

**what consumers complained about  
to the ombudsman service in  
October, November and December 2011**

	number of new cases					% resolved in favour of consumer				
	Q3	Q2	Q1	full year	full year	Q3	Q2	Q1	full year	full year
	(Oct to Dec) 2011/12	(Jul to Sep) 2011/12	(Apr to Jun) 2011/12	2010/11	2009/10	(Oct to Dec) 2011/12	(Jul to Sep) 2011/12	(Apr to Jun) 2011/12	2010/11	2009/10
payment protection insurance (PPI)	<b>30,301</b>	19,259	56,025	104,597	49,196	<b>68%</b>	92%	55%	66%	89%
credit card accounts	<b>4,032</b>	5,751	5,500	17,356	18,301	<b>51%</b>	55%	60%	61%	68%
current accounts	<b>3,421</b>	4,197	3,201	19,373	24,515	<b>35%</b>	32%	26%	27%	20%
house mortgages	<b>2,383</b>	2,796	2,044	7,060	7,452	<b>24%</b>	33%	36%	36%	37%
car and motorcycle insurance	<b>1,814</b>	2,116	1,741	5,784	5,451	<b>49%</b>	46%	47%	45%	38%
overdrafts and loans	<b>1,566</b>	1,718	1,402	5,805	6,255	<b>36%</b>	38%	39%	43%	48%
buildings insurance	<b>1,100</b>	1,505	1,225	3,469	3,437	<b>51%</b>	51%	44%	42%	43%
deposit and savings accounts	<b>912</b>	1,233	880	4,326	4,508	<b>46%</b>	40%	40%	42%	52%
mortgage endowments	<b>888</b>	895	603	3,048	5,400	<b>29%</b>	28%	26%	31%	38%
travel insurance	<b>550</b>	728	582	2,503	1,956	<b>44%</b>	50%	50%	42%	44%
'point of sale' loans	<b>537</b>	619	568	2,765	1,735	<b>47%</b>	52%	36%	36%	52%
whole-of-life policies	<b>519</b>	596	393	1,444	1,690	<b>27%</b>	32%	29%	33%	28%
contents insurance	<b>494</b>	642	461	1,697	1,863	<b>53%</b>	55%	47%	41%	38%
personal pensions	<b>450</b>	506	347	1,126	1,359	<b>35%</b>	37%	39%	36%	29%
hire purchase	<b>402</b>	459	394	1,395	1,430	<b>39%</b>	48%	46%	43%	48%
term assurance	<b>352</b>	344	194	926	912	<b>27%</b>	25%	26%	27%	24%
portfolio management	<b>321</b>	371	254	1,148	1,040	<b>59%</b>	61%	68%	67%	48%
home emergency cover	<b>296</b>	415	388	*	*	<b>72%</b>	66%	59%	*	*
warranties	<b>239</b>	240	205	895	863	<b>66%</b>	63%	66%	61%	53%
specialist insurance	<b>228</b>	259	253	1,791	1,070	<b>51%</b>	53%	54%	51%	50%
income protection	<b>227</b>	211	179	702	740	<b>33%</b>	45%	41%	42%	39%
endowment savings plans	<b>201</b>	250	207	924	1,512	<b>34%</b>	38%	35%	33%	25%
investment ISAs	<b>200</b>	304	156	824	1,301	<b>50%</b>	57%	54%	48%	42%
debit and cash cards	<b>195</b>	208	196	878	964	<b>44%</b>	36%	35%	41%	43%
unit-linked investment bonds	<b>194</b>	200	178	849	2,453	<b>59%</b>	67%	70%	72%	57%
catalogue shopping	<b>182</b>	197	133	582	755	<b>64%</b>	61%	60%	66%	79%
critical illness insurance	<b>182</b>	215	162	528	598	<b>27%</b>	33%	36%	31%	31%
debt collecting	<b>181</b>	206	151	512	697	<b>35%</b>	36%	31%	42%	42%
inter-bank transfers	<b>176</b>	216	132	529	606	<b>42%</b>	44%	40%	43%	43%
legal expenses insurance	<b>172</b>	232	177	619	597	<b>27%</b>	17%	23%	21%	25%
'with-profits' bonds	<b>171</b>	186	165	683	1,056	<b>29%</b>	23%	31%	37%	28%
cheques and drafts	<b>149</b>	200	173	691	773	<b>43%</b>	49%	48%	47%	49%
mobile phone insurance	<b>145</b>	177	119	*	*	<b>72%</b>	52%	58%	*	*
share dealings	<b>142</b>	166	135	979	1,105	<b>51%</b>	50%	51%	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.

▶ *continued*

◀ from previous page

**what consumers complained about  
to the ombudsman service in  
October, November and December 2011**

	number of new cases					% resolved in favour of consumer				
	Q3	Q2	Q1	full year	full year	Q3	Q2	Q1	full year	full year
	(Oct to Dec) 2011/12	(Jul to Sep) 2011/12	(Apr to Jun) 2011/12	2010/11	2009/10	(Oct to Dec) 2011/12	(Jul to Sep) 2011/12	(Apr to Jun) 2011/12	2010/11	2009/10
credit broking	133	165	194	697	341	63%	70%	74%	63%	62%
self-invested personal pensions (SIPPs)	127	125	108	417	410	62%	54%	52%	46%	53%
pet and livestock insurance	126	158	121	438	462	46%	36%	37%	31%	24%
annuities	123	137	103	423	501	32%	41%	42%	37%	33%
direct debits and standing orders	122	174	138	571	737	44%	39%	44%	45%	48%
private medical and dental insurance	122	150	95	506	652	41%	53%	49%	50%	35%
(non-regulated) guaranteed bonds	119	103	120	430	421	46%	47%	41%	40%	50%
electronic money	108	109	94	369	453	28%	30%	33%	36%	49%
store cards	106	138	107	480	574	56%	76%	74%	70%	74%
roadside assistance	105	95	85	300	226	44%	58%	52%	40%	35%
debt adjusting	101	125	102	302	231	59%	69%	57%	54%	65%
commercial vehicle insurance	83	111	82	317	290	33%	41%	37%	36%	35%
commercial property insurance	81	82	65	429	487	34%	28%	31%	31%	22%
payday loans	75	**	**	59	33	73%	**	**	64%	58%
guaranteed bonds	72	118	74	408	595	26%	36%	43%	40%	37%
personal accident insurance	70	72	62	304	274	42%	41%	56%	49%	26%
guaranteed asset protection ('gap' insurance)	61	70	44	182	224	47%	57%	35%	46%	53%
hiring/leasing/renting	61	60	**	221	283	30%	62%	**	43%	37%
occupational pension transfers and opt-outs	61	79	57	281	368	29%	40%	47%	49%	48%
state earnings-related pension (SERPs)	59	81	71	196	560	3%	1%	3%	7%	2%
merchant acquiring	49	66	**	110	95	17%	17%	**	15%	18%
business protection insurance	45	49	**	204	222	29%	31%	**	22%	25%
OEIC – Open Ended Investment Companies	37	**	**	140	329	61%	**	**	76%	56%
building warranties	33	40	**	121	161	42%	31%	**	39%	40%
money remittance	**	44	**	68	19	**	50%	**	47%	50%
'structured capital-at-risk' products	**	46	34	550	273	**	96%	96%	52%	49%
unit trusts	**	**	32	125	192	**	**	51%	65%	44%
total	55,401	50,014	80,711	204,257	160,641	52%	80%	49%	51%	50%
other products and services	506	631	590	1,864	2,371	47%	45%	43%	34%	42%
	<b>55,907</b>	<b>50,645</b>	<b>81,301</b>	<b>206,121</b>	<b>163,012</b>	<b>52%</b>	<b>80%</b>	<b>49%</b>	<b>51%</b>	<b>50%</b>

\*\* 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.