





BMW Financial Services(GB) Limited	No Group	32%	33%	*	*	*	*	*
Bradford & Bingley Plc	UK Asset Resolution	7%	*	*	*	5%	*	*
Brightside Insurance Services Limited	No Group	33%	*	*	33%	*	*	*
British Gas Insurance Limited	No Group	38%	*	*	38%	*	*	*
British Gas Services Limited	No Group	34%	*	*	35%	*	*	*
BUPA Insurance Limited	BUPA	42%	*	*	42%	*	*	*
Cabot Financial (Europe) Limited	No Group	54%	54%	*	*	*	*	*
Canada Life Limited	Canada Life	22%	*	*	*	*	*	*
Canada Square Operations Limited	Citibank	59%	*	*	*	59%	*	*
Capital One (Europe) plc	No Group	63%	23%	*	*	65%	*	*
Capquest Debt Recovery Limited	No Group	53%	53%	*	*	*	*	*
Cash On Go Limited	No Group	47%	47%	*	*	*	*	*
Casheuronet UK LLC	No Group	61%	61%	*	*	*	*	*
Catlin Insurance Company (UK) Ltd	No Group	31%	*	*	31%	*	*	*
Caversham Finance Limited	No Group	59%	58%	*	*	*	*	*
Cheltenham & Gloucester plc	Lloyds	14%	*	35%	*	12%	*	*
CIGNA Europe Insurance Company SA-NV	No Group	25%	*	*	24%	*	*	*
Cigna Insurance Services (Europe) Limited	No Group	42%	*	*	40%	*	*	*
CIS General Insurance Limited	CO-OP	31%	*	*	30%	*	*	*
CitiFinancial Europe Plc	Citibank	71%	*	*	*	72%	*	*
Close Brothers Limited	No Group	43%	44%	*	*	*	*	*

















The Prudential Assurance Company Limited	Prudential PLC	14%	*	*	*	*	*	14%
The Royal Bank of Scotland Plc	Royal Bank Of Scotland	53%	27%	33%	13%	66%	32%	*
The Royal London Mutual Insurance Society Limited	Royal London Group	24%	*	*	22%	*	*	25%
The Society of Lloyd's	No Group	28%	*	*	25%	*	*	*
Towergate Underwriting Group Limited	No Group	35%	*	*	36%	*	*	*
TSB Bank plc	No Group	24%	24%	25%	*	*	*	*
UK Insurance Limited	Direct Line Group	32%	*	*	31%	*	*	*
Ulster Bank Ltd	Royal Bank Of Scotland	35%	21%	*	*	81%	*	*
Uncle Buck Finance LLP	No Group	40%	40%	*	*	*	*	*
Union Reiseversicherung AG	No Group	52%	*	*	52%	*	*	*
Unum Ltd	No Group	59%	*	*	59%	*	*	*
Vanquis Bank Limited	No Group	20%	20%	*	*	*	*	*
Virgin Money plc	Virgin Money	38%	41%	25%	*	*	*	*
Vitality Corporate Services Limited	No Group	49%	*	*	*	*	*	*
Vitality Health Limited	No Group	18%	*	*	18%	*	*	*
Volkswagen Financial Services (UK) Limited	No Group	29%	28%	*	*	*	*	*
Wage Day Advance Limited	No Group	41%	41%	*	*	*	*	*
WDFC UK Limited	No Group	72%	72%	*	*	*	*	*
Welcome Financial Services Limited	No Group	59%	17%	*	*	64%	*	*
West Bromwich Building Society	West Bromwich Group	18%	*	*	*	10%	*	*
WorldPay (UK) Limited	No Group	32%	32%	*	*	*	*	*

Yorkshire Building Society	Yorkshire	13%	39%	17%	*	11%	*	*
Zenith Insurance plc	No Group	31%	*	*	31%	*	*	*
Zurich Assurance Ltd	Zurich	24%	*	*	32%	*	*	20%
Zurich Insurance PLC	Zurich	32%	*	*	32%	*	*	*

The table above shows the percentage of cases the ombudsman service resolved in the six-month period from 01 Jan to 30 Jun 2016 - 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.