

the financial products that consumers complained about most to the ombudsman service in July, August and September 2012

	number of new cases				% resolved in favour of consumer			
	Q2	Q1	full year	full year	Q2	Q1	full year	full year
	(Jul to Sep) 2012/13	(Apr to Jun) 2012/13	full year 2011/12	full year 2010/11	(Jul to Sep) 2012/13	(Apr to Jun) 2012/13	full year 2011/12	full year 2010/11
payment protection insurance (PPI)	66,882	32,445	157,716	104,597	68%	69%	82%	66%
current accounts	5,658	3,543	14,057	19,373	32%	33%	31%	27%
credit card accounts	5,634	3,716	18,977	17,356	44%	49%	54%	61%
house mortgages	3,463	2,234	9,530	7,060	27%	26%	28%	36%
overdrafts and loans	2,379	1,744	6,239	5,805	37%	36%	38%	43%
car and motorcycle insurance	2,051	1,715	7,264	5,784	48%	54%	49%	45%
deposit and savings accounts	1,451	825	3,734	4,326	40%	42%	44%	42%
buildings insurance	1,360	1,060	4,556	3,469	49%	47%	50%	42%
mortgage endowments	1,202	907	3,267	3,048	21%	25%	28%	31%
travel insurance	707	472	2,400	2,503	45%	52%	52%	42%
term assurance	697	464	1,432	926	11%	12%	23%	27%
whole-of-life policies	657	530	1,828	1,444	23%	26%	32%	33%
personal pensions	620	405	1,496	1,126	36%	32%	35%	36%
“point of sale” loans	520	444	2,247	2,765	40%	42%	45%	36%
contents insurance	494	445	2,089	1,697	43%	43%	52%	41%
investment ISAs	481	305	904	824	25%	40%	51%	48%
portfolio management	460	300	1,152	1,148	49%	59%	63%	67%
hire purchase	442	383	1,545	1,395	41%	39%	43%	43%
home emergency cover	364	290	1,473	*	59%	66%	69%	*
debit and cash cards	355	201	836	878	48%	37%	40%	41%
critical illness insurance	348	234	817	528	26%	20%	31%	31%
income protection	336	291	950	702	25%	31%	41%	42%
debt collecting	305	233	576	512	48%	40%	38%	42%
endowment savings plans	274	183	875	924	21%	24%	33%	33%
inter-bank transfers	273	158	688	529	39%	44%	42%	43%
warranties	256	176	881	895	63%	56%	63%	61%
unit-linked investment bonds	254	166	856	849	40%	40%	64%	72%
catalogue shopping	224	160	695	582	58%	55%	60%	66%
legal expenses insurance	221	178	779	619	34%	26%	26%	21%
private medical and dental insurance	214	158	513	506	34%	34%	46%	50%
direct debits and standing orders	208	100	538	571	47%	44%	47%	45%
pet and livestock insurance	207	221	554	438	58%	53%	40%	31%
“with-profits” bonds	202	146	542	683	20%	21%	27%	37%
specialist insurance	197	197	791	1,791	59%	58%	53%	51%

\* 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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mobile phone insurance	193	134	599	*	72%	61%	63%	*
self-invested personal pensions (SIPPs)	179	128	499	417	62%	46%	61%	46%
annuities	178	113	511	423	25%	25%	35%	37%
cheques and drafts	178	131	670	691	42%	50%	47%	47%
store cards	161	137	476	480	59%	64%	67%	70%
guaranteed bonds	160	81	352	408	25%	35%	35%	40%
secured loans	151	**	**	**	16%	**	**	**
share dealings	146	139	549	979	36%	49%	50%	62%
credit broking	145	112	627	697	67%	57%	68%	63%
payday loans	145	126	296	59	74%	77%	81%	64%
debt adjusting	141	106	462	302	66%	71%	63%	54%
commercial vehicle insurance	139	121	436	317	45%	46%	38%	36%
commercial property insurance	131	98	629	429	35%	33%	34%	31%
state earnings-related pension (SERPs)	131	88	294	196	2%	4%	2%	7%
personal accident insurance	121	87	322	304	37%	45%	47%	49%
electronic money	107	83	403	369	26%	27%	33%	36%
(non-regulated) guaranteed bonds	101	80	484	430	42%	40%	46%	40%
roadside assistance	101	62	364	300	45%	47%	49%	40%
guaranteed asset protection (“gap” insurance)	83	60	213	182	17%	27%	44%	46%
hiring/leasing/renting	83	66	240	221	38%	23%	46%	43%
occupational pension transfers and opt-outs	83	60	331	281	42%	53%	43%	49%
business protection insurance	71	**	160	204	48%	**	27%	22%
merchant acquiring	51	35	206	110	25%	24%	21%	15%
unit trusts	42	**	138	125	41%	**	52%	65%
OEIC – open-ended investment companies	35	**	141	140	54%	**	47%	76%
spread betting	34	**	165	219	68%	**	23%	21%
debt counselling	30	**	124	155	63%	**	57%	53%
building warranties	**	**	129	121	**	**	38%	39%
money remittance	**	**	114	68	**	**	44%	47%
“structured capital-at-risk” products	**	**	139	550	**	**	90%	52%
total	102,516	57,076	262,581	204,257	48%	50%	64%	51%
other products and services	681	714	1,794	1,864	37%	37%	45%	34%
	103,197	57,790	264,375	206,121	48%	50%	64%	51%

\*\* 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.