Financial Ombudsman Service

complaints data - showing individual financial businesses

showing the percentage resolved by the Financial Ombudsman Service in favour of consumers from 1 Jan to 30 June 2013

business name	business group	% resolved in favour of consumer (average for all businesses = 64%)	% resolved in favour of consumer - by complaint category (and average figure for all businesses - for comparison)					
			banking and credit (average for all businesses = 33%)	mortgages and home finance (average for all businesses = 26%)	general insurance (average for all businesses = 40%)	PPI (average for all businesses = 75%)	investments (average for all businesses = 40%)	life & pensions and decumulation (average for all businesses = 28%)
Financial Insurance Company Limited	No Group	98%	*	*	*	98%	*	*
Black Horse Limited	Lloyds	96%	32%	*	*	97%	*	*
Welcome Loans Limited	No Group	96%	96%	*	*	*	*	*
CT Capital PLC	Central Trust	92%	*	*	*	94%	*	*
St Andrew's Insurance plc	Lloyds	91%	*	*	45%	99%	*	*
Lloyds TSB Bank Plc	Lloyds	86%	26%	23%	11%	90%	16%	29%
The Carphone Warehouse Ltd	No Group	84%	*	*	84%	*	*	*
Assurant General Insurance Limited	No Group	83%	*	*	71%	91%	*	*
J D Williams & Company Limited	No Group	83%	81%	*	*	*	*	*
Bank of Scotland Plc	Lloyds	80%	27%	30%	24%	87%	31%	29%
Unum Ltd	Unum Limited	79%	*	*	79%	*	*	*
Blue Sky Personal Finance Limited	No Group	77%	*	*	*	77%	*	*
Progressive Credit Limited	No Group	76%	71%	*	*	87%	*	*

Lloyds TSB General Insurance Limited	Lloyds	75%	*	*	42%	93%	*	*
Pinnacle Insurance Plc	Cardiff Pinnacle	75%	*	*	65%	81%	*	*
HFC Bank Limited	HSBC	74%	44%	*	*	77%	*	*
The Funding Corporation Limited	No Group	73%	*	*	*	80%	*	*
CitiFinancial Europe Plc	Citibank	71%	55%	*	*	81%	*	*
Inter Partner Assistance SA	No Group	70%	*	*	70%	*	*	*
Express Gifts Ltd	No Group	69%	*	*	*	79%	*	*
Welcome Financial Services Limited	CATTLES	69%	50%	*	*	83%	*	*
ACE European Group Limited	No Group	68%	*	*	68%	*	*	*
Skyfire Insurance Company Limited	No Group	68%	*	*	68%	*	*	*
Mapfre Asistencia, Compania Internacional De Seguros y Reaseguros, S.A.	No Group	66%	*	*	66%	*	*	*
National House-Building Council	No Group	66%	*	*	66%	*	*	*
Chase de Vere Independent Financial Advisers limited	No Group	65%	*	*	*	*	*	*
Barclays Bank Plc	Barclays	64%	38%	41%	46%	74%	56%	33%
MBNA Limited	MBNA	64%	15%	*	93%	71%	*	*
Amtrust International Underwriters Ltd	No Group	63%	*	*	64%	*	*	*
PTI Insurance Company Limited	No Group	63%	*	*	63%	*	*	*
Creation Consumer Finance Ltd	No Group	61%	68%	*	*	56%	*	*
Markerstudy Insurance Company Limited	No Group	61%	*	*	61%	*	*	*
WDFC UK Limited	No Group	61%	61%	*	*	*	*	*

BDML Connect Limited	No Group	59%	*	*	59%	*	*	*
Legal & General Partnership Services Limited	Legal & General	59%	*	14%	*	88%	*	*
The Mortgage Matters Partnership	No Group	58%	*	*	*	72%	*	*
Commercial Vehicle Direct Insurance Services Ltd	No Group	57%	*	*	57%	*	*	*
Ocean Finance and Mortgages Limited	No Group	56%	*	*	*	56%	*	*
Shop Direct Finance Company Limited	Shop Direct Group	56%	59%	*	*	45%	*	*
Ulster Bank Ltd	Royal Bank Of Scotland	56%	60%	*	*	63%	*	*
American Express Insurance Services Europe Limited	No Group	55%	*	*	*	57%	*	*
Amtrust Europe Limited	No Group	55%	*	*	55%	*	*	*
Sygma Banque	No Group	55%	*	*	*	*	*	*
Canada Square Operations plc	Citibank	54%	36%	*	*	59%	*	*
Citibank International plc	Citibank	53%	50%	*	*	*	*	*
Groupama Insurance Company Limited	Ageas Insurance Limited	53%	*	*	53%	*	*	*
Southern Rock Insurance Company Limited	No Group	53%	*	*	53%	*	*	*
Volkswagen Financial Services (UK) Limited	No Group	53%	54%	*	*	*	*	*
Homecare Insurance Limited	No Group	52%	*	*	52%	*	*	*
RCI Financial Services Limited	No Group	52%	*	*	*	*	*	*
The Society of Lloyd's	No Group	52%	*	*	51%	*	*	*
Friends Life WL Limited	Friends Provident	51%	*	*	*	*	*	52%

Marks & Spencer Financial Services plc	HSBC	51%	30%	*	*	61%	*	*
Zenith Insurance plc	No Group	51%	*	*	51%	*	*	*
BMW Financial Services(GB) Limited	No Group	50%	51%	*	*	*	*	*
Cabot Financial (Europe) Limited	No Group	50%	50%	*	*	*	*	*
Creation Financial Services Limited	No Group	50%	51%	*	*	*	*	*
BISL Limited	No Group	49%	*	*	49%	*	*	*
CIS General Insurance Limited	CO-OP	49%	*	*	49%	*	*	*
Hastings Insurance Services Ltd	No Group	49%	*	*	49%	*	*	*
UK Insurance Limited	No Group	49%	*	*	49%	*	*	*
FirstRand Bank Limited	No Group	48%	55%	*	*	*	*	*
Interactive Investor Trading Limited	No Group	48%	*	*	*	*	48%	*
AXA PPP Healthcare Limited	AXA	47%	*	*	47%	*	*	*
QBE Insurance (Europe) Limited	No Group	47%	*	*	47%	*	*	*
Secure Trust Bank Plc	No Group	47%	*	*	*	*	*	*
Banque PSA Finance	No Group	46%	56%	*	*	*	*	*
Advantage Insurance Company Limited	No Group	45%	*	*	45%	*	*	*
Hitachi Capital (UK) Plc	No Group	45%	50%	*	*	*	*	*
Ageas Insurance Limited	Ageas Insurance Limited	43%	*	*	43%	*	*	*
British Gas Insurance Limited	No Group	43%	*	*	43%	*	*	*
BUPA Insurance Limited	BUPA	43%	*	*	43%	*	*	*
Firstplus Financial Group Plc	Barclays	43%	11%	*	*	80%	*	*

Home Retail Group Insurance Services Limited	No Group	43%	*	*	*	43%	*	*
Southern Pacific Mortgage Limited	No Group	43%	*	47%	*	*	*	*
DAS Legal Expenses Insurance Company Limited	No Group	42%	*	*	42%	*	*	*
RiverStone Insurance Limited	No Group	42%	*	*	44%	*	*	*
Card Protection Plan Ltd	No Group	41%	*	*	41%	*	*	*
Red Sands Insurance Company (Europe) Limited	No Group	41%	*	*	41%	*	*	*
Allianz Insurance Plc	Allianz Insurance	40%	*	*	46%	33%	*	*
Aviva Insurance Limited	AVIVA	40%	*	*	41%	42%	*	*
Clydesdale Financial Services Limited	Barclays	40%	40%	*	*	*	*	*
Royal & Sun Alliance Insurance Plc	Royal & Sun Alliance	40%	*	*	40%	*	*	*
UK Car Group Limited	No Group	40%	*	*	*	40%	*	*
AXA Insurance UK Plc	AXA	39%	*	*	39%	*	*	*
EUI Limited	Admiral Group	39%	*	*	39%	*	*	*
Positive Solutions (Financial Services) Limited	Aegon Group	39%	*	*	*	*	*	*
Santander Cards UK Limited	Santander UK	39%	40%	*	*	27%	*	*
The Royal Bank of Scotland Group Independent Financial Services Limited	Royal Bank Of Scotland	39%	*	*	*	*	*	*
Barclays Insurance (Dublin) Limited	Barclays	38%	*	*	*	36%	*	*
Great Lakes Reinsurance (UK) Plc	No Group	38%	*	*	38%	*	*	*
Halifax General Insurance Services Limited	Lloyds	38%	*	*	38%	*	*	*

National Westminster Bank Plc	Royal Bank Of Scotland	38%	38%	25%	20%	40%	27%	*
Acromas Insurance Company Limited	No Group	37%	*	*	37%	*	*	*
American Express Services Europe Limited	No Group	37%	33%	*	*	43%	*	*
Blemain Finance Limited	No Group	37%	38%	*	*	*	*	*
HSBC Bank plc	HSBC	37%	25%	27%	5%	45%	53%	28%
Santander UK Plc	Santander UK	37%	38%	26%	25%	59%	42%	33%
Tesco Underwriting Limited	Ageas Insurance Limited	37%	*	*	37%	*	*	*
AIB Group (UK) Plc	No Group	36%	44%	*	*	40%	*	*
Liverpool Victoria Insurance Company Limited	Liverpool Victoria Group	36%	*	*	36%	*	*	*
Santander Consumer (UK) Plc	Santander UK	36%	40%	*	*	24%	*	*
Tesco Personal Finance PLC	Tesco Personal Finance	36%	48%	*	35%	33%	*	*
Zurich Insurance PLC	Zurich	36%	*	*	36%	*	*	*
Covea Insurance plc	No Group	35%	*	*	35%	*	*	*
GE Money Consumer Lending Limited	General Electric	35%	37%	*	*	*	*	*
Northern Rock (Asset Management) plc	UK Asset Resolution	35%	47%	31%	*	73%	*	*
Endsleigh Insurance Services Ltd	Zurich	34%	*	*	34%	*	*	*
Loans.co.uk Ltd	MBNA	34%	*	*	*	34%	*	*
The National Farmers' Union Mutual Insurance Society Limited	National Farmers Union Mutual Society Limited	34%	*	*	32%	*	*	*
The Royal Bank of Scotland Plc	Royal Bank Of Scotland	34%	37%	28%	20%	34%	19%	*
Countrywide Assured Plc	No Group	33%	*	*	*	*	*	44%

Preferred Mortgages Limited	No Group	33%	*	33%	*	*	*	*
Admiral Insurance Company Limited	Admiral Group	32%	*	*	32%	*	*	*
Automobile Association Insurance Services Limited	No Group	32%	*	*	32%	*	*	*
Liverpool Victoria Friendly Society Limited	Liverpool Victoria Group	32%	*	*	*	*	*	*
Openwork Limited	Zurich	32%	*	*	*	*	*	*
Saga Services Limited	No Group	32%	*	*	32%	*	*	*
Legal & General Insurance Limited	Legal & General	31%	*	*	36%	*	*	*
The Co-operative Bank Plc	CO-OP	31%	36%	26%	*	29%	23%	*
ACF Car Finance Limited	No Group	30%	*	*	*	31%	*	*
Bank of Ireland (UK) Plc	Bank of Ireland	30%	38%	28%	*	12%	*	*
Direct Auto Finance Insurance Services Ltd	No Group	30%	*	*	*	34%	*	*
First Response Finance Ltd	No Group	30%	*	*	*	28%	*	*
Robins & Day Limited	No Group	30%	*	*	*	*	*	*
AIG Europe Limited	No Group	29%	*	*	29%	*	*	*
British Credit Trust Holdings Ltd	No Group	29%	*	*	*	25%	*	*
Mortgage Express	UK Asset Resolution	29%	*	29%	*	*	*	*
Scottish Equitable Plc	Aegon Group	29%	*	*	*	*	*	35%
Friends Life Limited	Friends Provident	28%	*	*	32%	*	*	27%
National Savings and Investments	No Group	28%	28%	*	*	*	*	*
Aviva Health UK Limited	AVIVA	27%	*	*	27%	*	*	*
Canada Life Limited	Canada Life	27%	*	*	*	*	*	*

Cheltenham & Gloucester plc	Lloyds	27%	*	11%	*	54%	*	*
Friends Life Services Limited	Friends Provident	27%	*	*	*	*	*	28%
Provident Personal Credit Limited	No Group	27%	27%	*	*	*	*	*
St. James's Place Wealth Management Plc	St James Place	27%	*	*	*	*	*	*
Aviva Life & Pensions UK Limited	AVIVA	26%	*	*	27%	*	16%	30%
GE Money Home Lending Limited	General Electric	26%	*	24%	*	33%	*	*
Advantage Finance Ltd	No Group	25%	*	*	*	25%	*	*
Clydesdale Bank Plc	National Australia Group	25%	34%	36%	28%	23%	*	*
Co-operative Insurance Society Limited	CO-OP	25%	*	*	*	*	38%	21%
esure Insurance Limited	ESURE	25%	*	*	25%	*	*	*
Lloyds TSB Insurance Services Limited	Lloyds	25%	*	*	23%	*	*	*
ReAssure Limited	SWISS RE	25%	*	*	36%	*	*	20%
Home Retail Group Card Services Limited	No Group	24%	24%	*	*	*	*	*
R. Raphael & Sons Plc	No Group	24%	24%	*	*	*	*	*
The Mortgage Business Plc	Lloyds	24%	*	22%	*	*	*	*
Phoenix Life Limited	Phoenix Group	23%	*	*	18%	*	*	24%
Swinton Group Ltd	No Group	23%	*	*	23%	*	*	*
Close Motor Finance Limited	No Group	22%	*	*	*	10%	*	*
Kensington Mortgage Company Limited	No Group	22%	*	22%	*	*	*	*
Phoenix Life Assurance Limited	Phoenix Group	22%	*	*	*	*	*	24%

The Royal London Mutual Insurance Society Limited	Royal London Group	22%	*	*	32%	*	*	18%
Paratus AMC Limited	No Group	21%	*	22%	*	*	*	*
The Governor and Company of the Bank of Ireland	Bank of Ireland	21%	*	16%	*	*	*	*
Legal & General Assurance Society Limited	Legal & General	20%	*	*	23%	*	3%	21%
Northern Bank Limited	No Group	20%	26%	*	*	20%	*	*
Personal Touch Financial Services Ltd	No Group	20%	*	*	*	*	*	*
Sainsbury's Bank Plc	Sainsburys Bank	20%	20%	*	*	*	*	*
Sesame Limited	Friends Provident	20%	*	*	*	*	*	30%
Sun Life Assurance Company of Canada (U.K.) Limited	No Group	20%	*	*	*	*	*	20%
Capital One (Europe) plc	Capital One	19%	19%	*	*	19%	*	*
Countrywide Principal Services Limited	No Group	19%	*	22%	20%	*	*	*
Kwik-Fit Insurance Services Ltd	Ageas Insurance Limited	19%	*	*	19%	*	*	*
Aviva Life Services UK Limited	AVIVA	18%	*	*	*	*	*	*
Skipton Building Society	Skipton Group	18%	*	*	*	15%	*	*
Connells Limited	Skipton Group	17%	*	29%	*	7%	*	*
Standard Life Assurance Limited	Standard Life	17%	*	*	*	*	*	17%
The Mortgage Works (UK) Plc	Nationwide	17%	*	18%	*	*	*	*
The Prudential Assurance Company Limited	Prudential PLC	17%	*	*	13%	*	*	15%
Abbey Life Assurance Company Limited	No Group	16%	*	*	*	*	*	16%

Guardian Assurance Limited	No Group	16%	*	*	*	*	*	19%
Leeds Building Society	No Group	16%	*	*	*	8%	*	*
Newcastle Building Society	No Group	16%	*	*	*	*	*	*
Zurich Assurance Ltd	Zurich	16%	*	*	19%	*	13%	16%
Lookers Motor Group Limited	No Group	14%	*	*	*	*	*	*
PayPal Sarl & Cie, SCA	No Group	14%	14%	*	*	*	*	*
Virgin Money plc	Virgin Money	14%	*	12%	*	*	*	*
Pendragon Finance and Insurance Services Limited	No Group	13%	*	*	*	16%	*	*
Scottish Widows plc	Lloyds	12%	*	*	12%	*	*	10%
Everyday Loans Limited	No Group	11%	*	*	*	7%	*	*
Ford Retail Limited	No Group	11%	*	*	*	9%	*	*
Halifax Insurance Ireland Ltd	Lloyds	11%	*	*	*	12%	*	*
Nationwide Building Society	Nationwide	11%	25%	24%	24%	7%	16%	*
West Bromwich Building Society	West Bromwich Group	10%	*	*	*	5%	*	*
Decidebloom Limited	No Group	9%	*	*	*	*	*	*
Coventry Building Society	No Group	8%	*	*	*	3%	*	*
Arnold Clark Automobiles Limited	No Group	6%	*	*	*	5%	*	*
Yorkshire Building Society	Yorkshire	6%	16%	13%	*	4%	*	*
Cumberland Building Society	No Group	5%	*	*	*	2%	*	*
Nottingham Building Society	No Group	5%	*	*	*	*	*	*
Vanquis Bank Limited	No Group	5%	5%	*	*	*	*	*
Bradford & Bingley Plc	UK Asset Resolution	4%	*	24%	*	1%	*	*

Principality Building Society	Principality	2%	*	*	*	0%	*	*

The table above shows the percentage of cases the ombudsman service resolved in the six-month period from 1 Jan to 30 June 2013 - 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.