

the financial products that consumers complained about most to the ombudsman service in April, May and June 2012

	number of new cases				% resolved in favour of consumer			
	Q1	full year	full year	full year	Q1	full year	full year	full year
	(Apr to Jun) 2012/13	2011/12	2010/11	2009/10	(Apr to Jun) 2012/13	2011/12	2010/11	2009/10
payment protection insurance (PPI)	32,445	157,716	104,597	49,196	69%	82%	66%	89%
credit card accounts	3,716	18,977	17,356	18,301	49%	54%	61%	68%
current accounts	3,543	14,057	19,373	24,515	33%	31%	27%	20%
house mortgages	2,234	9,530	7,060	7,452	26%	28%	36%	37%
overdrafts and loans	1,744	6,239	5,805	6,255	36%	38%	43%	48%
car and motorcycle insurance	1,715	7,264	5,784	5,451	54%	49%	45%	38%
buildings insurance	1,060	4,556	3,469	3,437	47%	50%	42%	43%
mortgage endowments	907	3,267	3,048	5,400	25%	28%	31%	38%
deposit and savings accounts	825	3,734	4,326	4,508	42%	44%	42%	52%
whole-of-life policies	530	1,828	1,444	1,690	26%	32%	33%	28%
travel insurance	472	2,400	2,503	1,956	52%	52%	42%	44%
term assurance	464	1,432	926	912	12%	23%	27%	24%
contents insurance	445	2,089	1,697	1,863	43%	52%	41%	38%
“point of sale” loans	444	2,247	2,765	1,735	42%	45%	36%	52%
personal pensions	405	1,496	1,126	1,359	32%	35%	36%	29%
hire purchase	383	1,545	1,395	1,430	39%	43%	43%	48%
investment ISAs	305	904	824	1,301	40%	51%	48%	42%
portfolio management	300	1,152	1,148	1,040	59%	63%	67%	48%
income protection	291	950	702	740	31%	41%	42%	39%
home emergency cover	290	1,473	*	*	66%	69%	*	*
critical illness insurance	234	817	528	598	20%	31%	31%	31%
debt collecting	233	576	512	697	40%	38%	42%	42%
pet and livestock insurance	221	554	438	462	53%	40%	31%	24%
debit and cash cards	201	836	878	964	37%	40%	41%	43%
specialist insurance	197	791	1,791	1,070	58%	53%	51%	50%
endowment savings plans	183	875	924	1,512	24%	33%	33%	25%
legal expenses insurance	178	779	619	597	26%	26%	21%	25%
warranties	176	881	895	863	56%	63%	61%	53%
unit-linked investment bonds	166	856	849	2,453	40%	64%	72%	57%
catalogue shopping	160	695	582	755	55%	60%	66%	79%
inter-bank transfers	158	688	529	606	44%	42%	43%	43%
private medical and dental insurance	158	513	506	652	34%	46%	50%	35%
“with-profits” bonds	146	542	683	1,056	21%	27%	37%	28%
share dealings	139	549	979	1,105	49%	50%	62%	52%

* Complaints involving home emergency cover and mobile phone insurance were previously categorised under “specialist insurance” – and were not shown separately in previous years.

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store cards	137	476	480	574	64%	67%	70%	74%
mobile phone insurance	134	599	*	*	61%	63%	*	*
cheques and drafts	131	670	691	773	50%	47%	47%	49%
self-invested personal pensions (SIPPs)	128	499	417	410	46%	61%	46%	53%
payday loans	126	296	59	33	77%	81%	64%	58%
commercial vehicle insurance	121	436	317	290	46%	38%	36%	35%
annuities	113	511	423	501	25%	35%	37%	33%
credit broking	112	627	697	341	57%	68%	63%	62%
debt adjusting	106	462	302	231	71%	63%	54%	65%
direct debits and standing orders	100	538	571	737	44%	47%	45%	48%
commercial property insurance	98	629	429	487	33%	34%	31%	22%
state earnings-related pension (SERPs)	88	294	196	560	4%	2%	7%	2%
personal accident insurance	87	322	304	274	45%	47%	49%	26%
electronic money	83	403	369	453	27%	33%	36%	49%
guaranteed bonds	81	352	408	595	35%	35%	40%	37%
(non-regulated) guaranteed bonds	80	484	430	421	40%	46%	40%	50%
hiring / leasing / renting	66	240	221	283	23%	46%	43%	37%
roadside assistance	62	364	300	226	47%	49%	40%	35%
guaranteed asset protection (“gap” insurance)	60	213	182	224	27%	44%	46%	53%
occupational pension transfers and opt-outs	60	331	281	368	53%	43%	49%	48%
merchant acquiring	35	206	110	95	24%	21%	15%	18%
business protection insurance	**	160	204	222	**	27%	22%	25%
OEIC – Open Ended Investment Companies	**	141	140	329	**	47%	76%	56%
building warranties	**	129	121	161	**	38%	39%	40%
money remittance	**	114	68	19	**	44%	47%	50%
“structured capital-at-risk” products	**	139	550	273	**	90%	52%	49%
unit trusts	**	138	125	192	**	52%	65%	44%
total	57,076	262,581	204,257	160,641	50%	64%	51%	50%
other products and services	714	1,794	1,864	2,371	37%	45%	34%	42%
	57,790	264,375	206,121	163,012	50%	64%	51%	50%

** This table shows all financial products and services where we received (and settled) at least 30 cases. This is consistent with the approach we take on publishing complaints data relating to named individual businesses. Where financial products are shown with a double asterisk, we received (and settled) fewer than 30 cases during the relevant period.