















|   |                                     |     |     |     |     |     |     |     |
|---|-------------------------------------|-----|-----|-----|-----|-----|-----|-----|
| CIS General Insurance Limited                       | CO-OP                               | 31% | *   | *   | 30% | *   | *   | *   |
| Experian Limited                                    | No Group                            | 31% | 30% | *   | *   | *   | *   | *   |
| NRAM plc  | UK Asset Resolution                 | 31% | *   | 34% | *   | 30% | *   | *   |
| OneSavings Bank Plc                                 | No Group                            | 31% | *   | *   | *   | *   | *   | *   |
| Provident Personal Credit Limited                   | No Group                            | 31% | 31% | *   | *   | *   | *   | *   |
| Santander Cards UK Limited                          | Santander UK                        | 31% | *   | *   | *   | 30% | *   | *   |
| Zenith Insurance plc                                | No Group                            | 31% | *   | *   | 31% | *   | *   | *   |
| Advantage Insurance Company Limited                 | No Group                            | 30% | *   | *   | 30% | *   | *   | *   |
| Friends Life Limited                                | Friends Provident                   | 30% | *   | *   | 23% | *   | *   | 31% |
| Kensington Mortgage Company Limited                 | No Group                            | 30% | *   | *   | *   | *   | *   | *   |
| Loans.co.uk Ltd                                     | Bank of America Merrill Lynch Group | 30% | *   | *   | *   | 32% | *   | *   |
| Mercedes-Benz Financial Services UK Limited         | No Group                            | 30% | 30% | *   | *   | *   | *   | *   |
| Pepper (UK) Limited                                 | No Group                            | 30% | *   | 29% | *   | *   | *   | *   |
| Positive Solutions (Financial Services) Limited     | No Group                            | 30% | *   | *   | *   | *   | *   | *   |
| Santander UK Plc                                    | Santander UK                        | 30% | 32% | 37% | 12% | 29% | 44% | 33% |
| Shawbrook Bank Limited                              | No Group                            | 30% | 29% | *   | *   | *   | *   | *   |
| Erudio Student Loans Limited                        | No Group                            | 29% | 29% | *   | *   | *   | *   | *   |
| Sun Life Assurance Company of Canada (U.K.) Limited | No Group                            | 29% | *   | *   | *   | *   | *   | 26% |
| Tesco Underwriting Limited                          | No Group                            | 29% | *   | *   | 29% | *   | *   | *   |
| Volkswagen Financial Services (UK) Limited          | No Group                            | 29% | 28% | *   | *   | *   | *   | *   |



|   |                          |     |     |     |     |     |   |     |
|---|--------------------------|-----|-----|-----|-----|-----|---|-----|
| Countrywide Assured Plc                     | No Group                 | 28% | *   | *   | *   | *   | * | *   |
| Eldon Insurance Services Ltd                | No Group                 | 28% | *   | *   | 28% | *   | * | *   |
| Stonebridge International Insurance Ltd     | Aegon Group              | 28% | *   | *   | 28% | *   | * | *   |
| The Society of Lloyd's                      | No Group                 | 28% | *   | *   | 25% | *   | * | *   |
| GE Money Home Lending Limited               | No Group                 | 27% | *   | 37% | *   | 13% | * | *   |
| Liverpool Victoria Friendly Society Limited | Liverpool Victoria Group | 27% | *   | *   | *   | *   | * | *   |
| Pixie Loans Limited                         | No Group                 | 27% | 27% | *   | *   | *   | * | *   |
| Saga Services Limited                       | No Group                 | 27% | *   | *   | 28% | *   | * | *   |
| Abbey Life Assurance Company Limited        | No Group                 | 26% | *   | *   | *   | *   | * | 26% |
| Admiral Insurance Company Limited           | Admiral Group            | 26% | *   | *   | 26% | *   | * | *   |
| AIB Group (UK) Plc                          | No Group                 | 26% | 13% | *   | *   | 29% | * | *   |
| BISL Limited                                | No Group                 | 26% | *   | *   | 26% | *   | * | *   |
| Mortgage Express                            | UK Asset Resolution      | 26% | *   | 26% | *   | *   | * | *   |
| Northern Bank Limited                       | No Group                 | 26% | 16% | *   | *   | 28% | * | *   |
| Sabre Insurance Company Limited             | No Group                 | 26% | *   | *   | 26% | *   | * | *   |
| CIGNA Europe Insurance Company SA-NV        | No Group                 | 25% | *   | *   | 24% | *   | * | *   |
| Endsleigh Insurance Services Ltd            | Zurich                   | 25% | *   | *   | 25% | *   | * | *   |
| Leeds Building Society                      | No Group                 | 25% | *   | 42% | *   | 15% | * | *   |
| Sainsbury's Bank Plc                        | Sainsburys Bank          | 25% | 25% | *   | *   | *   | * | *   |
| Allianz Insurance Plc                       | Allianz Insurance        | 24% | *   | *   | 32% | 22% | * | *   |
| DAS Legal Expenses Insurance                | No Group                 | 24% | *   | *   | 24% | *   | * | *   |

|   |                          |     |     |     |     |     |   |     |
|---|--------------------------|-----|-----|-----|-----|-----|---|-----|
| Company Limited                                   |                          |     |     |     |     |     |   |     |
| Friends Life Services Limited                     | Friends Provident        | 24% | *   | *   | *   | *   | * | 20% |
| Openwork Limited                                  | Zurich                   | 24% | *   | *   | *   | *   | * | *   |
| St. James's Place Wealth Management Plc           | St James Place           | 24% | *   | *   | *   | *   | * | *   |
| Standard Life Assurance Limited                   | Standard Life            | 24% | *   | *   | *   | *   | * | 23% |
| The Royal London Mutual Insurance Society Limited | Royal London Group       | 24% | *   | *   | 22% | *   | * | 25% |
| TSB Bank plc                                      | No Group                 | 24% | 24% | 25% | *   | *   | * | *   |
| Zurich Assurance Ltd                              | Zurich                   | 24% | *   | *   | 32% | *   | * | 20% |
| ReAssure Limited                                  | ReAssure Company Limited | 23% | *   | *   | 22% | *   | * | 25% |
| Royal & Sun Alliance Insurance Plc                | RSA Insurance UK         | 23% | *   | *   | 23% | *   | * | *   |
| Sesame Limited                                    | Friends Provident        | 23% | *   | *   | *   | 6%  | * | 26% |
| St Andrew's Insurance plc                         | Lloyds                   | 23% | *   | *   | 24% | 23% | * | *   |
| Canada Life Limited                               | Canada Life              | 22% | *   | *   | *   | *   | * | *   |
| Idem Capital Securities Limited                   | No Group                 | 22% | 23% | *   | *   | *   | * | *   |
| National Savings and Investments                  | No Group                 | 22% | 20% | *   | *   | *   | * | *   |
| Phoenix Life Limited                              | Phoenix Group            | 22% | *   | *   | 29% | *   | * | 19% |
| Aviva Health UK Limited                           | AVIVA                    | 21% | *   | *   | 21% | *   | * | *   |
| Aviva Life Services UK Limited                    | AVIVA                    | 21% | *   | 6%  | 13% | *   | * | 27% |
| Lowell Portfolio I Ltd                            | No Group                 | 21% | 21% | *   | *   | *   | * | *   |
| Scottish Widows Limited                           | Lloyds                   | 20% | *   | *   | *   | *   | * | 20% |
| Vanquis Bank Limited                              | No Group                 | 20% | 20% | *   | *   | *   | * | *   |
| Skipton Building Society                          | Skipton Group            | 19% | *   | *   | *   | 14% | * | *   |



|                             |          |    |    |   |   |    |   |   |
|-----------------------------|----------|----|----|---|---|----|---|---|
| PayPal Sarl & Cie, SCA      | No Group | 5% | 5% | * | * | *  | * | * |
| Coventry Building Society   | No Group | 4% | *  | * | * | 3% | * | * |
| Cumberland Building Society | No Group | 4% | *  | * | * | 2% | * | * |
| Amigo Loans Ltd             | No Group | 3% | 3% | * | * | *  | * | * |

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.