

## complaints data - showing individual financial businesses

new cases received by the Financial Ombudsman Service from 1 January to 30 June 2010

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
Admiral Insurance Company Limited	Admiral Group	49	0	0	49	0	0
EUI Limited	Admiral Group	110	0	0	110	0	0
Guardian Assurance Plc	Aegon Group	39	0	0	3	0	36
Scottish Equitable Plc	Aegon Group	55	0	0	19	9	27
Allianz Insurance Plc	Allianz Insurance	199	0	0	198	0	1
Aviva Health UK Limited	AVIVA	49	0	0	49	0	0
Aviva Insurance Limited	AVIVA	133	0	0	130	2	1
Aviva Insurance UK Limited	AVIVA	591	0	0	580	3	8
Aviva Life & Pensions UK Limited	AVIVA	481	0	19	64	75	323
Gresham Insurance Company Limited	AVIVA	31	0	0	31	0	0
London and Edinburgh Insurance Company Limited	AVIVA	57	0	0	57	0	0
AXA Insurance UK Plc	AXA	532	0	0	532	0	0
AXA PPP Healthcare Limited	AXA	49	0	0	49	0	0
AXA Sun Life Plc	AXA	98	0	0	24	15	59
AXA Sun Life Services Plc	AXA	87	1	0	18	13	55
Winterthur Life UK Limited	AXA	69	0	0	5	3	61
The Governor and Company of the Bank of Ireland	Bank of Ireland	229	133	37	53	1	5

Barclays Bank Plc	Barclays	7991	4797	473	2205	380	136
Barclays Insurance (Dublin) Limited	Barclays	55	0	0	55	0	0
Barclays Stockbrokers Limited	Barclays	59	0	0	0	58	1
Clydesdale Financial Services Limited	Barclays	717	701	0	16	0	0
Firstplus Financial Group Plc	Barclays	393	51	21	321	0	0
Bradford & Bingley Plc	Bradford & Bingley	142	3	41	41	11	46
Mortgage Express	Bradford & Bingley	80	0	78	2	0	0
BUPA Insurance Limited	BUPA	84	0	0	84	0	0
Canada Life Limited	Canada Life	50	0	0	16	4	30
Capital One Bank (Europe) plc	Capital One	1662	819	0	843	0	0
Pinnacle Insurance Plc	Cardiff Pinnacle	196	0	0	195	0	1
Central Trust Plc	Central Trust	351	9	7	335	0	0
Citibank International plc	Citibank	69	52	0	14	1	2
CitiFinancial Europe Plc	Citibank	788	528	6	254	0	0
Egg Banking Plc	Citibank	980	594	5	380	1	0
Future Mortgages Limited	Citibank	42	1	28	13	0	0
CIS General Insurance Limited	CO-OP	184	0	0	183	0	1
Co-operative Insurance Society Limited	CO-OP	307	1	1	68	41	196
The Co-operative Bank Plc	CO-OP	697	295	59	295	25	23
Domestic & General Insurance Plc	Domestic & General Insurance PLC	97	0	0	97	0	0
esure Insurance Limited	ESURE	97	0	0	97	0	0
Europ Assistance Holdings Limited	Europ Assistance	152	0	0	152	0	0
Europ Assistance Insurance Limited	Europ Assistance	37	0	0	37	0	0
Fortis Insurance Limited	Fortis Insurance Limited	153	0	0	153	0	0
Friends Provident Life and Pensions Limited	Friends Provident	123	0	0	20	7	96

GE Money Consumer Lending Limited	General Electric	86	50	4	32	0	0
GE Money Home Lending Limited	General Electric	135	25	58	51	1	0
Groupama Insurance Company Limited	Groupama	65	0	0	65	0	0
HFC Bank Limited	HSBC	577	113	1	463	0	0
HSBC Bank plc	HSBC	3286	1718	97	1344	85	42
Marks & Spencer Financial Services plc	HSBC	168	76	0	91	1	0
Legal & General Assurance Society Limited	Legal & General	298	0	0	48	54	196
Legal & General Insurance Limited	Legal & General	211	0	0	211	0	0
Liverpool Victoria Friendly Society Limited	Liverpool Victoria Group	41	0	0	14	10	17
Liverpool Victoria Insurance Company Limited	Liverpool Victoria Group	146	0	0	146	0	0
Bank of Scotland plc	Lloyds	6211	3876	500	1548	153	134
Black Horse Limited	Lloyds	2136	259	1	1876	0	0
Cheltenham & Gloucester plc	Lloyds	199	4	170	17	0	8
Clerical Medical Investment Group Limited	Lloyds	31	0	0	0	16	15
Halifax Insurance Ireland Ltd	Lloyds	89	0	0	89	0	0
Lloyds TSB Bank Plc	Lloyds	12750	4051	38	8474	103	84
Lloyds TSB General Insurance Limited	Lloyds	364	0	0	364	0	0
Lloyds TSB Private Banking Ltd	Lloyds	36	3	0	0	28	5
Scottish Widows plc	Lloyds	178	4	0	66	20	88
St Andrew's Insurance plc	Lloyds	426	0	0	425	0	1
Loans.co.uk Ltd	MBNA	335	1	1	333	0	0
MBNA Europe Bank Limited	MBNA	1641	1184	0	457	0	0
Clydesdale Bank Plc	National Australia Group	1807	419	66	1302	11	9
The National Farmers' Union Mutual Insurance Society Limited	National Farmers Union Mutual Society Limited	44	0	0	40	1	3
Nationwide Building Society	Nationwide	1104	594	120	299	53	38

Abbey Life Assurance Company Limited	No Group	189	0	0	17	4	168
Acromas Insurance Company Limited	No Group	78	0	0	78	0	0
AIB Group (UK) Plc	No Group	126	91	8	27	0	0
American Express Services Europe Limited	No Group	164	109	0	55	0	0
Amtrust Europe Limited	No Group	37	0	0	37	0	0
Amtrust International Underwriters Ltd	No Group	77	0	0	77	0	0
Assurant General Insurance Limited	No Group	30	0	0	30	0	0
Automobile Association Insurance Services Limited	No Group	42	0	0	42	0	0
Banque PSA Finance	No Group	38	36	0	2	0	0
BISL Limited	No Group	121	0	0	121	0	0
BMW Financial Services(GB) Limited	No Group	47	45	0	2	0	0
BRIT Insurance Limited	No Group	70	0	0	70	0	0
Chartis Insurance UK Ltd	No Group	166	0	0	166	0	0
Countrywide Assured Plc	No Group	64	0	0	13	0	51
Creation Consumer Finance Ltd	No Group	54	38	0	16	0	0
DAS Legal Expenses Insurance Company Limited	No Group	75	0	0	75	0	0
Eisis Ltd	No Group	582	0	0	582	0	0
Equiniti Financial Services Limited	No Group	45	0	0	0	45	0
GMAC UK Plc	No Group	33	29	1	3	0	0
Great Lakes Reinsurance (UK) Plc	No Group	134	0	0	134	0	0
Hastings Insurance Services Ltd	No Group	96	0	0	96	0	0
Hitachi Capital (UK) Plc	No Group	58	51	0	7	0	0
Homeserve Membership Limited	No Group	86	0	0	86	0	0
ING Direct N.V.	No Group	53	45	8	0	0	0
Inter Partner Assistance	No Group	347	0	0	347	0	0

Kensington Mortgage Company Limited	No Group	53	6	43	4	0	0
Mandrake Associates Limited	No Group	38	0	0	0	0	38
MMA Insurance Plc	No Group	73	0	0	73	0	0
Mondial Assistance Europe N.V.	No Group	58	0	0	58	0	0
National Savings and Investments	No Group	36	36	0	0	0	0
Newcastle Building Society	No Group	32	22	5	3	0	2
Northern Bank Limited	No Group	37	25	2	9	1	0
Northern Rock plc	No Group	50	28	17	5	0	0
Norton Insurance Services Ltd	No Group	131	1	2	128	0	0
Norwich and Peterborough Building Society	No Group	38	7	13	3	14	1
Ocean Finance and Mortgages Limited	No Group	75	0	0	75	0	0
PayPal Sarl & Cie, SCA	No Group	165	165	0	0	0	0
Preferred Mortgages Limited	No Group	38	0	38	0	0	0
Provident Insurance Plc	No Group	31	0	0	31	0	0
QBE Insurance (Europe) Limited	No Group	30	0	0	30	0	0
Quinn Insurance Limited	No Group	50	0	0	50	0	0
R. Raphael & Sons Plc	No Group	71	61	0	10	0	0
Royal Liver Assurance Limited	No Group	52	0	0	4	3	45
Saga Services Limited	No Group	55	0	0	55	0	0
Santander Cards UK Limited	No Group	402	345	0	57	0	0
Santander Consumer (UK) Plc	No Group	111	88	0	23	0	0
Scottish Friendly Assurance Society Limited	No Group	46	0	0	0	27	19
Simplyhealth Access	No Group	37	0	0	37	0	0
SLFC Assurance (UK) Limited	No Group	84	0	0	15	3	66
Southern Pacific Mortgage Limited	No Group	54	0	52	2	0	0

Southern Rock Insurance Company Limited	No Group	59	0	0	59	0	0
Sun Life Assurance Company of Canada (UK) Limited	No Group	87	0	0	5	1	81
Swinton Group Ltd	No Group	48	0	0	48	0	0
The Carphone Warehouse Ltd	No Group	93	0	0	93	0	0
The Equitable Life Assurance Society	No Group	35	0	0	1	4	30
The Funding Corporation Limited	No Group	44	8	0	36	0	0
The Society of Lloyd's	No Group	177	0	0	177	0	0
UK Car Group Limited	No Group	107	9	0	98	0	0
Vanquis Bank Limited	No Group	208	203	0	5	0	0
Volkswagen Financial Services (UK) Limited	No Group	30	25	0	5	0	0
Wills & Co Stockbrokers Ltd	No Group	387	0	0	0	387	0
Northern Rock (Asset Management) plc	Northern Rock	379	46	193	132	0	8
Skandia Life Assurance Company Limited	Old Mutual (Skandia)	32	0	0	2	6	24
Pearl Assurance Public Limited Company	Pearl Group	93	0	1	10	4	78
Phoenix Life Limited	Pearl Group	375	0	0	49	32	294
Nemo Personal Finance Limited	Principality	114	4	1	109	0	0
The Prudential Assurance Company Limited	Prudential PLC	416	0	0	39	27	350
Royal & Sun Alliance Insurance Plc	Royal & Sun Alliance	452	0	0	452	0	0
Churchill Insurance Company Limited	Royal Bank Of Scotland	329	0	0	329	0	0
Direct Line Insurance Plc	Royal Bank Of Scotland	478	0	0	478	0	0
National Westminster Bank Plc	Royal Bank Of Scotland	2810	1617	105	1027	37	24
The National Insurance & Guarantee Corporation Ltd	Royal Bank Of Scotland	123	0	0	123	0	0
The Royal Bank of Scotland Plc	Royal Bank Of Scotland	2250	618	83	1499	30	20
UK Insurance Limited	Royal Bank Of Scotland	386	0	0	386	0	0
Ulster Bank Ltd	Royal Bank Of Scotland	93	38	8	46	0	1

The Royal London Mutual Insurance Society Limited	Royal London Group	329	6	0	63	14	246
Sainsbury's Bank Plc	Sainsburys Bank	129	127	2	0	0	0
Alliance & Leicester Plc	Santander UK	491	430	34	9	15	3
Santander UK Plc	Santander UK	4881	3214	434	977	119	137
Sesame Limited	Sesame	108	0	11	11	21	65
Shop Direct Finance Company Limited	Shop Direct Group	263	196	0	67	0	0
Shop Direct Home Shopping Limited	Shop Direct Group	76	75	0	1	0	0
Skipton Building Society	Skipton Group	42	10	20	9	0	3
St. James's Place Wealth Management Plc	St James Place	38	1	1	3	19	14
Standard Life Assurance Limited	Standard Life	170	0	0	7	12	151
Barclays Life Assurance Company Ltd	SWISS RE	58	0	0	16	2	40
Windsor Life Assurance Company Limited	SWISS RE	144	0	7	12	2	123
Tesco Personal Finance PLC	Tesco Personal Finance	414	66	0	348	0	0
Welcome Financial Services Limited	Welcome	1954	344	2	1608	0	0
Yorkshire Building Society	Yorkshire	143	33	60	35	3	12
Openwork Limited	Zurich	49	0	7	16	11	15
Zurich Assurance Ltd	Zurich	248	0	0	35	19	194
Zurich Insurance PLC	Zurich	281	0	0	281	0	0

The table above shows the number of new cases received by the ombudsman service in the six-month period from 1 January to 30 June 2010 - 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.