

the financial products that consumers complained about most to the ombudsman service in April, May and June 2013

	number of new cases				% resolved in favour of consumer			
	Q1 (Apr to Jun) 2013/14	full year 2012/13	full year 2011/12	full year 2010/11	Q1 (Apr to Jun) 2013/14	full year 2012/13	full year 2011/12	full year 2010/11
payment protection insurance (PPI)	132,152	378,699	157,716	104,597	78%	65%	82%	66%
current accounts	3,873	18,868	14,057	19,373	31%	33%	31%	27%
house mortgages	2,941	11,915	9,530	7,060	27%	26%	28%	36%
credit card accounts	2,599	19,399	18,977	17,356	28%	33%	54%	61%
car and motorcycle insurance	1,708	7,785	7,264	5,784	40%	46%	49%	45%
overdrafts and loans	1,607	7,791	6,239	5,805	34%	34%	38%	43%
buildings insurance	1,038	4,611	4,556	3,469	46%	48%	50%	42%
mortgage endowments	920	4,657	3,267	3,048	27%	25%	28%	31%
deposit and savings accounts	846	4,512	3,734	4,326	42%	42%	44%	42%
term assurance	777	3,572	1,432	926	12%	12%	23%	27%
packaged bank accounts	736	1,629	–	–	66%	–	–	–
travel insurance	531	2,715	2,400	2,503	53%	49%	52%	42%
whole-of-life policies	499	2,239	1,828	1,444	21%	23%	32%	33%
contents insurance	431	2,027	2,089	1,697	43%	40%	52%	41%
income protection	362	1,461	950	702	28%	30%	41%	42%
hire purchase	350	1,621	1,545	1,395	43%	43%	43%	43%
“point of sale” loans	347	1,939	2,247	2,765	43%	43%	45%	36%
home emergency cover	341	1,284	1,473	*	55%	61%	69%	*
personal pensions	330	1,808	1,496	1,126	25%	32%	35%	36%
portfolio management	313	1,449	1,152	1,148	63%	54%	63%	67%
critical illness insurance	274	1,370	817	528	20%	21%	31%	31%
debit and cash cards	274	1,285	836	878	43%	45%	40%	41%
private medical and dental insurance	259	949	513	506	38%	38%	46%	50%
card protection insurance	247	*	*	*	76%	*	*	*
secured loans	228	925	–	–	28%	21%	–	–
investment ISAs	210	1,528	904	824	33%	30%	51%	48%
inter-bank transfers	172	1,036	688	529	32%	41%	42%	43%
unit-linked investment bonds	172	1,030	856	849	43%	46%	64%	72%
catalogue shopping	170	950	695	582	53%	58%	60%	66%
pet and livestock insurance	167	830	554	438	36%	52%	40%	31%
payday loans	160	542	296	59	72%	71%	81%	64%
warranties	157	903	881	895	54%	62%	63%	61%
endowment savings plans	155	973	875	924	17%	21%	33%	33%
credit broking	155	711	627	697	59%	64%	68%	63%
share dealings	154	609	549	979	42%	42%	50%	62%
legal expenses insurance	150	882	779	619	39%	37%	26%	21%
debt collecting	137	817	576	512	35%	44%	38%	42%
self-invested personal pensions (SIPPs)	132	620	499	417	55%	61%	61%	46%
commercial vehicle insurance	128	599	436	317	42%	43%	38%	36%
cheques and drafts	126	686	670	691	38%	45%	47%	47%
commercial property insurance	125	720	629	429	39%	41%	34%	31%
debt adjusting	122	484	462	302	74%	69%	63%	54%
annuities	120	624	511	423	31%	29%	35%	37%
electronic money	120	400	403	369	37%	29%	33%	36%
direct debits and standing orders	118	651	538	571	41%	45%	47%	45%
specialist insurance	116	825	791	1,791	63%	66%	53%	51%
mobile phone insurance	114	615	599	*	72%	71%	63%	*
roadside assistance	114	490	364	300	38%	42%	49%	40%
state earnings-related pension (SERPs)	112	476	294	196	1%	2%	2%	7%
store cards	110	650	476	480	52%	51%	67%	70%
personal accident insurance	106	495	322	304	38%	39%	47%	49%
“with-profits” bonds	105	675	542	683	21%	20%	27%	37%
guaranteed bonds	88	580	352	408	20%	28%	35%	40%
occupational pension transfers and opt-outs	83	399	331	281	34%	51%	43%	49%
OEICs (open-ended investment companies)	79	370	141	140	27%	47%	47%	76%
hiring/leasing/renting	75	304	240	221	42%	38%	46%	43%
merchant acquiring	70	235	206	110	28%	23%	21%	15%
business protection insurance	64	261	160	204	34%	44%	27%	22%
guaranteed asset protection (“gap” insurance)	53	309	213	182	20%	28%	44%	46%
(non-regulated) guaranteed bonds	43	336	484	430	42%	40%	46%	40%
credit reference agency	42	109	69	40	43%	41%	37%	43%
home credit	30	98	41	34	37%	31%	47%	33%
safe custody	30	120	70	63	49%	50%	51%	51%
debt counselling	**	126	124	155	**	56%	57%	53%
spread betting	**	148	165	219	**	40%	23%	21%
unit trusts	**	165	138	125	**	40%	52%	65%
total	158,367	507,901	262,488	204,091	69%	49%	64%	51%
other products and services	830	980	1,887	2,030	42%	48%	45%	34%
	159,197	508,881	264,375	206,121	69%	49%	64%	51%

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

** 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.



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