

## complaints data - showing individual financial businesses

new cases received by the Financial Ombudsman Service from 1 July to 31 December 2011

			number of new cases - by complaint category							
business name	business group	total number of new cases received	banking and credit	mortgages and home finance	general insurance	PPI	investments	life & pensions and decumulation		
Abbey Life Assurance Company Limited	No Group	164	0	0	9	0	2	153		
ACE European Group Limited	No Group	54	0	0	53	1	0	0		
ACF Car Finance Limited	No Group	75	8	0	4	63	0	0		
Acromas Insurance Company Limited	No Group	141	0	0	141	0	0	0		
Admiral Insurance Company Limited	Admiral Group	158	0	0	158	0	0	0		
Advantage Insurance Company Limited	No Group	56	0	0	56	0	0	0		
Ageas Insurance Limited	Ageas Insurance Limited	359	0	0	354	5	0	0		
AIB Group (UK) Plc	No Group	217	59	14	1	143	0	0		
Allianz Insurance Plc	Allianz Insurance	298	0	0	241	57	0	0		
American Express Services Europe Limited	No Group	190	92	0	2	96	0	0		
American Life Insurance Company (USA)	No Group	47	0	0	23	1	1	22		
Amtrust Europe Limited	No Group	42	0	0	42	0	0	0		
Amtrust International Underwriters Ltd	No Group	94	0	0	89	5	0	0		
Arnold Clark Automobiles Limited	No Group	101	7	0	2	92	0	0		

Automobile Association Insurance Services Limited	No Group	74	0	0	74	0	0	0
Aviva Insurance Limited	AVIVA	837	0	0	563	265	0	9
Aviva Insurance UK Limited	AVIVA	44	0	0	44	0	0	0
Aviva Life & Pensions UK Limited	AVIVA	521	0	6	61	3	52	399
AWD Chase de Vere Limited	No Group	38	0	0	0	2	21	15
AXA Insurance UK Plc	AXA	736	0	0	698	38	0	0
AXA PPP Healthcare Limited	AXA	60	0	0	60	0	0	0
Bank of Ireland (UK) Plc	Bank of Ireland	249	110	25	5	91	12	6
Bank of Scotland plc	Lloyds	6082	2832	884	126	1954	152	134
Barclays Bank Plc	Barclays	11524	3474	458	119	6975	361	137
Barclays Insurance (Dublin) Limited	Barclays	53	0	0	2	51	0	0
BDML Connect Limited	No Group	54	0	0	54	0	0	0
BISL Limited	No Group	346	0	0	346	0	0	0
Black Horse Limited	Lloyds	5252	248	0	5	4999	0	0
BMW Financial Services(GB) Limited	No Group	82	73	0	3	6	0	0
Bradford & Bingley Plc	UK Asset Resolution	260	5	45	11	156	9	34
BRIT Insurance Limited	No Group	58	0	0	58	0	0	0
British Credit Trust Holdings Ltd	No Group	103	18	0	4	81	0	0
British Gas Insurance Limited	No Group	133	0	0	133	0	0	0
BUPA Insurance Limited	BUPA	87	0	0	87	0	0	0
Canada Life Limited	Canada Life	67	0	1	17	0	2	47
Capital One (Europe) plc	Capital One	5375	317	0	1	5057	0	0
Card Protection Plan Ltd	No Group	75	10	0	65	0	0	0
Chartis Europe Limited	No Group	80	0	0	80	0	0	0

Cheltenham & Gloucester plc	Lloyds	409	8	284	10	102	0	5
Churchill Insurance Company Limited	Royal Bank Of Scotland	107	0	0	107	0	0	0
CIS General Insurance Limited	СО-ОР	235	0	0	234	0	0	1
Citibank International plc	Citibank	58	37	0	0	19	1	1
CitiFinancial Europe Plc	Citibank	587	121	2	2	462	0	0
Clydesdale Bank Plc	National Australia Group	1829	332	125	15	1336	13	8
Clydesdale Financial Services Limited	Barclays	481	470	0	2	9	0	0
Co-operative Insurance Society Limited	CO-OP	173	1	0	30	6	9	127
Countrywide Principal Services Limited	No Group	65	0	33	11	21	0	0
Creation Consumer Finance Ltd	No Group	97	63	0	2	32	0	0
Creation Financial Services Limited	No Group	143	71	0	0	72	0	0
CT Capital PLC	Central Trust	419	5	8	1	405	0	0
DAS Legal Expenses Insurance Company Limited	No Group	131	0	0	131	0	0	0
Direct Line Insurance Plc	Royal Bank Of Scotland	141	0	0	141	0	0	0
E Insurance Services Ltd	No Group	48	0	0	48	0	0	0
Egg Banking Plc	Citibank	927	173	4	1	749	0	0
esure Insurance Limited	ESURE	166	0	0	166	0	0	0
EUI Limited	Admiral Group	66	0	0	65	1	0	0
Europ Assistance Holdings Limited	Europ Assistance	82	0	0	82	0	0	0
Everyday Loans Limited	No Group	132	5	0	0	127	0	0
First Response Finance Ltd	No Group	169	6	0	3	160	0	0
Firstplus Financial Group Plc	Barclays	215	44	10	0	161	0	0

FirstRand Bank Limited	No Group	35	16	0	2	17	0	0
Friends Life Company Limited	Friends Provident	62	0	0	15	1	6	40
Friends Life Limited	Friends Provident	139	0	3	26	2	6	102
Friends Life Services Limited	Friends Provident	140	0	1	18	3	20	98
GE Money Consumer Lending Limited	General Electric	94	48	7	0	39	0	0
GE Money Home Lending Limited	General Electric	152	32	51	1	68	0	0
Great Lakes Reinsurance (UK) Plc	No Group	92	0	0	88	4	0	0
Gresham Insurance Company Limited	AVIVA	33	0	0	33	0	0	0
Groupama Insurance Company Limited	Groupama	160	0	0	152	8	0	0
Guardian Assurance Limited	No Group	59	0	0	7	0	2	50
Halifax General Insurance Services Limited	Lloyds	39	0	0	39	0	0	0
Halifax Insurance Ireland Ltd	Lloyds	84	0	0	4	80	0	0
Hastings Insurance Services Ltd	No Group	83	0	0	83	0	0	0
HFC Bank Limited	HSBC	1181	98	0	5	1078	0	0
Hitachi Capital (UK) Plc	No Group	94	91	0	0	3	0	0
Home Retail Group Insurance Services Limited	No Group	114	0	0	0	114	0	0
Homecare Insurance Limited	No Group	69	0	0	69	0	0	0
Homeserve Membership Limited	No Group	72	0	0	72	0	0	0
HSBC Bank plc	HSBC	4430	1227	136	122	2813	96	36
Inter Partner Assistance SA	No Group	601	0	0	601	0	0	0
ITC Compliance Limited	No Group	41	0	0	10	31	0	0
J D Williams & Company Limited	No Group	65	35	0	2	28	0	0

Kensington Mortgage Company Limited	No Group	81	5	65	5	6	0	0
Legal & General Assurance Society Limited	Legal & General	308	0	0	79	0	45	184
Legal & General Insurance Limited	Legal & General	187	0	0	150	34	0	3
Legal & General Partnership Services Limited	Legal & General	114	0	43	18	53	0	0
Liverpool Victoria Friendly Society Limited	Liverpool Victoria Group	43	3	0	3	10	3	24
Liverpool Victoria Insurance Company Limited	Liverpool Victoria Group	235	0	0	232	3	0	0
Lloyds TSB Bank Plc	Lloyds	7467	2788	85	148	4257	75	114
Lloyds TSB General Insurance Limited	Lloyds	301	1	0	213	87	0	0
Lloyds TSB Insurance Services Limited	Lloyds	81	0	0	37	44	0	0
Loans.co.uk Ltd	MBNA	718	6	9	0	703	0	0
London General Insurance Company Limited	No Group	55	0	0	41	13	0	1
Mapfre Asistencia S A	No Group	122	0	0	121	1	0	0
Markerstudy Insurance Company Limited	No Group	51	0	0	51	0	0	0
Marks & Spencer Financial Services plc	HSBC	579	73	0	26	480	0	0
MBNA Europe Bank Limited	MBNA	9185	3795	0	13	5377	0	0
MMA Insurance Plc	No Group	74	0	0	74	0	0	0
Mondial Assistance Europe N.V.	No Group	70	0	0	70	0	0	0
Mortgage Express	UK Asset Resolution	86	0	82	0	4	0	0
National House-Building Council	No Group	53	0	0	53	0	0	0
National Savings and Investments	No Group	39	39	0	0	0	0	0

National Westminster Bank Plc	Royal Bank Of Scotland	2737	1630	207	53	783	42	22
Nationwide Building Society	Nationwide	2513	448	180	27	1778	46	34
Nemo Personal Finance Limited	Principality	45	13	0	0	32	0	0
Newcastle Building Society	No Group	76	35	8	1	27	3	2
Northern Bank Limited	No Group	114	15	4	1	92	1	1
Northern Rock (Asset Management) plc	UK Asset Resolution	557	44	330	3	165	0	15
Northern Rock plc	No Group	93	40	49	2	0	1	1
Norton Insurance Services Ltd	No Group	283	0	3	0	280	0	0
Ocean Finance and Mortgages Limited	No Group	82	2	1	0	79	0	0
Openwork Limited	Zurich	116	1	30	14	19	42	10
PayPal Sarl & Cie, SCA	No Group	109	109	0	0	0	0	0
Pearl Assurance Limited	Phoenix Group	138	0	0	11	0	8	119
Personal Touch Financial Services Ltd	No Group	47	0	28	5	8	3	3
Phoenix Life Limited	Phoenix Group	405	1	0	42	6	28	328
Pinnacle Insurance Plc	Cardiff Pinnacle	325	0	0	114	211	0	0
Positive Solutions (Financial Services) Limited	Aegon Group	60	0	18	5	5	22	10
Professional Travel Insurance Company Limited	No Group	109	0	0	109	0	0	0
Progressive Credit Limited	No Group	258	192	0	0	66	0	0
Quinn Insurance Limited	No Group	39	0	0	39	0	0	0
R. Raphael & Sons Plc	No Group	58	34	0	0	24	0	0
ReAssure Limited	SWISS RE	129	0	2	24	0	2	101
Red Sands Insurance Company (Europe) Limited	No Group	50	0	0	45	5	0	0

Royal & Sun Alliance Insurance Plc	Royal & Sun Alliance	552	0	0	544	8	0	0
Saga Services Limited	No Group	93	0	0	93	0	0	0
Sainsbury's Bank Plc	Sainsburys Bank	86	85	1	0	0	0	0
Santander Cards UK Limited	Santander UK	551	432	0	6	113	0	0
Santander Consumer (UK) Plc	Santander UK	212	140	0	0	72	0	0
Santander UK Plc	Santander UK	5439	3670	515	102	855	169	128
Scottish Equitable Plc	Aegon Group	71	0	0	16	0	4	51
Scottish Widows plc	Lloyds	175	0	0	49	11	27	88
Sesame Limited	Sesame	140	1	37	11	12	18	61
Shop Direct Finance Company Limited	Shop Direct Group	507	258	0	1	248	0	0
Skipton Building Society	Skipton Group	84	9	17	1	53	4	0
SLFC Assurance (UK) Limited	No Group	98	0	0	11	1	1	85
Southern Pacific Mortgage Limited	No Group	75	4	69	2	0	0	0
St Andrew's Insurance plc	Lloyds	420	0	0	369	51	0	0
St. James's Place Wealth Management Plc	St James Place	50	0	9	6	4	17	14
Standard Life Assurance Limited	Standard Life	150	0	0	14	2	10	124
Sun Life Assurance Company of Canada (U.K.) Limited	No Group	125	0	0	3	0	3	119
Swinton Group Ltd	No Group	105	0	0	102	0	0	3
Tesco Personal Finance PLC	Tesco Personal Finance	732	153	0	94	485	0	0
The Carphone Warehouse Ltd	No Group	87	0	0	87	0	0	0
The Co-operative Bank Plc	CO-OP	566	229	49	12	237	29	10
The Funding Corporation Limited	No Group	83	8	0	1	74	0	0
The Governor and Company of the Bank of Ireland	Bank of Ireland	81	48	15	2	16	0	0
	<u>I</u>	1	1	l	l .	l		

The National Farmers' Union Mutual Insurance Society Limited	National Farmers Union Mutual Society Limited	96	0	0	87	0	2	7
The Prudential Assurance Company Limited	Prudential PLC	358	0	5	36	14	24	279
The Royal Bank of Scotland Plc	Royal Bank Of Scotland	1827	648	122	53	935	47	22
The Royal London Mutual Insurance Society Limited	Royal London Group	441	0	0	87	5	15	334
The Society of Lloyd's	No Group	247	0	0	188	59	0	0
UK Car Group Limited	No Group	196	21	0	5	170	0	0
UK General Insurance Limited	No Group	43	0	0	40	3	0	0
UK Insurance Limited	Royal Bank Of Scotland	1611	0	0	1554	57	0	0
Ulster Bank Ltd	Royal Bank Of Scotland	130	57	4	3	62	3	1
Vanquis Bank Limited	No Group	430	427	0	0	3	0	0
Welcome Financial Services Limited	CATTLES	445	275	12	1	156	1	0
Winterthur Life UK Limited	Friends Provident	79	0	1	7	1	0	70
Yes Loans Ltd	No Group	57	57	0	0	0	0	0
Yorkshire Building Society	Yorkshire	456	77	99	8	243	15	14
Zurich Assurance Ltd	Zurich	260	0	6	37	6	34	177
Zurich Insurance PLC	Zurich	195	0	0	194	0	0	1

The table above shows the number of new cases received by the ombudsman service in the six-month period from 1 July to 31 December 2011 - from consumers dissatisfied with the financial business's response to their complaint. This number is likely to be affected by the size of the business involved.

**business name:** the names listed alphabetically in this column are the official names by which businesses are regulated. **business group:** this column shows the name of any larger group that the individual business was part of at the end of the six-month period.