

## complaints data - showing individual financial businesses

new cases received by the Financial Ombudsman Service from 1 January and 30 June 2009

business name	business group	total number of new cases received	number of new cases - by complaint category				
			banking and credit	mortgages and home finance	general insurance	investments	life & pensions and decumulation
Abbey National plc	Abbey	2493	1744	299	236	118	96
Alliance & Leicester Plc	Abbey	1786	962	116	544	150	14
EUI Limited	Admiral Group	124	0	0	124	0	0
Guardian Assurance Plc	Aegon Group	94	0	0	3	2	89
Scottish Equitable Plc	Aegon Group	74	0	0	12	16	46
Allianz Insurance Plc	Allianz Cornhill Group	200	0	0	198	0	2
Aviva Health UK Limited	AVIVA	35	0	0	35	0	0
Aviva Insurance UK Limited	AVIVA	678	0	0	669	5	4
Aviva Life & Pensions UK Limited	AVIVA	334	1	5	27	60	241
Aviva Life Services UK Limited	AVIVA	119	1	3	15	45	55
London and Edinburgh Insurance Company Limited	AVIVA	63	0	0	63	0	0
AXA Insurance UK Plc	AXA	513	0	0	513	0	0
AXA PPP Healthcare Limited	AXA	59	0	0	59	0	0
AXA Sun Life Plc	AXA	141	0	0	26	50	65
AXA Sun Life Services Plc	AXA	125	1	0	18	57	49
Winterthur Life UK Limited	AXA	91	0	0	5	2	84
The Governor and Company of the Bank of Ireland	Bank of Ireland	336	225	35	23	50	3

Barclays Bank Plc	Barclays	8283	5226	371	2085	472	129
Barclays Stockbrokers Limited	Barclays	67	0	0	0	66	1
Clydesdale Financial Services Limited	Barclays	254	247	0	7	0	0
Firstplus Financial Group Plc	Barclays	452	76	32	344	0	0
Bradford & Bingley Plc	Bradford & Bingley	174	43	55	22	17	37
Mortgage Express	Bradford & Bingley	84	0	84	0	0	0
Britannia Building Society	Britannia	128	42	40	18	12	16
BUPA Insurance Limited	BUPA	52	0	0	52	0	0
Canada Life Limited	Canada Life	57	0	0	12	4	41
Capital One Bank (Europe) plc	Capital One	1744	1414	0	330	0	0
Chelsea Building Society	Chelsea Building Society	49	5	38	3	3	0
Citibank International plc	Citibank	72	65	0	5	2	0
CitiFinancial Europe Plc	Citibank	725	513	5	207	0	0
Egg Banking Plc	Citibank	912	427	4	481	0	0
Domestic & General Insurance Plc	Domestic & General Insurance PLC	55	0	0	55	0	0
Shop Direct Finance Company Limited	Everyday Financial Solutions Ltd	198	134	0	64	0	0
Shop Direct Financial Services Ltd	Everyday Financial Solutions Ltd	79	39	0	40	0	0
Fortis Insurance Limited	Fortis Insurance Limited	74	0	0	74	0	0
Friends Provident Life and Pensions Limited	Friends Provident	188	0	0	31	17	140
GE Money Consumer Lending Limited	General Electric	144	90	9	45	0	0
GE Money Home Lending Limited	General Electric	132	36	47	49	0	0
Groupama Insurance Company Limited	Groupama	52	0	0	52	0	0
HFC Bank Limited	HSBC	606	188	1	417	0	0
HSBC Bank plc	HSBC	2177	1236	106	621	167	47

Marks & Spencer Financial Services plc	HSBC	186	99	0	85	2	0
Legal & General Assurance Society Limited	Legal & General	397	0	0	48	128	221
Legal & General Insurance Limited	Legal & General	297	0	0	296	0	1
Legal & General Partnership Services Limited	Legal & General	54	0	23	31	0	0
Liverpool Victoria Friendly Society Limited	Liverpool Victoria Group	77	2	0	34	14	27
Liverpool Victoria Insurance Company Limited	Liverpool Victoria Group	135	0	0	135	0	0
Bank of Scotland plc	Lloyds	5804	3097	563	1227	744	173
Black Horse Limited	Lloyds	1009	167	5	836	0	1
Cheltenham & Gloucester plc	Lloyds	215	25	159	13	4	14
esure Insurance Limited	Lloyds	49	0	0	49	0	0
Halifax Insurance Ireland Ltd	Lloyds	74	0	0	74	0	0
Lloyds TSB Bank Plc	Lloyds	6947	3139	48	3466	161	133
Lloyds TSB General Insurance Limited	Lloyds	255	0	0	255	0	0
Lloyds TSB Insurance Services Limited	Lloyds	133	1	0	132	0	0
Lloyds TSB Private Banking Ltd	Lloyds	144	3	2	0	132	7
Sainsbury's Bank Plc	Lloyds	80	65	0	15	0	0
Scottish Widows plc	Lloyds	254	3	0	58	60	133
St Andrew's Insurance plc	Lloyds	235	0	0	235	0	0
The Mortgage Business Plc	Lloyds	34	1	30	2	0	1
Loans.co.uk Ltd	Loans.co.uk	220	1	0	219	0	0
MBNA Europe Bank Limited	MBNA	2298	1065	0	1233	0	0
Clydesdale Bank Plc	National Australia Group	854	342	54	408	40	10
The National Farmers' Union Mutual Insurance Society Limited	National Farmers Union Mutual Society Limited	52	0	0	48	0	4
Nationwide Building Society	Nationwide	1149	595	191	227	82	54
Nemo Personal Finance Limited	NEMO	69	11	2	56	0	0

Abbey Life Assurance Company Limited	No Group	188	0	0	11	8	169
Acromas Insurance Company Limited	No Group	49	0	0	49	0	0
AIB Group (UK) Plc	No Group	90	61	6	21	2	0
AIG UK Limited	No Group	243	0	0	243	0	0
American Express Services Europe Limited	No Group	94	83	0	11	0	0
Automobile Association Insurance Services Limited	No Group	58	0	0	58	0	0
BISL Limited	No Group	106	0	0	106	0	0
BMW Financial Services(GB) Limited	No Group	46	46	0	0	0	0
BRIT Insurance Limited	No Group	42	0	0	42	0	0
CompuCredit UK Limited	No Group	41	41	0	0	0	0
Countrywide Assured Plc	No Group	92	0	0	8	2	82
DAS Legal Expenses Insurance Company Limited	No Group	69	0	0	69	0	0
Equiniti Financial Services Limited	No Group	51	2	0	0	49	0
Europ Assistance Holdings Limited	No Group	98	0	0	98	0	0
Europ Assistance Insurance Limited	No Group	35	0	0	35	0	0
GMAC-RFC Ltd	No Group	54	1	53	0	0	0
Great Lakes Reinsurance (UK) Plc	No Group	63	0	0	63	0	0
Hastings Insurance Services Ltd	No Group	35	0	0	35	0	0
Homeserve Membership Limited	No Group	107	0	0	107	0	0
ING Direct N.V.	No Group	92	87	3	0	2	0
Inter Partner Assistance	No Group	193	0	0	193	0	0
Kensington Mortgage Company Limited	No Group	70	8	57	5	0	0
Lincoln Assurance Limited	No Group	115	0	0	13	10	92
Mandrake Associates Limited	No Group	50	0	0	0	1	49
MMA Insurance Plc	No Group	46	0	0	46	0	0

National House-Building Council	No Group	66	0	0	66	0	0
PayPal Sarl & Cie, SCA	No Group	205	205	0	0	0	0
Preferred Mortgages Limited	No Group	31	0	29	2	0	0
Professional Travel Insurance Company Limited	No Group	38	0	0	38	0	0
Quinn Insurance Limited	No Group	67	0	0	67	0	0
RCI Financial Services Limited	No Group	41	37	0	4	0	0
Santander Cards UK Limited	No Group	415	322	3	90	0	0
Southern Pacific Mortgage Limited	No Group	92	3	82	7	0	0
Sun Life Assurance Company of Canada (UK) Limited	No Group	121	0	0	1	3	117
The Carphone Warehouse Ltd	No Group	108	1	0	107	0	0
The Equitable Life Assurance Society	No Group	45	0	0	1	8	36
The Society of Lloyd's	No Group	95	0	0	95	0	0
UK Underwriting Limited	No Group	36	0	0	36	0	0
Vanquis Bank Limited	No Group	95	61	0	34	0	0
Northern Rock Plc	Northern Rock	593	49	108	430	2	4
London Life Limited	Pearl Group	34	0	0	3	2	29
Pearl Assurance Public Limited Company	Pearl Group	133	0	3	10	12	108
Phoenix Life Limited	Pearl Group	508	0	0	41	52	415
Scottish Mutual Assurance Limited	Pearl Group	78	0	0	24	11	43
Scottish Provident Limited	Pearl Group	62	0	0	23	1	38
Pinnacle Insurance Plc	Pinnacle Insurance PLC	97	0	0	97	0	0
The Prudential Assurance Company Limited	Prudential PLC	409	1	1	47	71	289
Royal & Sun Alliance Insurance Plc	Royal & Sun Alliance	372	0	0	372	0	0
Churchill Insurance Company Limited	Royal Bank Of Scotland	350	0	0	350	0	0
Direct Line Insurance Plc	Royal Bank Of Scotland	575	0	0	575	0	0

National Westminster Bank Plc	Royal Bank Of Scotland	2379	1599	106	582	61	31
The National Insurance & Guarantee Corporation Ltd	Royal Bank Of Scotland	198	0	0	198	0	0
The Royal Bank of Scotland Plc	Royal Bank Of Scotland	1812	572	94	1013	92	41
UK Insurance Limited	Royal Bank Of Scotland	502	0	0	502	0	0
Ulster Bank Ltd	Royal Bank Of Scotland	67	40	7	15	2	3
The Royal London Mutual Insurance Society Limited	Royal London Group	287	2	0	15	24	246
Santander Asset Management UK Limited	Santander Asset Management UK	39	0	0	0	39	0
Sesame Limited	Sesame	144	0	8	9	38	89
Skipton Building Society	Skipton Group	44	22	13	2	6	1
St. James's Place Wealth Management Plc	St James Place	61	0	4	2	40	15
Standard Life Assurance Limited	Standard Life	67	0	0	3	7	57
The Standard Life Assurance Company 2006	Standard Life	125	0	0	5	10	110
Tesco Personal Finance PLC	Tesco Personal Finance	267	69	0	198	0	0
Co-operative Insurance Society Limited	The Co-operative	290	1	2	113	48	126
The Co-operative Bank Plc	The Co-operative	391	202	13	159	11	6
CIS General Insurance Limited	The Co-operative Insurance	61	0	0	54	2	5
Unum Ltd	Unum Limited	61	0	0	61	0	0
Welcome Financial Services Limited	Welcome	1044	210	7	827	0	0
West Bromwich Building Society	West Bromwich Group	41	16	12	6	3	4
Windsor Life Assurance Company Limited	Windsor	164	0	6	21	8	129
Yorkshire Building Society	Yorkshire	79	30	30	7	7	5
Zurich Advice Network Limited	Zurich	68	0	4	19	3	42
Zurich Assurance Ltd	Zurich	278	1	1	36	52	188
Zurich Insurance Plc	Zurich	267	0	0	263	0	4

The table above shows the number of new cases received by the ombudsman service in the six-month period from 1 January and 30 June 2009 - 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.