	46%	*	*	*
Canada Life Limited	Canada Life	19%	*	*	*	*	*	14%
Capital One (Europe) plc	Capital One	12%	35%	*	*	11%	*	*
Pinnacle Insurance Plc	Cardiff Pinnacle	32%	*	*	37%	22%	*	*
Welcome Financial Services Limited	CATTLES	54%	38%	*	*	79%	*	*
CT Capital PLC	Central Trust	81%	*	*	*	82%	*	*
Citibank International plc	Citibank	74%	67%	*	*	*	*	*
CitiFinancial Europe Plc	Citibank	94%	76%	*	*	99%	*	*
Egg Banking Plc	Citibank	68%	24%	*	*	83%	*	*
CIS General Insurance Limited	CO-OP	58%	*	*	58%	*	*	*
Co-operative Insurance Society Limited	CO-OP	37%	*	*	47%	*	*	32%
The Co-operative Bank Plc	CO-OP	82%	37%	21%	*	99%	*	*
esure Insurance Limited	ESURE	39%	*	*	39%	*	*	*
Europ Assistance Holdings Limited	Europ Assistance	46%	*	*	46%	*	*	*
Friends Life Company Limited	Friends Provident	41%	*	*	*	*	*	36%

Friends Life Limited	Friends Provident	27%	*	*	*	*	*	27%
Friends Life Services Limited	Friends Provident	38%	*	*	*	*	*	29%
Winterthur Life UK Limited	Friends Provident	41%	*	*	*	*	*	*
GE Money Consumer Lending Limited	General Electric	30%	29%	*	*	*	*	*
GE Money Home Lending Limited	General Electric	33%	*	42%	*	*	*	*
Groupama Insurance Company Limited	Groupama	29%	*	*	29%	*	*	*
HFC Bank Limited	HSBC	90%	36%	*	*	93%	*	*
HSBC Bank plc	HSBC	80%	26%	24%	14%	87%	66%	*
Marks & Spencer Financial Services plc	HSBC	84%	44%	*	*	87%	*	*
Legal & General Assurance Society Limited	Legal & General	26%	*	*	38%	*	27%	18%
Legal & General Insurance Limited	Legal & General	45%	*	*	47%	*	*	*
Legal & General Partnership Services Limited	Legal & General	10%	*	6%	*	*	*	*
Liverpool Victoria Friendly Society Limited	Liverpool Victoria Group	28%	*	*	*	*	*	*
Liverpool Victoria Insurance Company Limited	Liverpool Victoria Group	30%	*	*	30%	*	*	*
Bank of Scotland plc	Lloyds	76%	25%	32%	49%	98%	55%	41%
Black Horse Limited	Lloyds	93%	50%	*	*	98%	*	*
Cheltenham & Gloucester plc	Lloyds	44%	*	22%	*	99%	*	*
Halifax General Insurance Services Limited	Lloyds	65%	*	*	65%	*	*	*
Halifax Insurance Ireland Ltd	Lloyds	67%	*	*	*	67%	*	*

Lloyds TSB Bank Plc	Lloyds	87%	19%	47%	28%	99%	25%	31%
Lloyds TSB General Insurance Limited	Lloyds	73%	*	*	62%	85%	*	*
Lloyds TSB Insurance Services Limited	Lloyds	56%	*	*	54%	*	*	*
Scottish Widows plc	Lloyds	25%	*	*	39%	*	*	13%
St Andrew's Insurance plc	Lloyds	69%	*	*	72%	32%	*	*
Loans.co.uk Ltd	MBNA	94%	*	*	*	95%	*	*
MBNA Europe Bank Limited	MBNA	94%	83%	*	*	99%	*	*
Clydesdale Bank Plc	National Australia Group	57%	50%	68%	*	57%	*	*
The National Farmers' Union Mutual Insurance Society Limited	National Farmers Union Mutual Society Limited	43%	*	*	43%	*	*	*
Nationwide Building Society	Nationwide	12%	19%	16%	*	7%	32%	*
Abbey Life Assurance Company Limited	No Group	32%	*	*	*	*	*	31%
ACE European Group Limited	No Group	71%	*	*	71%	*	*	*
ACF Car Finance Limited	No Group	14%	*	*	*	14%	*	*
Acromas Insurance Company Limited	No Group	37%	*	*	37%	*	*	*
Advantage Insurance Company Limited	No Group	68%	*	*	68%	*	*	*
AIB Group (UK) Plc	No Group	47%	40%	*	*	52%	*	*
American Express Services Europe Limited	No Group	48%	48%	*	*	50%	*	*
American Life Insurance Company (USA)	No Group	34%	*	*	*	*	*	*
Amtrust Europe Limited	No Group	43%	*	*	43%	*	*	*

Amtrust International Underwriters Ltd	No Group	72%	*	*	73%	*	*	*
Arnold Clark Automobiles Limited	No Group	22%	*	*	*	19%	*	*
Automobile Association Insurance Services Limited	No Group	39%	*	*	39%	*	*	*
AWD Chase de Vere Limited	No Group	81%	*	*	*	*	*	86%
BDML Connect Limited	No Group	54%	*	*	54%	*	*	*
BISL Limited	No Group	81%	*	*	81%	*	*	*
BMW Financial Services(GB) Limited	No Group	44%	48%	*	*	*	*	*
BRIT Insurance Limited	No Group	51%	*	*	50%	*	*	*
British Credit Trust Holdings Ltd	No Group	37%	*	*	*	34%	*	*
British Gas Insurance Limited	No Group	70%	*	*	70%	*	*	*
Card Protection Plan Ltd	No Group	43%	*	*	*	*	*	*
Chartis Europe Limited	No Group	41%	*	*	41%	*	*	*
Countrywide Principal Services Limited	No Group	15%	*	*	*	*	*	*
Creation Consumer Finance Ltd	No Group	53%	60%	*	*	*	*	*
Creation Financial Services Limited	No Group	35%	*	*	*	*	*	*
DAS Legal Expenses Insurance Company Limited	No Group	26%	*	*	26%	*	*	*
E Insurance Services Ltd	No Group	69%	*	*	69%	*	*	*
Everyday Loans Limited	No Group	9%	*	*	*	10%	*	*
First Response Finance Ltd	No Group	8%	*	*	*	7%	*	*
FirstRand Bank Limited	No Group	39%	*	*	*	*	*	*

Great Lakes Reinsurance (UK) Plc	No Group	46%	*	*	46%	*	*	*
Guardian Assurance Limited	No Group	14%	*	*	*	*	*	*
Hastings Insurance Services Ltd	No Group	80%	*	*	80%	*	*	*
Hitachi Capital (UK) Plc	No Group	57%	58%	*	*	*	*	*
Home Retail Group Insurance Services Limited	No Group	6%	*	*	*	6%	*	*
Homecare Insurance Limited	No Group	64%	*	*	64%	*	*	*
Homeserve Membership Limited	No Group	72%	*	*	72%	*	*	*
Inter Partner Assistance SA	No Group	75%	*	*	75%	*	*	*
ITC Compliance Limited	No Group	42%	*	*	*	*	*	*
J D Williams & Company Limited	No Group	58%	*	*	*	*	*	*
Kensington Mortgage Company Limited	No Group	40%	*	43%	*	*	*	*
London General Insurance Company Limited	No Group	53%	*	*	54%	*	*	*
Mapfre Asistencia S A	No Group	24%	*	*	24%	*	*	*
Markerstudy Insurance Company Limited	No Group	60%	*	*	60%	*	*	*
MMA Insurance Plc	No Group	46%	*	*	46%	*	*	*
Mondial Assistance Europe N.V.	No Group	56%	*	*	56%	*	*	*
National House-Building Council	No Group	39%	*	*	39%	*	*	*
National Savings and Investments	No Group	12%	12%	*	*	*	*	*
Newcastle Building Society	No Group	18%	*	*	*	*	*	*
Northern Bank Limited	No Group	33%	*	*	*	42%	*	*
Northern Rock plc	No Group	38%	42%	*	*	*	*	*

Norton Insurance Services Ltd	No Group	36%	*	*	*	35%	*	*
Ocean Finance and Mortgages Limited	No Group	54%	*	*	*	54%	*	*
PayPal Sarl & Cie, SCA	No Group	18%	18%	*	*	*	*	*
Personal Touch Financial Services Ltd	No Group	26%	*	*	*	*	*	*
Professional Travel Insurance Company Limited	No Group	49%	*	*	49%	*	*	*
Progressive Credit Limited	No Group	76%	76%	*	*	*	*	*
Quinn Insurance Limited	No Group	56%	*	*	56%	*	*	*
R. Raphael & Sons Plc	No Group	43%	44%	*	*	*	*	*
Red Sands Insurance Company (Europe) Limited	No Group	56%	*	*	58%	*	*	*
Saga Services Limited	No Group	28%	*	*	28%	*	*	*
SLFC Assurance (UK) Limited	No Group	42%	*	*	*	*	*	42%
Southern Pacific Mortgage Limited	No Group	35%	*	35%	*	*	*	*
Sun Life Assurance Company of Canada (U.K.) Limited	No Group	14%	*	*	*	*	*	11%
Swinton Group Ltd	No Group	46%	*	*	46%	*	*	*
The Carphone Warehouse Ltd	No Group	54%	*	*	56%	*	*	*
The Funding Corporation Limited	No Group	37%	*	*	*	39%	*	*
The Society of Lloyd's	No Group	45%	*	*	45%	*	*	*
UK Car Group Limited	No Group	35%	*	*	*	31%	*	*
UK General Insurance Limited	No Group	36%	*	*	38%	*	*	*
Vanquis Bank Limited	No Group	10%	10%	*	*	*	*	*

Yes Loans Ltd	No Group	83%	83%	*	*	*	*	*
Pearl Assurance Limited	Phoenix Group	25%	*	*	*	*	*	26%
Phoenix Life Limited	Phoenix Group	34%	*	*	34%	*	*	34%
Nemo Personal Finance Limited	Principality	98%	*	*	*	100%	*	*
The Prudential Assurance Company Limited	Prudential PLC	21%	*	*	23%	*	*	19%
Royal & Sun Alliance Insurance Plc	Royal & Sun Alliance	41%	*	*	41%	*	*	*
Churchill Insurance Company Limited	Royal Bank Of Scotland	51%	*	*	51%	*	*	*
Direct Line Insurance Plc	Royal Bank Of Scotland	47%	*	*	46%	*	*	*
National Westminster Bank Plc	Royal Bank Of Scotland	85%	36%	29%	*	99%	37%	*
The Royal Bank of Scotland Plc	Royal Bank Of Scotland	93%	37%	22%	*	99%	*	*
UK Insurance Limited	Royal Bank Of Scotland	49%	*	*	49%	*	*	*
Ulster Bank Ltd	Royal Bank Of Scotland	60%	31%	*	*	93%	*	*
The Royal London Mutual Insurance Society Limited	Royal London Group	24%	*	*	37%	*	*	21%
Sainsbury's Bank Plc	Sainsburys Bank	38%	37%	*	*	*	*	*
Santander Cards UK Limited	Santander UK	79%	82%	*	*	50%	*	*
Santander Consumer (UK) Plc	Santander UK	41%	47%	*	*	*	*	*
Santander UK Plc	Santander UK	55%	51%	26%	37%	91%	61%	34%
Sesame Limited	Sesame	36%	*	*	*	*	*	50%
Shop Direct Finance Company Limited	Shop Direct Group	61%	65%	*	*	47%	*	*
Skipton Building Society	Skipton Group	14%	*	*	*	*	*	*
St. James's Place Wealth	St James Place	27%	*	*	*	*	*	*

Management Plc								
Standard Life Assurance Limited	Standard Life	26%	*	*	*	*	*	28%
ReAssure Limited	SWISS RE	35%	*	*	*	*	*	38%
Tesco Personal Finance PLC	Tesco Personal Finance	43%	47%	*	39%	43%	*	*
Bradford & Bingley Plc	UK Asset Resolution	18%	*	*	*	8%	*	*
Mortgage Express	UK Asset Resolution	24%	*	24%	*	*	*	*
Northern Rock (Asset Management) plc	UK Asset Resolution	23%	*	17%	*	47%	*	*
Yorkshire Building Society	Yorkshire	18%	21%	11%	*	18%	*	*
Openwork Limited	Zurich	25%	*	*	*	*	*	*
Zurich Assurance Ltd	Zurich	30%	*	*	*	*	43%	29%
Zurich Insurance PLC	Zurich	37%	*	*	37%	*	*	*

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