

**what consumers complained about
to the ombudsman service in
July, August and September 2011**

	number of new cases				% resolved in favour of consumer			
	Q2	Q1	full year	full year	Q2	Q1	full year	full year
	(Jul to Sep) 2011/12	(Apr to Jun) 2011/12	2010/11	2009/10	(Jul to Sep) 2011/12	(Apr to Jun) 2011/12	2010/11	2009/10
payment protection insurance (PPI)	19,259	56,025	104,597	49,196	92%	55%	66%	89%
credit card accounts	5,751	5,500	17,356	18,301	55%	60%	61%	68%
current accounts	4,197	3,201	19,373	24,515	32%	26%	27%	20%
house mortgages	2,796	2,044	7,060	7,452	33%	36%	36%	37%
car and motorcycle insurance	2,116	1,741	5,784	5,451	46%	47%	45%	38%
overdrafts and loans	1,718	1,402	5,805	6,255	38%	39%	43%	48%
buildings insurance	1,505	1,225	3,469	3,437	51%	44%	42%	43%
deposit and savings accounts	1,233	880	4,326	4,508	40%	40%	42%	52%
mortgage endowments	895	603	3,048	5,400	28%	26%	31%	38%
travel insurance	728	582	2,503	1,956	50%	50%	42%	44%
contents insurance	642	461	1,697	1,863	55%	47%	41%	38%
'point of sale' loans	619	568	2,765	1,735	52%	36%	36%	52%
whole-of-life policies	596	393	1,444	1,690	32%	29%	33%	28%
personal pensions	506	347	1,126	1,359	37%	39%	36%	29%
hire purchase	459	394	1,395	1,430	48%	46%	43%	48%
home emergency cover	415	388	**	**	66%	59%	**	**
portfolio management	371	254	1,148	1,040	61%	68%	67%	48%
term assurance	344	194	926	912	25%	26%	27%	24%
investment ISAs	304	156	824	1,301	57%	54%	48%	42%
specialist insurance	259	253	1,791	1,070	53%	54%	51%	50%
endowment savings plans	250	207	924	1,512	38%	35%	33%	25%
warranties	240	205	895	863	63%	66%	61%	53%
legal expenses insurance	232	177	619	597	17%	23%	21%	25%
interbank transfers	216	132	529	606	44%	40%	43%	43%
critical illness insurance	215	162	528	598	33%	36%	31%	31%
income protection	211	179	702	740	45%	41%	42%	39%
debit and cash cards	208	196	878	964	36%	35%	41%	43%
debt collecting	206	151	512	697	36%	31%	42%	42%
cheques and drafts	200	173	691	773	49%	48%	47%	49%
unit-linked investment bonds	200	178	849	2,453	67%	70%	72%	57%

* 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 single asterisk, we received (and settled) fewer than 30 cases during the relevant period.

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

▶ *continued*

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catalogue shopping	197	133	582	755	61%	60%	66%	79%
'with-profits' bonds	186	165	683	1,056	23%	31%	37%	28%
mobile phone insurance	177	119	**	**	52%	58%	**	**
direct debits and standing orders	174	138	571	737	39%	44%	45%	48%
share dealings	166	135	979	1,105	50%	51%	62%	52%
credit broking	165	194	697	341	70%	74%	63%	62%
pet and livestock insurance	158	121	438	462	36%	37%	31%	24%
private medical and dental insurance	150	95	506	652	53%	49%	50%	35%
store cards	138	107	480	574	76%	74%	70%	74%
annuities	137	103	423	501	41%	42%	37%	33%
self-invested personal pensions (SIPPs)	125	108	417	410	54%	52%	46%	53%
debt adjusting	125	102	302	231	69%	57%	54%	65%
guaranteed bonds	118	74	408	595	36%	43%	40%	37%
commercial vehicle insurance	111	82	317	290	41%	37%	36%	35%
electronic money	109	94	369	453	30%	33%	36%	49%
(non-regulated) guaranteed bonds	103	120	430	421	47%	41%	40%	50%
roadside assistance	95	85	300	226	58%	52%	40%	35%
commercial property insurance	82	65	429	487	28%	31%	31%	22%
state earnings-related pension (SERPs)	81	71	196	560	1%	3%	7%	2%
occupational pension transfers and opt-outs	79	57	281	368	40%	47%	49%	48%
personal accident insurance	72	62	304	274	41%	56%	49%	26%
guaranteed asset protection ('gap' insurance)	70	44	182	224	57%	35%	46%	53%
merchant acquiring	66	*	110	95	17%	*	15%	18%
hiring/leasing/renting	60	*	221	283	62%	*	43%	37%
business protection insurance	49	*	204	222	31%	*	22%	25%
'structured capital-at-risk' products	46	34	550	273	96%	96%	52%	49%
money remittance	44	*	68	19	50%	*	47%	50%
building warranties	40	*	121	161	31%	*	39%	40%
unit trusts	*	32	125	192	*	51%	65%	44%
total	50,014	80,711	204,257	160,641	80%	49%	51%	50%
other products and services	631	590	1,864	2,371	45%	43%	34%	42%
	50,645	81,301	206,121	163,012	80%	49%	51%	50%