

## complaints data - showing individual financial businesses

new cases received by the Financial Ombudsman Service from 1 July to 31 December 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 Life Assurance Company Limited	No Group	187	0	0	16	6	165
Acromas Insurance Company Limited	No Group	58	0	0	58	0	0
Admiral Insurance Company Limited	Admiral Group	49	0	0	49	0	0
AIB Group (UK) Plc	No Group	142	79	4	55	3	1
Alliance & Leicester Plc	Abbey	1935	1232	110	482	85	26
Allianz Insurance Plc	Allianz Cornhill Group	167	1	0	164	0	2
American Express Services Europe Limited	No Group	84	75	0	9	0	0
American Life Insurance Company (USA)	No Group	49	0	0	15	17	17
Assurant General Insurance Limited	No Group	53	0	0	53	0	0
Automobile Association Insurance Services Limited	No Group	48	0	0	48	0	0
Aviva Health UK Limited	AVIVA	42	0	0	41	1	0
Aviva Insurance Limited	AVIVA	109	0	1	107	1	0
Aviva Insurance UK Limited	AVIVA	658	0	0	650	1	7
Aviva Life & Pensions UK Limited	AVIVA	506	3	11	37	70	385
Aviva Life Services UK Limited	AVIVA	33	1	2	5	8	17
AXA Insurance UK Plc	AXA	565	0	0	564	0	1
AXA PPP Healthcare Limited	AXA	49	0	0	49	0	0

AXA Sun Life Plc	AXA	137	0	1	30	32	74
AXA Sun Life Services Plc	AXA	96	0	0	14	30	52
Bank of Scotland plc	Lloyds	7349	4993	561	1100	499	196
Barclays Bank Plc	Barclays	9836	5908	486	2582	700	160
Barclays Stockbrokers Limited	Barclays	107	2	0	0	105	0
BISL Limited	No Group	123	0	0	123	0	0
Black Horse Limited	Lloyds	1572	265	7	1300	0	0
Bradford & Bingley Plc	Bradford & Bingley	155	14	38	32	21	50
BRIT Insurance Limited	No Group	61	0	0	61	0	0
BUPA Insurance Limited	BUPA	78	0	0	78	0	0
Canada Life Limited	Canada Life	62	0	0	18	11	33
Capital One Bank (Europe) plc	Capital One	1609	1165	0	444	0	0
Central Trust Plc	Central Trust	228	9	8	210	0	1
Chartis Insurance UK Ltd	No Group	208	0	0	208	0	0
Chelsea Building Society	Chelsea Building Society	57	5	33	16	0	3
Cheltenham & Gloucester plc	Lloyds	230	18	179	27	1	5
Churchill Insurance Company Limited	Royal Bank Of Scotland	380	0	0	380	0	0
CIS General Insurance Limited	CO-OP	129	0	0	126	2	1
Citibank International plc	Citibank	73	58	1	11	2	1
CitiFinancial Europe Plc	Citibank	711	495	3	212	1	0
Clerical Medical Investment Group Limited	Lloyds	37	0	0	1	15	21
Clydesdale Bank Plc	National Australia Group	1270	495	50	682	33	10
Clydesdale Financial Services Limited	Barclays	436	430	0	6	0	0
Co-operative Insurance Society Limited	CO-OP	313	0	0	82	57	174
Countrywide Assured Plc	No Group	79	0	1	5	2	71

DAS Legal Expenses Insurance Company Limited	No Group	96	0	0	96	0	0
Direct Line Insurance Plc	Royal Bank Of Scotland	547	0	0	547	0	0
Domestic & General Insurance Plc	Domestic & General Insurance PLC	62	0	0	62	0	0
Egg Banking Plc	Citibank	1060	526	5	529	0	0
Eisis Ltd	No Group	493	0	0	493	0	0
Equiniti Financial Services Limited	No Group	51	0	0	0	51	0
esure Insurance Limited	ESURE	81	0	0	81	0	0
EUI Limited	Admiral Group	113	0	0	113	0	0
Europ Assistance Holdings Limited	Europ Assistance	169	0	0	169	0	0
Europ Assistance Insurance Limited	Europ Assistance	51	0	0	51	0	0
Firstplus Financial Group Plc	Barclays	513	66	22	425	0	0
Fortis Insurance Limited	Fortis Insurance Limited	111	0	0	111	0	0
Freedom Finance Plc.	No Group	91	0	1	90	0	0
Friends Provident Life and Pensions Limited	Friends Provident	164	0	0	24	11	129
GE Money Consumer Lending Limited	General Electric	87	50	13	24	0	0
GE Money Home Lending Limited	General Electric	111	29	56	26	0	0
Great Lakes Reinsurance (UK) Plc	No Group	105	0	0	105	0	0
Groupama Insurance Company Limited	Groupama	53	0	0	53	0	0
Guardian Assurance Plc	Aegon Group	59	0	1	3	0	55
Halifax Insurance Ireland Ltd	Lloyds	83	0	0	83	0	0
Halifax Share Dealing Limited	Lloyds	43	0	0	0	43	0
Hastings Insurance Services Ltd	No Group	49	0	0	49	0	0
HFC Bank Limited	HSBC	581	145	2	434	0	0
Homeserve Membership Limited	No Group	77	0	0	77	0	0
HSBC Bank plc	HSBC	3048	1823	106	901	164	54

HSBC Insurance (UK) Limited	HSBC	42	0	0	42	0	0
IGI Insurance Company Limited	No Group	34	0	0	34	0	0
ING Direct N.V.	No Group	97	91	2	0	4	0
Inter Partner Assistance	No Group	290	0	0	290	0	0
Kensington Mortgage Company Limited	No Group	50	2	48	0	0	0
Legal & General Assurance Society Limited	Legal & General	397	0	0	60	93	244
Legal & General Insurance Limited	Legal & General	296	0	0	296	0	0
Legal & General Partnership Services Limited	Legal & General	43	0	13	30	0	0
Lincoln Assurance Limited	No Group	92	0	0	7	6	79
Liverpool Victoria Friendly Society Limited	Liverpool Victoria Group	53	1	0	9	12	31
Liverpool Victoria Insurance Company Limited	Liverpool Victoria Group	173	0	0	173	0	0
Lloyds TSB Bank Plc	Lloyds	9952	4693	54	4853	236	116
Lloyds TSB General Insurance Limited	Lloyds	296	1	0	295	0	0
Lloyds TSB Insurance Services Limited	Lloyds	34	0	0	34	0	0
Lloyds TSB Private Banking Ltd	Lloyds	74	8	0	0	57	9
Loans.co.uk Ltd	MBNA	267	1	0	266	0	0
London and Edinburgh Insurance Company Limited	AVIVA	63	0	0	63	0	0
Mandrake Associates Limited	No Group	40	0	0	0	0	40
Marks & Spencer Financial Services plc	HSBC	210	126	0	84	0	0
MBNA Europe Bank Limited	MBNA	1918	1098	0	820	0	0
MMA Insurance Plc	No Group	56	0	0	56	0	0
Mondial Assistance Europe N.V.	No Group	35	0	0	35	0	0
Mortgage Express	Bradford & Bingley	95	1	94	0	0	0
National House-Building Council	No Group	50	0	0	50	0	0
National Savings and Investments	No Group	38	38	0	0	0	0

National Westminster Bank Plc	Royal Bank Of Scotland	2919	1864	114	847	71	23
Nationwide Building Society	Nationwide	1349	839	138	243	74	55
Nemo Personal Finance Limited	Principality	100	4	6	90	0	0
Newcastle Building Society	No Group	46	34	5	2	0	5
Northern Bank Limited	No Group	36	22	1	7	3	3
Northern Rock (Asset Management) plc	Northern Rock	394	36	142	208	0	8
Norwich and Peterborough Building Society	No Group	38	21	4	6	7	0
Ocean Finance and Mortgages Limited	No Group	53	1	0	52	0	0
Openwork Limited	Zurich	43	0	9	12	11	11
PayPal Sarl & Cie, SCA	No Group	151	150	0	1	0	0
Pearl Assurance Public Limited Company	Pearl Group	124	0	1	7	7	109
Phoenix Life Limited	Pearl Group	570	0	0	47	64	459
Pinnacle Insurance Plc	Cardiff Pinnacle	144	0	0	143	0	1
Professional Travel Insurance Company Limited	No Group	47	0	0	47	0	0
Prudential Health Limited	Prudential PLC	38	0	0	38	0	0
QBE Insurance (Europe) Limited	No Group	48	0	0	48	0	0
Quinn Insurance Limited	No Group	54	0	0	54	0	0
Royal & Sun Alliance Insurance Plc	Royal & Sun Alliance	397	0	0	397	0	0
Royal Liver Assurance Limited	No Group	35	0	0	1	4	30
Saga Services Limited	No Group	51	0	0	51	0	0
Sainsbury's Bank Plc	Sainsburys Bank	91	74	0	17	0	0
Santander Cards UK Limited	No Group	424	330	1	93	0	0
Santander UK Plc	Abbey	2983	2023	284	370	137	169
Scottish Equitable Plc	Aegon Group	62	0	0	15	9	38
Scottish Friendly Assurance Society Limited	No Group	46	1	0	1	25	19

Scottish Provident Limited	Pearl Group	31	0	0	24	0	7
Scottish Widows plc	Lloyds	177	1	0	43	28	105
Sesame Limited	Sesame	98	0	6	6	28	58
Shop Direct Finance Company Limited	Shop Direct Group	200	159	0	41	0	0
Shop Direct Financial Services Ltd	Shop Direct Group	83	66	0	17	0	0
Shop Direct Home Shopping Limited	Shop Direct Group	96	95	0	1	0	0
Simplyhealth Access	No Group	47	0	0	47	0	0
Skipton Building Society	Skipton Group	64	26	24	10	3	1
Southern Pacific Mortgage Limited	No Group	56	4	51	1	0	0
St Andrew's Insurance plc	Lloyds	305	0	0	305	0	0
St. James's Place Wealth Management Plc	St James Place	45	0	2	4	26	13
Standard Life Assurance Limited	Standard Life	198	0	0	5	17	176
Sun Life Assurance Company of Canada (UK) Limited	No Group	123	0	0	4	2	117
Talos Securities Limited	No Group	46	0	0	0	46	0
Tesco Personal Finance PLC	Tesco Personal Finance	403	80	0	323	0	0
The Carphone Warehouse Ltd	No Group	86	1	0	84	1	0
The Co-operative Bank Plc	CO-OP	796	323	49	383	29	12
The Equitable Life Assurance Society	No Group	34	0	0	2	8	24
The Governor and Company of the Bank of Ireland	Bank of Ireland	232	149	28	42	6	7
The Mortgage Business Plc	Lloyds	38	0	37	1	0	0
The National Farmers' Union Mutual Insurance Society Limited	National Farmers Union Mutual Society Limited	49	0	0	45	1	3
The National Insurance & Guarantee Corporation Ltd	Royal Bank Of Scotland	154	0	0	154	0	0
The Prudential Assurance Company Limited	Prudential PLC	468	1	1	36	49	381
The Royal Bank of Scotland Plc	Royal Bank Of Scotland	2557	662	92	1695	57	51
The Royal London Mutual Insurance Society Limited	Royal London Group	320	3	0	26	22	269

The Society of Lloyd's	No Group	120	0	0	120	0	0
UK Insurance Limited	Royal Bank Of Scotland	447	0	0	447	0	0
Ulster Bank Ltd	Royal Bank Of Scotland	94	46	5	42	0	1
Unum Ltd	Unum Limited	33	0	0	33	0	0
Vanquis Bank Limited	No Group	175	168	0	7	0	0
Welcome Financial Services Limited	Welcome	1039	243	16	779	0	1
Wills & Co Stockbrokers Ltd	No Group	36	0	0	0	36	0
Windsor Life Assurance Company Limited	SWISS RE	152	1	5	18	2	126
Winterthur Life UK Limited	AXA	77	0	0	3	2	72
Yorkshire Building Society	Yorkshire	69	19	18	13	8	11
Zurich Advice Network Limited	Zurich	73	0	4	12	6	51
Zurich Assurance Ltd	Zurich	260	0	0	29	44	187
Zurich Insurance PLC	Zurich	266	0	0	263	0	3

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 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.