

## 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 2012

business name	business group	% resolved in favour of consumer (average for all businesses = 45%)	% resolved in favour of consumer - by complaint category (and average figure for all businesses - for comparison)					
			banking and credit (average for all businesses = 37%)	mortgages and home finance (average for all businesses = 26%)	general insurance (average for all businesses = 43%)	PPI (average for all businesses = 60%)	investments (average for all businesses = 37%)	life & pensions and decumulation (average for all businesses = 26%)
Abbey Life Assurance Company Limited	No Group	26%	*	*	*	*	*	26%
ACE European Group Limited	No Group	36%	*	*	38%	*	*	*
ACF Car Finance Limited	No Group	24%	*	*	*	26%	*	*
Acromas Insurance Company Limited	No Group	31%	*	*	31%	*	*	*
Admiral Insurance Company Limited	Admiral Group	31%	*	*	31%	*	*	*
Advantage Finance Ltd	No Group	24%	*	*	*	18%	*	*
Advantage Insurance Company Limited	No Group	47%	*	*	47%	*	*	*
Ageas Insurance Limited	Ageas Insurance Limited	40%	*	*	40%	*	*	*
AIB Group (UK) Plc	No Group	40%	55%	*	*	33%	*	*
AIG Europe Limited	No Group	28%	*	*	28%	*	*	*
Allianz Global Assistance	No Group	54%	*	*	54%	*	*	*
Allianz Insurance Plc	Allianz Insurance	45%	*	*	44%	48%	*	*

American Express Services Europe Limited	No Group	45%	42%	*	*	*	*	*
Amtrust Europe Limited	No Group	60%	*	*	60%	*	*	*
Anglian Windows Ltd	No Group	13%	*	*	*	13%	*	*
Aria Insurance Services Limited	Europ Assistance	63%	*	*	63%	*	*	*
Assurant General Insurance Limited	No Group	62%	*	*	67%	*	*	*
Automobile Association Insurance Services Limited	No Group	41%	*	*	41%	*	*	*
Aviva Health UK Limited	AVIVA	17%	*	*	17%	*	*	*
Aviva Insurance Limited	AVIVA	44%	*	*	46%	39%	*	*
Aviva Life & Pensions UK Limited	AVIVA	21%	*	*	15%	*	18%	24%
Aviva Life Services UK Limited	AVIVA	14%	*	*	*	*	*	22%
AXA Insurance UK Plc	AXA	43%	*	*	43%	*	*	*
AXA PPP Healthcare Limited	AXA	51%	*	*	51%	*	*	*
Bank of Ireland (UK) Plc	Bank of Ireland	32%	40%	15%	*	18%	*	*
Bank of Scotland Plc	Lloyds	44%	25%	25%	25%	81%	35%	28%
Banque PSA Finance	No Group	44%	47%	*	*	*	*	*
Barclays Bank Plc	Barclays	57%	42%	45%	38%	77%	51%	34%
Barclays Insurance (Dublin) Limited	Barclays	42%	*	*	*	48%	*	*
Barclays Stockbrokers Limited	Barclays	42%	*	*	*	*	40%	*
BDML Connect Limited	No Group	68%	*	*	68%	*	*	*
BISL Limited	No Group	65%	*	*	65%	*	*	*
Black Horse Limited	Lloyds	93%	29%	*	*	97%	*	*
Blemain Finance Limited	No Group	26%	27%	*	*	*	*	*

Blue Sky Personal Finance Limited	No Group	52%	*	*	*	52%	*	*
BMW Financial Services(GB) Limited	No Group	35%	35%	*	*	*	*	*
Bradford & Bingley Plc	UK Asset Resolution	13%	*	29%	*	6%	*	*
British Credit Trust Holdings Ltd	No Group	28%	*	*	*	27%	*	*
British Gas Insurance Limited	No Group	56%	*	*	56%	*	*	*
BUPA Insurance Limited	BUPA	44%	*	*	44%	*	*	*
Cabot Financial (Europe) Limited	No Group	44%	44%	*	*	*	*	*
Canada Life Limited	Canada Life	17%	*	*	*	*	*	14%
Canada Square Operations plc	Citibank	37%	44%	*	*	35%	*	*
Capital One (Europe) plc	Capital One	7%	15%	*	*	6%	*	*
Capital One Homeowner Loans Limited	No Group	19%	*	*	*	20%	*	*
Card Protection Plan Ltd	No Group	61%	*	*	61%	*	*	*
Cheltenham & Gloucester plc	Lloyds	19%	*	13%	*	*	*	*
CIS General Insurance Limited	CO-OP	45%	*	*	45%	*	*	*
CIS Unit Managers Limited	CO-OP	19%	*	*	*	*	21%	*
Citibank International plc	Citibank	64%	*	*	*	*	*	*
CitiFinancial Europe Plc	Citibank	85%	52%	*	*	94%	*	*
Clydesdale Bank Plc	National Australia Group	40%	35%	38%	*	43%	*	*
Clydesdale Financial Services Limited	Barclays	45%	45%	*	*	*	*	*
Combined Insurance Company of America	No Group	50%	*	*	50%	*	*	*
Commercial Vehicle Direct	No Group	63%	*	*	63%	*	*	*





HSBC Bank plc	HSBC	38%	24%	34%	10%	51%	38%	38%
IGO4 Limited	No Group	63%	*	*	63%	*	*	*
Inter Partner Assistance SA	No Group	67%	*	*	67%	*	*	*
Interactive Investor Trading Limited	No Group	40%	*	*	*	*	40%	*
J D Williams & Company Limited	No Group	67%	68%	*	*	*	*	*
Kensington Mortgage Company Limited	No Group	33%	*	33%	*	*	*	*
Kwik-Fit Insurance Services Ltd	Ageas Insurance Limited	22%	*	*	22%	*	*	*
Leeds Building Society	No Group	29%	*	34%	*	*	*	*
Legal & General Assurance Society Limited	Legal & General	20%	*	*	19%	*	*	23%
Legal & General Insurance Limited	Legal & General	39%	*	*	42%	*	*	*
Legal & General Partnership Services Limited	Legal & General	22%	*	*	16%	*	*	*
Liverpool Victoria Friendly Society Limited	Liverpool Victoria Group Limited	13%	*	*	*	*	*	*
Liverpool Victoria Insurance Company Limited	Liverpool Victoria Group	34%	*	*	34%	*	*	*
Lloyds TSB Bank Plc	Lloyds	55%	22%	21%	29%	86%	14%	29%
Lloyds TSB General Insurance Limited	Lloyds	46%	*	*	42%	59%	*	*
Lloyds TSB Insurance Services Limited	Lloyds	37%	*	*	33%	*	*	*
Lloyds TSB Private Banking Ltd	Lloyds	17%	*	*	*	*	*	*
Loan & Finance Solutions Limited	No Group	93%	93%	*	*	*	*	*
Loans.co.uk Ltd	MBNA	31%	*	*	*	32%	*	*
London General Insurance	No Group	67%	*	*	*	*	*	*









The Mortgage Business Plc	Lloyds	38%	*	37%	*	*	*	*
The Mortgage Matters Partnership	No Group	3%	*	*	*	*	*	*
The Mortgage Works (UK) Plc	Nationwide	17%	*	18%	*	*	*	*
The National Farmers' Union Mutual Insurance Society Limited	National Farmers Union Mutual Society Limited	41%	*	*	40%	*	*	*
The Prudential Assurance Company Limited	Prudential PLC	17%	*	*	*	*	*	18%
The Royal Bank of Scotland Plc	Royal Bank Of Scotland	44%	48%	26%	24%	47%	21%	*
The Royal London Mutual Insurance Society Limited	Royal London Group	22%	*	*	35%	*	*	19%
The Society of Lloyd's	No Group	50%	*	*	49%	*	*	*
UK Car Group Limited	No Group	30%	*	*	*	29%	*	*
UK Insurance Limited	Royal Bank Of Scotland	52%	*	*	52%	*	*	*
Ulster Bank Ltd	Royal Bank Of Scotland	65%	64%	*	*	*	*	*
Unum Ltd	Unum Limited	71%	*	*	71%	*	*	*
Vanquis Bank Limited	No Group	5%	5%	*	*	*	*	*
Virgin Money plc	Virgin Money	27%	31%	25%	*	*	*	*
Volkswagen Financial Services (UK) Limited	No Group	53%	54%	*	*	*	*	*
Welcome Financial Services Limited	CATTLES	60%	37%	*	*	81%	*	*
Welcome Loans Limited	No Group	100%	100%	*	*	*	*	*
West Bromwich Building Society	West Bromwich Group	16%	*	*	*	*	*	*
Wonga.Com Limited	No Group	58%	58%	*	*	*	*	*
Yorkshire Building Society	Yorkshire	15%	24%	12%	*	13%	*	*
Zenith Insurance plc	No Group	52%	*	*	52%	*	*	*

Zurich Assurance Ltd	Zurich	17%	*	*	16%	*	17%	17%
Zurich Insurance PLC	Zurich	42%	*	*	42%	*	*	*

The table above shows the percentage of cases the ombudsman service resolved in the six-month period from 1 July to 31 December 2012 - 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.