

complaints data - showing individual financial businesses

new cases received by the Financial Ombudsman Service from 1 July to 31 December 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	37	0	0	37	0	0
EUI Limited	Admiral Group	80	0	0	80	0	0
Guardian Assurance Plc	Aegon Group	38	0	0	4	2	32
Positive Solutions (Financial Services) Limited	Aegon Group	37	0	4	5	21	7
Scottish Equitable Plc	Aegon Group	45	0	0	12	4	29
Allianz Insurance Plc	Allianz Insurance	193	0	0	193	0	0
Aviva Health UK Limited	AVIVA	36	0	0	36	0	0
Aviva Insurance Limited	AVIVA	95	0	0	95	0	0
Aviva Insurance UK Limited	AVIVA	541	0	0	539	2	0
Aviva Life & Pensions UK Limited	AVIVA	427	0	10	62	81	274
London and Edinburgh Insurance Company Limited	AVIVA	47	0	0	47	0	0
AXA Insurance UK Plc	AXA	685	0	0	685	0	0
AXA PPP Healthcare Limited	AXA	49	0	0	49	0	0
Winterthur Life UK Limited	AXA	66	0	0	7	2	57
Bank of Ireland (UK) Plc	Bank of Ireland	168	77	3	79	8	1
The Governor and Company of the Bank of Ireland	Bank of Ireland	88	41	25	17	3	2
Barclays Bank Plc	Barclays	6535	4067	368	1721	245	134

Barclays Insurance (Dublin) Limited	Barclays	52	0	0	52	0	0
Barclays Stockbrokers Limited	Barclays	42	0	0	0	42	0
Clydesdale Financial Services Limited	Barclays	1156	1136	0	19	1	0
Firstplus Financial Group Plc	Barclays	471	46	11	414	0	0
BUPA Insurance Limited	BUPA	64	0	0	64	0	0
Canada Life Limited	Canada Life	51	0	0	13	4	34
Capital One (Europe) plc	Capital One	4458	468	0	3990	0	0
Pinnacle Insurance Plc	Cardiff Pinnacle	200	0	0	199	1	0
Central Trust Plc	Central Trust	479	2	4	473	0	0
Citibank International plc	Citibank	38	33	0	3	2	0
CitiFinancial Europe Plc	Citibank	818	441	1	376	0	0
Egg Banking Plc	Citibank	883	370	5	508	0	0
Future Mortgages Limited	Citibank	35	1	27	7	0	0
CIS General Insurance Limited	CO-OP	125	0	0	125	0	0
Co-operative Insurance Society Limited	CO-OP	218	0	0	39	45	134
The Co-operative Bank Plc	CO-OP	521	254	44	184	29	10
Domestic & General Insurance Plc	Domestic & General Insurance PLC	45	0	0	45	0	0
esure Insurance Limited	ESURE	116	0	0	116	0	0
Europ Assistance Holdings Limited	Europ Assistance	200	0	0	200	0	0
Ageas Insurance Limited	Fortis Insurance Limited	144	0	0	144	0	0
AXA Sun Life Plc	Friends Provident	82	0	0	16	10	56
AXA Sun Life Services Plc	Friends Provident	91	1	0	14	13	63
Friends Provident Life and Pensions Limited	Friends Provident	100	0	0	18	6	76
GE Money Consumer Lending Limited	General Electric	101	47	8	46	0	0
GE Money Home Lending Limited	General Electric	161	26	61	73	1	0

Groupama Insurance Company Limited	Groupama	88	0	0	88	0	0
HFC Bank Limited	HSBC	1146	100	0	1046	0	0
HSBC Bank plc	HSBC	6736	1574	86	4990	64	22
Marks & Spencer Financial Services plc	HSBC	356	59	0	296	1	0
Legal & General Assurance Society Limited	Legal & General	254	0	0	63	42	149
Legal & General Insurance Limited	Legal & General	128	0	0	128	0	0
Legal & General Partnership Services Limited	Legal & General	43	0	10	33	0	0
Liverpool Victoria Friendly Society Limited	Liverpool Victoria Group	36	0	0	11	12	13
Liverpool Victoria Insurance Company Limited	Liverpool Victoria Group	141	0	0	141	0	0
Bank of Scotland plc	Lloyds	6743	2961	435	3159	102	86
Black Horse Limited	Lloyds	2138	202	8	1928	0	0
Cheltenham & Gloucester plc	Lloyds	227	12	175	40	0	0
Halifax Insurance Ireland Ltd	Lloyds	97	0	0	96	1	0
Lloyds TSB Bank Plc	Lloyds	12234	3681	44	8378	53	78
Lloyds TSB General Insurance Limited	Lloyds	267	1	0	266	0	0
Scottish Widows plc	Lloyds	142	11	0	41	21	69
St Andrew's Insurance plc	Lloyds	333	0	1	331	1	0
Loans.co.uk Ltd	MBNA	502	5	0	497	0	0
MBNA Europe Bank Limited	MBNA	3430	2509	0	921	0	0
Clydesdale Bank Plc	National Australia Group	2901	453	410	2016	11	11
The National Farmers' Union Mutual Insurance Society Limited	National Farmers Union Mutual Society Limited	75	0	0	73	1	1
Nationwide Building Society	Nationwide	1530	631	185	637	52	25
Abbey Life Assurance Company Limited	No Group	126	0	0	13	3	110
ACE European Group Limited	No Group	46	0	0	46	0	0
Acromas Insurance Company Limited	No Group	82	0	0	82	0	0

AIB Group (UK) Plc	No Group	137	71	7	55	3	1
American Express Services Europe Limited	No Group	128	75	0	53	0	0
American Life Insurance Company (USA)	No Group	38	0	0	23	6	9
Amtrust Europe Limited	No Group	40	0	0	40	0	0
Amtrust International Underwriters Ltd	No Group	107	0	0	107	0	0
Anthony Grant Clayton	No Group	35	35	0	0	0	0
Arnold Clark Automobiles Limited	No Group	61	3	0	58	0	0
Assurant General Insurance Limited	No Group	37	0	0	37	0	0
Automobile Association Insurance Services Limited	No Group	43	1	0	42	0	0
AWD Chase de Vere Limited	No Group	91	0	0	7	21	63
BISL Limited	No Group	137	0	0	137	0	0
BMW Financial Services(GB) Limited	No Group	40	40	0	0	0	0
BRIT Insurance Limited	No Group	63	0	0	63	0	0
British Credit Trust Holdings Ltd	No Group	58	4	0	54	0	0
Chartis Insurance UK Ltd	No Group	147	0	0	147	0	0
Combined Insurance Company of America	No Group	37	0	0	37	0	0
Countrywide Assured Plc	No Group	52	0	0	13	0	39
Creation Consumer Finance Ltd	No Group	64	34	0	30	0	0
DAS Legal Expenses Insurance Company Limited	No Group	84	0	0	84	0	0
Direct Auto Finance Insurance Services Ltd	No Group	65	0	0	65	0	0
Eisis Ltd	No Group	427	0	0	427	0	0
Europ Assistance Holding Irish Branch	No Group	125	0	0	125	0	0
Everyday Loans Limited	No Group	65	1	0	64	0	0
Financial Administration Services Limited	No Group	49	0	0	0	48	1
First Response Finance Ltd	No Group	55	3	0	52	0	0

Great Lakes Reinsurance (UK) Plc	No Group	132	0	0	132	0	0
Hastings Insurance Services Ltd	No Group	141	0	0	141	0	0
Hitachi Capital (UK) Plc	No Group	50	47	0	3	0	0
Homeserve Membership Limited	No Group	90	0	0	90	0	0
Inter Partner Assistance	No Group	581	0	0	581	0	0
J D Williams & Company Limited	No Group	37	27	0	10	0	0
Kensington Mortgage Company Limited	No Group	54	4	47	3	0	0
MMA Insurance Plc	No Group	54	0	0	54	0	0
Mondial Assistance (UK) Ltd	No Group	44	0	0	44	0	0
Mondial Assistance Europe N.V.	No Group	86	0	0	86	0	0
Money Worries Limited	No Group	33	33	0	0	0	0
National House-Building Council	No Group	60	0	0	60	0	0
National Savings and Investments	No Group	30	30	0	0	0	0
Northern Rock plc	No Group	79	35	40	3	0	1
Norwich and Peterborough Building Society	No Group	73	12	7	13	40	1
Ocean Finance and Mortgages Limited	No Group	125	0	1	124	0	0
PayPal Sarl & Cie, SCA	No Group	122	122	0	0	0	0
Professional Travel Insurance Company Limited	No Group	33	0	0	33	0	0
Quinn Insurance Limited	No Group	67	0	0	67	0	0
R. Raphael & Sons Plc	No Group	79	69	0	10	0	0
Royal Liver Assurance Limited	No Group	57	0	0	3	3	51
Saga Services Limited	No Group	49	0	0	49	0	0
Santander Cards UK Limited	No Group	570	325	0	245	0	0
Santander Consumer (UK) Plc	No Group	150	87	0	63	0	0
SLFC Assurance (UK) Limited	No Group	47	0	0	1	4	42

Southern Pacific Mortgage Limited	No Group	51	0	44	7	0	0
Southern Rock Insurance Company Limited	No Group	49	0	0	49	0	0
Sun Life Assurance Company of Canada (UK) Limited	No Group	83	0	0	5	3	75
Swinton Group Ltd	No Group	53	0	0	53	0	0
The Carphone Warehouse Ltd	No Group	106	1	0	105	0	0
The Equitable Life Assurance Society	No Group	42	0	0	3	7	32
The Funding Corporation Limited	No Group	45	5	0	40	0	0
The Society of Lloyd's	No Group	181	0	0	181	0	0
Towry EJ Limited	No Group	349	0	0	0	345	4
UK Car Group Limited	No Group	198	11	0	187	0	0
Vanquis Bank Limited	No Group	274	274	0	0	0	0
Volkswagen Financial Services (UK) Limited	No Group	47	42	0	5	0	0
Wilmslow Financial Services Plc	No Group	200	2	0	198	0	0
Yes Loans Ltd	No Group	71	71	0	0	0	0
Pearl Assurance Limited	Pearl Group	83	0	0	12	3	68
Phoenix Life Limited	Pearl Group	337	1	0	49	41	246
The Prudential Assurance Company Limited	Prudential PLC	299	0	2	32	28	237
Royal & Sun Alliance Insurance Plc	Royal & Sun Alliance	412	0	0	412	0	0
Churchill Insurance Company Limited	Royal Bank Of Scotland	363	0	0	363	0	0
Direct Line Insurance Plc	Royal Bank Of Scotland	531	0	0	531	0	0
National Westminster Bank Plc	Royal Bank Of Scotland	3760	1408	83	2216	32	21
The National Insurance & Guarantee Corporation Ltd	Royal Bank Of Scotland	180	0	0	180	0	0
The Royal Bank of Scotland Plc	Royal Bank Of Scotland	3286	621	80	2544	25	16
UK Insurance Limited	Royal Bank Of Scotland	431	0	0	430	1	0
Ulster Bank Ltd	Royal Bank Of Scotland	93	42	2	45	3	1

The Royal London Mutual Insurance Society Limited	Royal London Group	255	0	1	64	15	175
Sainsbury's Bank Plc	Sainsburys Bank	97	94	1	2	0	0
Santander UK Plc	Santander UK	6759	4574	475	1440	187	83
Sesame Limited	Sesame	76	0	7	12	13	44
Shop Direct Finance Company Limited	Shop Direct Group	256	168	0	88	0	0
Skipton Building Society	Skipton Group	52	9	18	20	1	4
St. James's Place Wealth Management Plc	St James Place	35	0	1	5	11	18
Standard Life Assurance Limited	Standard Life	114	0	0	5	14	95
Barclays Life Assurance Company Ltd	SWISS RE	43	0	0	15	0	28
Windsor Life Assurance Company Limited	SWISS RE	101	0	5	13	1	82
Tesco Personal Finance PLC	Tesco Personal Finance	501	65	0	436	0	0
Bradford & Bingley Plc	UK Asset Resolution	125	2	33	60	7	23
Mortgage Express	UK Asset Resolution	65	0	64	1	0	0
Northern Rock (Asset Management) plc	UK Asset Resolution	312	29	162	109	0	12
Unum Ltd	Unum Limited	34	0	0	34	0	0
Welcome Financial Services Limited	Welcome	2449	313	17	2119	0	0
Yorkshire Building Society	Yorkshire	193	45	52	82	2	12
Openwork Limited	Zurich	41	0	12	18	6	5
Zurich Assurance Ltd	Zurich	205	0	1	45	26	133
Zurich Insurance PLC	Zurich	215	0	0	215	0	0

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 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.