

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
Lloyds TSB Bank Plc	Lloyds	9952	4693	54	4853	236	116
Barclays Bank Plc	Barclays	9836	5908	486	2582	700	160
Bank of Scotland plc	Lloyds	7349	4993	561	1100	499	196
HSBC Bank plc	HSBC	3048	1823	106	901	164	54
Santander UK Plc	Abbey	2983	2023	284	370	137	169
National Westminster Bank Plc	Royal Bank Of Scotland	2919	1864	114	847	71	23
The Royal Bank of Scotland Plc	Royal Bank Of Scotland	2557	662	92	1695	57	51
Alliance & Leicester Plc	Abbey	1935	1232	110	482	85	26
MBNA Europe Bank Limited	MBNA	1918	1098	0	820	0	0
Capital One Bank (Europe) plc	Capital One	1609	1165	0	444	0	0
Black Horse Limited	Lloyds	1572	265	7	1300	0	0
Nationwide Building Society	Nationwide	1349	839	138	243	74	55
Clydesdale Bank Plc	National Australia Group	1270	495	50	682	33	10
Egg Banking Plc	Citibank	1060	526	5	529	0	0
Welcome Financial Services Limited	Welcome	1039	243	16	779	0	1
The Co-operative Bank Plc	CO-OP	796	323	49	383	29	12
CitiFinancial Europe Plc	Citibank	711	495	3	212	1	0

Aviva Insurance UK Limited	AVIVA	658	0	0	650	1	7
HFC Bank Limited	HSBC	581	145	2	434	0	0
Phoenix Life Limited	Pearl Group	570	0	0	47	64	459
AXA Insurance UK Plc	AXA	565	0	0	564	0	1
Direct Line Insurance Plc	Royal Bank Of Scotland	547	0	0	547	0	0
Firstplus Financial Group Plc	Barclays	513	66	22	425	0	0
Aviva Life & Pensions UK Limited	AVIVA	506	3	11	37	70	385
Eisis Ltd	No Group	493	0	0	493	0	0
The Prudential Assurance Company Limited	Prudential PLC	468	1	1	36	49	381
UK Insurance Limited	Royal Bank Of Scotland	447	0	0	447	0	0
Clydesdale Financial Services Limited	Barclays	436	430	0	6	0	0
Santander Cards UK Limited	No Group	424	330	1	93	0	0
Tesco Personal Finance PLC	Tesco Personal Finance	403	80	0	323	0	0
Legal & General Assurance Society Limited	Legal & General	397	0	0	60	93	244
Royal & Sun Alliance Insurance Plc	Royal & Sun Alliance	397	0	0	397	0	0
Northern Rock (Asset Management) plc	Northern Rock	394	36	142	208	0	8
Churchill Insurance Company Limited	Royal Bank Of Scotland	380	0	0	380	0	0
The Royal London Mutual Insurance Society Limited	Royal London Group	320	3	0	26	22	269
Co-operative Insurance Society Limited	CO-OP	313	0	0	82	57	174
St Andrew's Insurance plc	Lloyds	305	0	0	305	0	0
Legal & General Insurance Limited	Legal & General	296	0	0	296	0	0
Lloyds TSB General Insurance Limited	Lloyds	296	1	0	295	0	0
Inter Partner Assistance	No Group	290	0	0	290	0	0
Loans.co.uk Ltd	MBNA	267	1	0	266	0	0
Zurich Insurance PLC	Zurich	266	0	0	263	0	3

Zurich Assurance Ltd	Zurich	260	0	0	29	44	187
The Governor and Company of the Bank of Ireland	Bank of Ireland	232	149	28	42	6	7
Cheltenham & Gloucester plc	Lloyds	230	18	179	27	1	5
Central Trust Plc	Central Trust	228	9	8	210	0	1
Marks & Spencer Financial Services plc	HSBC	210	126	0	84	0	0
Chartis Insurance UK Ltd	No Group	208	0	0	208	0	0
Shop Direct Finance Company Limited	Shop Direct Group	200	159	0	41	0	0
Standard Life Assurance Limited	Standard Life	198	0	0	5	17	176
Abbey Life Assurance Company Limited	No Group	187	0	0	16	6	165
Scottish Widows plc	Lloyds	177	1	0	43	28	105
Vanquis Bank Limited	No Group	175	168	0	7	0	0
Liverpool Victoria Insurance Company Limited	Liverpool Victoria Group	173	0	0	173	0	0
Europ Assistance Holdings Limited	Europ Assistance	169	0	0	169	0	0
Allianz Insurance Plc	Allianz Cornhill Group	167	1	0	164	0	2
Friends Provident Life and Pensions Limited	Friends Provident	164	0	0	24	11	129
Bradford & Bingley Plc	Bradford & Bingley	155	14	38	32	21	50
The National Insurance & Guarantee Corporation Ltd	Royal Bank Of Scotland	154	0	0	154	0	0
Windsor Life Assurance Company Limited	SWISS RE	152	1	5	18	2	126
PayPal Sarl & Cie, SCA	No Group	151	150	0	1	0	0
Pinnacle Insurance Plc	Cardiff Pinnacle	144	0	0	143	0	1
AIB Group (UK) Plc	No Group	142	79	4	55	3	1
AXA Sun Life Plc	AXA	137	0	1	30	32	74
CIS General Insurance Limited	CO-OP	129	0	0	126	2	1
Pearl Assurance Public Limited Company	Pearl Group	124	0	1	7	7	109
BISL Limited	No Group	123	0	0	123	0	0

Sun Life Assurance Company of Canada (UK) Limited	No Group	123	0	0	4	2	117
The Society of Lloyd's	No Group	120	0	0	120	0	0
EUI Limited	Admiral Group	113	0	0	113	0	0
Fortis Insurance Limited	Fortis Insurance Limited	111	0	0	111	0	0
GE Money Home Lending Limited	General Electric	111	29	56	26	0	0
Aviva Insurance Limited	AVIVA	109	0	1	107	1	0
Barclays Stockbrokers Limited	Barclays	107	2	0	0	105	0
Great Lakes Reinsurance (UK) Plc	No Group	105	0	0	105	0	0
Nemo Personal Finance Limited	Principality	100	4	6	90	0	0
Sesame Limited	Sesame	98	0	6	6	28	58
ING Direct N.V.	No Group	97	91	2	0	4	0
AXA Sun Life Services Plc	AXA	96	0	0	14	30	52
DAS Legal Expenses Insurance Company Limited	No Group	96	0	0	96	0	0
Shop Direct Home Shopping Limited	Shop Direct Group	96	95	0	1	0	0
Mortgage Express	Bradford & Bingley	95	1	94	0	0	0
Ulster Bank Ltd	Royal Bank Of Scotland	94	46	5	42	0	1
Lincoln Assurance Limited	No Group	92	0	0	7	6	79
Freedom Finance Plc.	No Group	91	0	1	90	0	0
Sainsbury's Bank Plc	Sainsburys Bank	91	74	0	17	0	0
GE Money Consumer Lending Limited	General Electric	87	50	13	24	0	0
The Carphone Warehouse Ltd	No Group	86	1	0	84	1	0
American Express Services Europe Limited	No Group	84	75	0	9	0	0
Halifax Insurance Ireland Ltd	Lloyds	83	0	0	83	0	0
Shop Direct Financial Services Ltd	Shop Direct Group	83	66	0	17	0	0
esure Insurance Limited	ESURE	81	0	0	81	0	0

Countrywide Assured Plc	No Group	79	0	1	5	2	71
BUPA Insurance Limited	BUPA	78	0	0	78	0	0
Homeserve Membership Limited	No Group	77	0	0	77	0	0
Winterthur Life UK Limited	AXA	77	0	0	3	2	72
Lloyds TSB Private Banking Ltd	Lloyds	74	8	0	0	57	9
Citibank International plc	Citibank	73	58	1	11	2	1
Zurich Advice Network Limited	Zurich	73	0	4	12	6	51
Yorkshire Building Society	Yorkshire	69	19	18	13	8	11
Skipton Building Society	Skipton Group	64	26	24	10	3	1
London and Edinburgh Insurance Company Limited	AVIVA	63	0	0	63	0	0
Canada Life Limited	Canada Life	62	0	0	18	11	33
Domestic & General Insurance Plc	Domestic & General Insurance PLC	62	0	0	62	0	0
Scottish Equitable Plc	Aegon Group	62	0	0	15	9	38
BRIT Insurance Limited	No Group	61	0	0	61	0	0
Guardian Assurance Plc	Aegon Group	59	0	1	3	0	55
Acromas Insurance Company Limited	No Group	58	0	0	58	0	0
Chelsea Building Society	Chelsea Building Society	57	5	33	16	0	3
MMA Insurance Plc	No Group	56	0	0	56	0	0
Southern Pacific Mortgage Limited	No Group	56	4	51	1	0	0
Quinn Insurance Limited	No Group	54	0	0	54	0	0
Assurant General Insurance Limited	No Group	53	0	0	53	0	0
Groupama Insurance Company Limited	Groupama	53	0	0	53	0	0
Liverpool Victoria Friendly Society Limited	Liverpool Victoria Group	53	1	0	9	12	31
Ocean Finance and Mortgages Limited	No Group	53	1	0	52	0	0
Equiniti Financial Services Limited	No Group	51	0	0	0	51	0

Europ Assistance Insurance Limited	Europ Assistance	51	0	0	51	0	0
Saga Services Limited	No Group	51	0	0	51	0	0
Kensington Mortgage Company Limited	No Group	50	2	48	0	0	0
National House-Building Council	No Group	50	0	0	50	0	0
Admiral Insurance Company Limited	Admiral Group	49	0	0	49	0	0
American Life Insurance Company (USA)	No Group	49	0	0	15	17	17
AXA PPP Healthcare Limited	AXA	49	0	0	49	0	0
Hastings Insurance Services Ltd	No Group	49	0	0	49	0	0
The National Farmers' Union Mutual Insurance Society Limited	National Farmers Union Mutual Society Limited	49	0	0	45	1	3
Automobile Association Insurance Services Limited	No Group	48	0	0	48	0	0
QBE Insurance (Europe) Limited	No Group	48	0	0	48	0	0
Professional Travel Insurance Company Limited	No Group	47	0	0	47	0	0
Simplyhealth Access	No Group	47	0	0	47	0	0
Newcastle Building Society	No Group	46	34	5	2	0	5
Scottish Friendly Assurance Society Limited	No Group	46	1	0	1	25	19
Talos Securities Limited	No Group	46	0	0	0	46	0
St. James's Place Wealth Management Plc	St James Place	45	0	2	4	26	13
Halifax Share Dealing Limited	Lloyds	43	0	0	0	43	0
Legal & General Partnership Services Limited	Legal & General	43	0	13	30	0	0
Openwork Limited	Zurich	43	0	9	12	11	11
Aviva Health UK Limited	AVIVA	42	0	0	41	1	0
HSBC Insurance (UK) Limited	HSBC	42	0	0	42	0	0
Mandrake Associates Limited	No Group	40	0	0	0	0	40
National Savings and Investments	No Group	38	38	0	0	0	0
Norwich and Peterborough Building Society	No Group	38	21	4	6	7	0

Prudential Health Limited	Prudential PLC	38	0	0	38	0	0
The Mortgage Business Plc	Lloyds	38	0	37	1	0	0
Clerical Medical Investment Group Limited	Lloyds	37	0	0	1	15	21
Northern Bank Limited	No Group	36	22	1	7	3	3
Wills & Co Stockbrokers Ltd	No Group	36	0	0	0	36	0
Mondial Assistance Europe N.V.	No Group	35	0	0	35	0	0
Royal Liver Assurance Limited	No Group	35	0	0	1	4	30
IGI Insurance Company Limited	No Group	34	0	0	34	0	0
Lloyds TSB Insurance Services Limited	Lloyds	34	0	0	34	0	0
The Equitable Life Assurance Society	No Group	34	0	0	2	8	24
Aviva Life Services UK Limited	AVIVA	33	1	2	5	8	17
Unum Ltd	Unum Limited	33	0	0	33	0	0
Scottish Provident Limited	Pearl Group	31	0	0	24	0	7

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.