

## complaints data - showing individual financial businesses

showing the percentage resolved by the Financial Ombudsman Service in favour of consumers from 1 July to 31 December 2009

business name	business group	% resolved in favour of consumer (average for all businesses = 53%)	% resolved in favour of consumer - by complaint category (and average figure for all businesses - for comparison)				
			banking and credit (average for all businesses = 47%)	mortgages and home finance (average for all businesses = 37%)	general insurance (average for all businesses = 68%)	investments (average for all businesses = 44%)	life & pensions and decumulation (average for all businesses = 33%)
Alliance & Leicester Plc	Abbey	58%	54%	42%	67%	70%	*
Santander UK Plc	Abbey	47%	48%	43%	40%	52%	29%
Admiral Insurance Company Limited	Admiral Group	38%	*	*	38%	*	*
EUI Limited	Admiral Group	27%	*	*	27%	*	*
Guardian Assurance Plc	Aegon Group	29%	*	*	*	*	30%
Scottish Equitable Plc	Aegon Group	26%	*	*	*	*	27%
Allianz Insurance Plc	Allianz Cornhill Group	32%	*	*	32%	*	*
Aviva Health UK Limited	AVIVA	46%	*	*	46%	*	*
Aviva Insurance Limited	AVIVA	46%	*	*	46%	*	*
Aviva Insurance UK Limited	AVIVA	38%	*	*	38%	*	*
Aviva Life & Pensions UK Limited	AVIVA	29%	*	*	18%	24%	31%
Aviva Life Services UK Limited	AVIVA	32%	*	*	*	30%	37%
London and Edinburgh Insurance Company Limited	AVIVA	39%	*	*	39%	*	*

AXA Insurance UK Plc	AXA	44%	*	*	44%	*	*
AXA PPP Healthcare Limited	AXA	34%	*	*	34%	*	*
AXA Sun Life Plc	AXA	34%	*	*	56%	46%	16%
AXA Sun Life Services Plc	AXA	28%	*	*	*	22%	29%
Winterthur Life UK Limited	AXA	27%	*	*	*	*	26%
The Governor and Company of the Bank of Ireland	Bank of Ireland	40%	41%	*	*	*	*
Barclays Bank Plc	Barclays	65%	54%	56%	96%	65%	36%
Barclays Stockbrokers Limited	Barclays	47%	*	*	*	47%	*
Clydesdale Financial Services Limited	Barclays	42%	42%	*	*	*	*
Firstplus Financial Group Plc	Barclays	87%	24%	*	99%	*	*
Bradford & Bingley Plc	Bradford & Bingley	33%	*	32%	*	*	24%
Mortgage Express	Bradford & Bingley	25%	*	25%	*	*	*
BUPA Insurance Limited	BUPA	26%	*	*	26%	*	*
Canada Life Limited	Canada Life	27%	*	*	*	*	17%
Capital One Bank (Europe) plc	Capital One	78%	82%	*	65%	*	*
Pinnacle Insurance Plc	Cardiff Pinnacle	26%	*	*	26%	*	*
Central Trust Plc	Central Trust	91%	*	*	99%	*	*
Chelsea Building Society	Chelsea Building Society	10%	*	5%	*	*	*
Citibank International plc	Citibank	60%	61%	*	*	*	*
CitiFinancial Europe Plc	Citibank	86%	82%	*	93%	*	*
Egg Banking Plc	Citibank	82%	76%	*	86%	*	*
CIS General Insurance Limited	CO-OP	47%	*	*	49%	*	*

Co-operative Insurance Society Limited	CO-OP	39%	*	*	53%	40%	25%
The Co-operative Bank Plc	CO-OP	67%	45%	33%	96%	*	*
Domestic & General Insurance Plc	Domestic & General Insurance PLC	58%	*	*	58%	*	*
esure Insurance Limited	ESURE	31%	*	*	31%	*	*
Europ Assistance Holdings Limited	Europ Assistance	26%	*	*	26%	*	*
Europ Assistance Insurance Limited	Europ Assistance	38%	*	*	38%	*	*
Fortis Insurance Limited	Fortis Insurance Limited	35%	*	*	35%	*	*
Friends Provident Life and Pensions Limited	Friends Provident	29%	*	*	*	*	36%
GE Money Consumer Lending Limited	General Electric	72%	79%	*	*	*	*
GE Money Home Lending Limited	General Electric	69%	*	67%	*	*	*
Groupama Insurance Company Limited	Groupama	29%	*	*	29%	*	*
HFC Bank Limited	HSBC	77%	55%	*	85%	*	*
HSBC Bank plc	HSBC	57%	53%	34%	79%	43%	24%
HSBC Insurance (UK) Limited	HSBC	14%	*	*	14%	*	*
Marks & Spencer Financial Services plc	HSBC	43%	46%	*	39%	*	*
Legal & General Assurance Society Limited	Legal & General	28%	*	*	27%	35%	26%
Legal & General Insurance Limited	Legal & General	32%	*	*	32%	*	*
Legal & General Partnership Services Limited	Legal & General	22%	*	*	*	*	*
Liverpool Victoria Friendly Society Limited	Liverpool Victoria Group	11%	*	*	*	*	7%
Liverpool Victoria Insurance Company Limited	Liverpool Victoria Group	41%	*	*	41%	*	*
Bank of Scotland plc	Lloyds	38%	34%	34%	51%	59%	39%
Black Horse Limited	Lloyds	89%	61%	*	94%	*	*

Cheltenham & Gloucester plc	Lloyds	40%	*	36%	*	*	*
Clerical Medical Investment Group Limited	Lloyds	30%	*	*	*	40%	*
Halifax Insurance Ireland Ltd	Lloyds	42%	*	*	42%	*	*
Halifax Share Dealing Limited	Lloyds	30%	*	*	*	30%	*
Lloyds TSB Bank Plc	Lloyds	51%	31%	33%	89%	33%	77%
Lloyds TSB General Insurance Limited	Lloyds	60%	*	*	60%	*	*
Lloyds TSB Insurance Services Limited	Lloyds	57%	*	*	57%	*	*
Lloyds TSB Private Banking Ltd	Lloyds	56%	*	*	*	62%	*
Scottish Widows plc	Lloyds	23%	*	*	22%	32%	20%
St Andrew's Insurance plc	Lloyds	45%	*	*	45%	*	*
The Mortgage Business Plc	Lloyds	21%	*	19%	*	*	*
Loans.co.uk Ltd	MBNA	91%	*	*	91%	*	*
MBNA Europe Bank Limited	MBNA	85%	60%	*	99%	*	*
Clydesdale Bank Plc	National Australia Group	57%	34%	53%	94%	70%	*
The National Farmers' Union Mutual Insurance Society Limited	National Farmers Union Mutual Society Limited	34%	*	*	35%	*	*
Nationwide Building Society	Nationwide	31%	26%	22%	59%	21%	26%
Abbey Life Assurance Company Limited	No Group	33%	*	*	*	*	33%
Acromas Insurance Company Limited	No Group	37%	*	*	37%	*	*
AIB Group (UK) Plc	No Group	20%	15%	*	*	*	*
American Express Services Europe Limited	No Group	59%	60%	*	*	*	*
American Life Insurance Company (USA)	No Group	28%	*	*	*	*	*
Assurant General Insurance Limited	No Group	69%	*	*	69%	*	*

Automobile Association Insurance Services Limited	No Group	44%	*	*	44%	*	*
BISL Limited	No Group	63%	*	*	63%	*	*
BRIT Insurance Limited	No Group	33%	*	*	33%	*	*
Chartis Insurance UK Ltd	No Group	39%	*	*	39%	*	*
Countrywide Assured Plc	No Group	42%	*	*	*	*	44%
DAS Legal Expenses Insurance Company Limited	No Group	18%	*	*	18%	*	*
Eisis Ltd	No Group	100%	*	*	100%	*	*
Equiniti Financial Services Limited	No Group	53%	*	*	*	55%	*
Freedom Finance Plc.	No Group	87%	*	*	*	*	*
Great Lakes Reinsurance (UK) Plc	No Group	36%	*	*	36%	*	*
Hastings Insurance Services Ltd	No Group	23%	*	*	23%	*	*
Homeserve Membership Limited	No Group	71%	*	*	71%	*	*
IGI Insurance Company Limited	No Group	45%	*	*	45%	*	*
ING Direct N.V.	No Group	79%	80%	*	*	*	*
Inter Partner Assistance	No Group	68%	*	*	68%	*	*
Kensington Mortgage Company Limited	No Group	50%	*	52%	*	*	*
Lincoln Assurance Limited	No Group	26%	*	*	*	*	28%
Mandrake Associates Limited	No Group	24%	*	*	*	*	24%
MMA Insurance Plc	No Group	35%	*	*	35%	*	*
Mondial Assistance Europe N.V.	No Group	49%	*	*	49%	*	*
National House-Building Council	No Group	29%	*	*	29%	*	*
National Savings and Investments	No Group	17%	17%	*	*	*	*

Newcastle Building Society	No Group	28%	*	*	*	*	*
Northern Bank Limited	No Group	37%	*	*	*	*	*
Norwich and Peterborough Building Society	No Group	29%	*	*	*	*	*
Ocean Finance and Mortgages Limited	No Group	100%	*	*	100%	*	*
PayPal Sarl & Cie, SCA	No Group	61%	61%	*	*	*	*
Professional Travel Insurance Company Limited	No Group	75%	*	*	75%	*	*
QBE Insurance (Europe) Limited	No Group	39%	*	*	39%	*	*
Quinn Insurance Limited	No Group	40%	*	*	40%	*	*
Royal Liver Assurance Limited	No Group	25%	*	*	*	*	*
Saga Services Limited	No Group	24%	*	*	24%	*	*
Santander Cards UK Limited	No Group	75%	75%	*	*	*	*
Scottish Friendly Assurance Society Limited	No Group	14%	*	*	*	*	*
Simplyhealth Access	No Group	43%	*	*	43%	*	*
Southern Pacific Mortgage Limited	No Group	40%	*	39%	*	*	*
Sun Life Assurance Company of Canada (UK) Limited	No Group	20%	*	*	*	*	20%
Talos Securities Limited	No Group	59%	*	*	*	59%	*
The Carphone Warehouse Ltd	No Group	49%	*	*	50%	*	*
The Equitable Life Assurance Society	No Group	41%	*	*	*	*	39%
The Society of Lloyd's	No Group	32%	*	*	32%	*	*
Vanquis Bank Limited	No Group	17%	17%	*	*	*	*
Wills & Co Stockbrokers Ltd	No Group	98%	*	*	*	98%	*
Northern Rock (Asset Management) plc	Northern Rock	65%	53%	28%	92%	*	*

Pearl Assurance Public Limited Company	Pearl Group	29%	*	*	*	*	30%
Phoenix Life Limited	Pearl Group	42%	*	*	38%	29%	45%
Scottish Provident Limited	Pearl Group	36%	*	*	*	*	37%
Nemo Personal Finance Limited	Principality	81%	*	*	*	*	*
Prudential Health Limited	Prudential PLC	45%	*	*	45%	*	*
The Prudential Assurance Company Limited	Prudential PLC	15%	*	*	15%	17%	15%
Royal & Sun Alliance Insurance Plc	Royal & Sun Alliance	24%	*	*	24%	*	*
Churchill Insurance Company Limited	Royal Bank Of Scotland	39%	*	*	39%	*	*
Direct Line Insurance Plc	Royal Bank Of Scotland	38%	*	*	38%	*	*
National Westminster Bank Plc	Royal Bank Of Scotland	48%	45%	45%	77%	33%	*
The National Insurance & Guarantee Corporation Ltd	Royal Bank Of Scotland	40%	*	*	40%	*	*
The Royal Bank of Scotland Plc	Royal Bank Of Scotland	54%	43%	36%	79%	38%	*
UK Insurance Limited	Royal Bank Of Scotland	39%	*	*	39%	*	*
Ulster Bank Ltd	Royal Bank Of Scotland	38%	29%	*	*	*	*
The Royal London Mutual Insurance Society Limited	Royal London Group	18%	*	*	*	*	16%
Sainsbury's Bank Plc	Sainsburys Bank	35%	32%	*	*	*	*
Sesame Limited	Sesame	52%	*	*	*	*	49%
Shop Direct Finance Company Limited	Shop Direct Group	87%	86%	*	*	*	*
Shop Direct Financial Services Ltd	Shop Direct Group	88%	88%	*	*	*	*
Shop Direct Home Shopping Limited	Shop Direct Group	91%	91%	*	*	*	*
Skipton Building Society	Skipton Group	24%	*	*	*	*	*
St. James's Place Wealth Management Plc	St James Place	53%	*	*	*	51%	*

Standard Life Assurance Limited	Standard Life	34%	*	*	*	*	36%
Windsor Life Assurance Company Limited	SWISS RE	42%	*	*	*	*	43%
Tesco Personal Finance PLC	Tesco Personal Finance	61%	39%	*	83%	*	*
Unum Ltd	Unum Limited	33%	*	*	33%	*	*
Welcome Financial Services Limited	Welcome	92%	56%	*	96%	*	*
Yorkshire Building Society	Yorkshire	19%	*	*	*	*	*
Openwork Limited	Zurich	37%	*	*	*	*	*
Zurich Advice Network Limited	Zurich	20%	*	*	*	*	20%
Zurich Assurance Ltd	Zurich	26%	*	*	27%	29%	24%
Zurich Insurance PLC	Zurich	31%	*	*	31%	*	*

The table above shows the percentage of cases the ombudsman service resolved in the six-month period from 1 July to 31 December 2009 - that resulted in a change in outcome in favour of the consumer (comparing the financial business's response to the consumer's complaint and the final outcome after our involvement).

\* Where no figure is shown, either there were no cases - or there were fewer than 30 cases and the percentage would not be statistically meaningful.

**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.