

## complaints data - showing individual financial businesses

showing the percentage resolved by the Financial Ombudsman Service in favour of consumers from 01 Jan to 30 Jun 2017

business name	business group	% resolved in favour of consumer (average for all businesses = 36%)	% 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 = 24%)	general insurance (average for all businesses = 31%)	PPI (average for all businesses = 41%)	investments (average for all businesses = 29%)	life & pensions and decumulation (average for all businesses = 26%)
Admiral Insurance Company Limited	ADMIRAL GROUP	27%	*	*	27%	*	*	*
EUI Limited	ADMIRAL GROUP	30%	*	*	30%	*	*	*
Scottish Equitable Plc	AEGON GROUP	26%	*	*	*	*	*	26%
Ageas Insurance Limited	AGEAS	31%	*	*	32%	*	*	*
Ageas Retail Limited	AGEAS	43%	*	*	43%	*	*	*
Tesco Underwriting Limited	AGEAS	33%	*	*	33%	*	*	*
Aviva Health UK Limited	AVIVA	18%	*	*	18%	*	*	*
Aviva Insurance Limited	AVIVA	72%	*	*	32%	93%	*	*
Aviva Insurance Services UK Limited	AVIVA	38%	*	*	38%	*	*	*
Aviva Life & Pensions UK Limited	AVIVA	19%	*	*	14%	*	*	21%
Aviva Life Services UK Limited	AVIVA	17%	*	8%	13%	*	*	24%
Friends Life and Pensions Limited	AVIVA	32%	*	*	*	*	*	28%
Friends Life Limited	AVIVA	31%			19%		20%	42%



Liverpool Victoria Friendly Society Limited	LIVERPOOL VICTORIA GROUP	18%	*	*	*	*	*	*
Liverpool Victoria Insurance Company Limited	LIVERPOOL VICTORIA GROUP	22%	*	*	22%	*	*	*
Bank of Scotland Plc	LLOYDS	22%	11%	18%	23%	24%	10%	*
Black Horse Limited	LLOYDS	44%	34%	*	*	76%	*	*
Cheltenham & Gloucester plc	LLOYDS	14%	*	15%	*	14%	*	*
Halifax Share Dealing Limited	LLOYDS	5%	*	*	*	*	5%	*
Lloyds Bank General Insurance Limited	LLOYDS	30%	*	*	28%	*	*	*
Lloyds Bank PLC	LLOYDS	37%	20%	15%	15%	42%	24%	20%
Scottish Widows Limited	LLOYDS	11%	*	*	11%	*	17%	9%
St Andrew's Insurance plc	LLOYDS	25%	*	*	24%	25%	*	*
Nationwide Building Society	NATIONWIDE	16%	28%	22%	8%	7%	19%	*
The Mortgage Works (UK) Plc	NATIONWIDE	35%	*	35%	*	*	*	*
Abbey Life Assurance Company Limited	No Group	21%	*	*	*	*	*	18%
Acromas Insurance Company Limited	No Group	42%	*	*	42%	*	*	*
Active Securities Limited	No Group	59%	59%	*	*	*	*	*
Advanced Payment Solutions Limited	No Group	72%	72%	*	*	*	*	*
Advantage Finance Ltd	No Group	46%	47%	*	*	*	*	*
Advantage Insurance Company Limited	No Group	30%	*	*	30%	*	*	*
AIB Group (UK) Plc	No Group	22%	21%	*	*	*	*	*
AIG Europe Limited	No Group	27%	*	*	27%	*	*	*



British Gas Services Limited	No Group	52%	*	*	53%	*	*	*
Cabot Financial (Europe) Limited	No Group	19%	19%	*	*	*	*	*
Calpe Insurance Company Limited	No Group	24%	*	*	24%	*	*	*
Canada Life Limited	No Group	8%	*	*	*	*	*	*
Capital One (Europe) plc	No Group	51%	25%	*	*	54%	*	*
Card Protection Plan Ltd	No Group	3%	*	*	3%	*	*	*
Cash On Go Limited	No Group	53%	53%	*	*	*	*	*
Casheuronet UK LLC	No Group	77%	77%	*	*	*	*	*
Caversham Finance Limited	No Group	39%	40%	*	*	*	*	*
Cfo Lending Limited	No Group	50%	50%	*	*	*	*	*
Charter Court Financial Services Limited	No Group	25%	*	*	*	*	*	*
CHUBB European Group Limited	No Group	30%	*	*	30%	*	*	*
CIGNA Europe Insurance Company SA-NV	No Group	31%	*	*	27%	*	*	*
Cigna Insurance Services (Europe) Limited	No Group	12%	*	*	12%	*	*	*
CIS General Insurance Limited	No Group	23%	*	*	23%	*	*	*
Close Brothers Limited	No Group	27%	27%	*	*	*	*	*
Clydesdale Bank Plc	No Group	33%	20%	29%	*	59%	*	*
Countrywide Assured Plc	No Group	24%	*	*	*	*	*	*
Countrywide Principal Services Limited	No Group	36%	*	37%	*	*	*	*
Covea Insurance plc	No Group	22%	*	*	20%	*	*	*
Coventry Building Society	No Group	4%	*	*	*	2%	*	*

Creation Consumer Finance Ltd	No Group	46%	39%	*	*	*	*	*
Creation Financial Services Limited	No Group	43%	42%	*	*	*	*	*
CURO TRANSATLANTIC LIMITED	No Group	59%	59%	*	*	*	*	*
DAS Legal Expenses Insurance Company Limited	No Group	36%	*	*	36%	*	*	*
Domestic & General Insurance Plc	No Group	48%	*	*	48%	*	*	*
DSG Retail Limited	No Group	79%	*	*	91%	*	*	*
Elderbridge Limited	No Group	29%	29%	29%	*	*	*	*
Eldon Insurance Services Ltd	No Group	32%	*	*	32%	*	*	*
Elevate Credit International Limited	No Group	62%	62%	*	*	*	*	*
Elite Insurance Company Limited	No Group	49%	*	*	49%	*	*	*
Endsleigh Insurance Services Ltd	No Group	12%	*	*	12%	*	*	*
Equifax Limited	No Group	28%	28%	*	*	*	*	*
Equiniti Financial Services Limited	No Group	35%	*	*	*	*	35%	*
Erudio Student Loans Limited	No Group	22%	22%	*	*	*	*	*
esure Insurance Limited	No Group	17%	*	*	17%	*	*	*
Europa Group Limited	No Group	34%	*	*	34%	*	*	*
Europäische Reiseversicherung AG	No Group	50%	*	*	50%	*	*	*
Everyday Loans Limited	No Group	32%	*	*	*	*	*	*
Experian Limited	No Group	34%	34%	*	*	*	*	*
Express Finance (Bromley) Limited	No Group	77%	77%	*	*	*	*	*
Express Gifts Ltd	No Group	41%	41%	*	*	*	*	*
FCA Automotive Services UK Ltd	No Group	36%	36%	*	*	*	*	*







MEM Consumer Finance Limited	No Group	76%	76%	*	*	*	*	*
Mercedes-Benz Financial Services UK Limited	No Group	31%	31%	*	*	*	*	*
Metro Bank PLC	No Group	28%	28%	*	*	*	*	*
Moneybarn No. 1 Limited	No Group	28%	28%	*	*	*	*	*
MYJAR Limited	No Group	54%	54%	*	*	*	*	*
National House-Building Council	No Group	26%	*	*	26%	*	*	*
National Savings and Investments	No Group	24%	24%	*	*	*	*	*
Newcastle Building Society	No Group	13%	*	*	*	14%	*	*
NewDay Ltd	No Group	52%	41%	*	*	96%	*	*
Next Retail Limited	No Group	16%	16%	*	*	*	*	*
Northern Bank Limited	No Group	27%	*	*	*	34%	*	*
NRAM Limited	No Group	21%	*	20%	*	*	*	*
One Call Insurance Services Limited	No Group	47%	*	*	47%	*	*	*
One Insurance Limited	No Group	58%	*	*	58%	*	*	*
OneSavings Bank Plc	No Group	21%	*	*	*	*	*	*
Paragon Finance Plc	No Group	27%	26%	*	*	*	*	*
Paymentsense Limited	No Group	37%	37%	*	*	*	*	*
PayPal Sarl & Cie, SCA	No Group	13%	13%	*	*	*	*	*
PDL Finance Limited	No Group	42%	42%	*	*	*	*	*
Pepper (UK) Limited	No Group	22%	*	21%	*	*	*	*
Pinnacle Insurance Plc	No Group	22%	*	*	20%	30%	*	*
Principality Building Society	No Group	22%	*	*	*	*	*	*



Swinton Group Ltd	No Group	27%	*	*	27%	*	*	*
TD Direct Investing (Europe) Limited	No Group	38%	*	*	*	*	39%	*
Telefonica Insurance S.A.	No Group	44%	*	*	44%	*	*	*
Telefonica UK Limited	No Group	51%	51%	*	*	*	*	*
The Car Finance Company (2007) Ltd	No Group	42%	42%	*	*	*	*	*
The Co-operative Bank Plc	No Group	31%	25%	24%	*	41%	*	*
The National Farmers' Union Mutual Insurance Society Limited	No Group	21%	*	*	22%	*	*	*
The Society of Lloyd's	No Group	32%	*	*	32%	*	*	*
Think Money Limited	No Group	27%	27%	*	*	*	*	*
Towergate Underwriting Group Limited	No Group	30%	*	*	30%	*	*	*
TSB Bank plc	No Group	21%	20%	24%	*	*	*	*
Uncle Buck Finance LLP	No Group	44%	44%	*	*	*	*	*
Union Reiseversicherung AG	No Group	43%	*	*	43%	*	*	*
Unum Ltd	No Group	52%	*	*	52%	*	*	*
Vanquis Bank Limited	No Group	49%	49%	*	*	*	*	*
Virgin Money plc	No Group	22%	25%	12%	*	*	*	*
Vitality Health Limited	No Group	33%	*	*	33%	*	*	*
Volkswagen Financial Services (UK) Limited	No Group	23%	23%	*	*	*	*	*
WDFC UK Limited	No Group	77%	77%	*	*	*	*	*
Welcome Financial Services Limited	No Group	39%	*	*	*	41%	*	*
West Bromwich Building Society	No Group	26%	*	*	*	*	*	*



Tesco Personal Finance PLC	TESCO PERSONAL FINANCE	29%	17%	*	15%	59%	*	*
National Westminster Bank Plc	THE ROYAL BANK OF SCOTLAND GROUP	27%	27%	25%	10%	30%	27%	*
The Royal Bank of Scotland Plc	THE ROYAL BANK OF SCOTLAND GROUP	31%	29%	26%	14%	34%	39%	*
Ulster Bank Ltd	THE ROYAL BANK OF SCOTLAND GROUP	33%	32%	*	*	*	*	*
Bradford & Bingley Plc	UK ASSET RESOLUTION	10%	*	28%	*	8%	*	*
Mortgage Express	UK ASSET RESOLUTION	28%	*	27%	*	*	*	*
NRAM plc	UK ASSET RESOLUTION	28%	*	27%	*	38%	*	*
Yorkshire Building Society	YORKSHIRE	12%	16%	13%	*	11%	*	*

The table above shows the percentage of cases the ombudsman service resolved in the six-month period from 01 Jan to 30 Jun 2017 - 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.