

## 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 2010

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 = 42%)	mortgages and home finance (average for all businesses = 36%)	general insurance (average for all businesses = 63%)	investments (average for all businesses = 61%)	life & pensions and decumulation (average for all businesses = 34%)
Admiral Insurance Company Limited	Admiral Group	27%	*	*	27%	*	*
EUI Limited	Admiral Group	32%	*	*	32%	*	*
Guardian Assurance Plc	Aegon Group	13%	*	*	*	*	*
Positive Solutions (Financial Services) Limited	Aegon Group	65%	*	*	*	*	*
Scottish Equitable Plc	Aegon Group	28%	*	*	*	*	26%
Allianz Insurance Plc	Allianz Insurance	29%	*	*	29%	*	*
Aviva Health UK Limited	AVIVA	35%	*	*	35%	*	*
Aviva Insurance Limited	AVIVA	35%	*	*	32%	*	*
Aviva Insurance UK Limited	AVIVA	32%	*	*	32%	*	*
Aviva Life & Pensions UK Limited	AVIVA	31%	*	*	27%	31%	32%
London and Edinburgh Insurance Company Limited	AVIVA	29%	*	*	29%	*	*
AXA Insurance UK Plc	AXA	41%	*	*	41%	*	*
AXA PPP Healthcare Limited	AXA	41%	*	*	41%	*	*

Winterthur Life UK Limited	AXA	40%	*	*	*	*	45%
Bank of Ireland (UK) Plc	Bank of Ireland	28%	21%	*	*	*	*
The Governor and Company of the Bank of Ireland	Bank of Ireland	31%	37%	16%	29%	*	*
Barclays Bank Plc	Barclays	56%	45%	48%	75%	82%	43%
Barclays Insurance (Dublin) Limited	Barclays	35%	*	*	35%	*	*
Barclays Stockbrokers Limited	Barclays	51%	*	*	*	51%	*
Clydesdale Financial Services Limited	Barclays	26%	25%	*	*	*	*
Firstplus Financial Group Plc	Barclays	80%	41%	*	86%	*	*
BUPA Insurance Limited	BUPA	50%	*	*	50%	*	*
Canada Life Limited	Canada Life	35%	*	*	*	*	*
Capital One (Europe) plc	Capital One	41%	43%	*	40%	*	*
Pinnacle Insurance Plc	Cardiff Pinnacle	21%	*	*	21%	*	*
Central Trust Plc	Central Trust	83%	*	*	86%	*	*
Citibank International plc	Citibank	55%	55%	*	*	*	*
CitiFinancial Europe Plc	Citibank	83%	80%	*	90%	*	*
Egg Banking Plc	Citibank	23%	10%	*	44%	*	*
Future Mortgages Limited	Citibank	42%	*	*	*	*	*
CIS General Insurance Limited	CO-OP	52%	*	*	52%	*	*
Co-operative Insurance Society Limited	CO-OP	41%	*	*	57%	47%	32%
The Co-operative Bank Plc	CO-OP	60%	46%	8%	88%	*	*
Domestic & General Insurance Plc	Domestic & General Insurance PLC	53%	*	*	53%	*	*
esure Insurance Limited	ESURE	31%	*	*	31%	*	*

Europ Assistance Holdings Limited	Europ Assistance	36%	*	*	36%	*	*
Ageas Insurance Limited	Fortis Insurance Limited	28%	*	*	28%	*	*
AXA Sun Life Plc	Friends Provident	29%	*	*	*	*	15%
AXA Sun Life Services Plc	Friends Provident	30%	*	*	*	*	35%
Friends Provident Life and Pensions Limited	Friends Provident	26%	*	*	*	*	20%
GE Money Consumer Lending Limited	General Electric	28%	*	*	*	*	*
GE Money Home Lending Limited	General Electric	33%	*	33%	*	*	*
Groupama Insurance Company Limited	Groupama	17%	*	*	17%	*	*
HFC Bank Limited	HSBC	49%	44%	*	50%	*	*
HSBC Bank plc	HSBC	27%	25%	28%	27%	59%	*
Marks & Spencer Financial Services plc	HSBC	31%	37%	*	28%	*	*
Legal & General Assurance Society Limited	Legal & General	38%	*	*	28%	76%	14%
Legal & General Insurance Limited	Legal & General	36%	*	*	36%	*	*
Legal & General Partnership Services Limited	Legal & General	20%	*	*	22%	*	*
Liverpool Victoria Friendly Society Limited	Liverpool Victoria Group	28%	*	*	*	*	*
Liverpool Victoria Insurance Company Limited	Liverpool Victoria Group	38%	*	*	38%	*	*
Bank of Scotland plc	Lloyds	45%	47%	33%	38%	76%	52%
Black Horse Limited	Lloyds	86%	60%	*	89%	*	*
Cheltenham & Gloucester plc	Lloyds	25%	*	26%	13%	*	*
Halifax Insurance Ireland Ltd	Lloyds	34%	*	*	34%	*	*
Lloyds TSB Bank Plc	Lloyds	74%	42%	39%	88%	73%	40%
Lloyds TSB General Insurance Limited	Lloyds	51%	*	*	51%	*	*

Scottish Widows plc	Lloyds	33%	*	*	36%	25%	33%
St Andrew's Insurance plc	Lloyds	43%	*	*	43%	*	*
Loans.co.uk Ltd	MBNA	58%	*	*	59%	*	*
MBNA Europe Bank Limited	MBNA	73%	68%	*	86%	*	*
Clydesdale Bank Plc	National Australia Group	73%	52%	87%	76%	*	*
The National Farmers' Union Mutual Insurance Society Limited	National Farmers Union Mutual Society Limited	28%	*	*	29%	*	*
Nationwide Building Society	Nationwide	25%	29%	42%	13%	33%	*
Abbey Life Assurance Company Limited	No Group	46%	*	*	*	*	46%
ACE European Group Limited	No Group	47%	*	*	47%	*	*
Acromas Insurance Company Limited	No Group	29%	*	*	29%	*	*
AIB Group (UK) Plc	No Group	31%	26%	*	43%	*	*
American Express Services Europe Limited	No Group	51%	41%	*	62%	*	*
American Life Insurance Company (USA)	No Group	38%	*	*	*	*	*
Amtrust Europe Limited	No Group	36%	*	*	36%	*	*
Amtrust International Underwriters Ltd	No Group	69%	*	*	69%	*	*
Anthony Grant Clayton	No Group	93%	93%	*	*	*	*
Arnold Clark Automobiles Limited	No Group	27%	*	*	*	*	*
Assurant General Insurance Limited	No Group	42%	*	*	42%	*	*
Automobile Association Insurance Services Limited	No Group	40%	*	*	40%	*	*
AWD Chase de Vere Limited	No Group	58%	*	*	*	*	*
BISL Limited	No Group	56%	*	*	56%	*	*
BMW Financial Services(GB) Limited	No Group	49%	49%	*	*	*	*

BRIT Insurance Limited	No Group	29%	*	*	29%	*	*
British Credit Trust Holdings Ltd	No Group	6%	*	*	*	*	*
Chartis Insurance UK Ltd	No Group	31%	*	*	31%	*	*
Combined Insurance Company of America	No Group	66%	*	*	66%	*	*
Countrywide Assured Plc	No Group	43%	*	*	*	*	56%
Creation Consumer Finance Ltd	No Group	41%	52%	*	*	*	*
DAS Legal Expenses Insurance Company Limited	No Group	20%	*	*	20%	*	*
Direct Auto Finance Insurance Services Ltd	No Group	36%	*	*	36%	*	*
Eisis Ltd	No Group	95%	*	*	95%	*	*
Europ Assistance Holding Irish Branch	No Group	24%	*	*	24%	*	*
Everyday Loans Limited	No Group	5%	*	*	5%	*	*
Financial Administration Services Limited	No Group	25%	*	*	*	23%	*
First Response Finance Ltd	No Group	58%	*	*	58%	*	*
Great Lakes Reinsurance (UK) Plc	No Group	33%	*	*	33%	*	*
Hastings Insurance Services Ltd	No Group	38%	*	*	38%	*	*
Hitachi Capital (UK) Plc	No Group	44%	44%	*	*	*	*
Homeserve Membership Limited	No Group	58%	*	*	58%	*	*
Inter Partner Assistance	No Group	71%	*	*	71%	*	*
J D Williams & Company Limited	No Group	61%	*	*	*	*	*
Kensington Mortgage Company Limited	No Group	39%	*	39%	*	*	*
MMA Insurance Plc	No Group	38%	*	*	38%	*	*
Mondial Assistance (UK) Ltd	No Group	33%	*	*	33%	*	*

Mondial Assistance Europe N.V.	No Group	34%	*	*	34%	*	*
Money Worries Limited	No Group	76%	76%	*	*	*	*
National House-Building Council	No Group	15%	*	*	15%	*	*
National Savings and Investments	No Group	13%	13%	*	*	*	*
Northern Rock plc	No Group	25%	27%	26%	*	*	*
Norwich and Peterborough Building Society	No Group	41%	*	*	*	*	*
Ocean Finance and Mortgages Limited	No Group	57%	*	*	59%	*	*
PayPal Sarl & Cie, SCA	No Group	26%	26%	*	*	*	*
Professional Travel Insurance Company Limited	No Group	48%	*	*	48%	*	*
Quinn Insurance Limited	No Group	49%	*	*	49%	*	*
R. Raphael & Sons Plc	No Group	54%	57%	*	*	*	*
Royal Liver Assurance Limited	No Group	25%	*	*	*	*	23%
Saga Services Limited	No Group	26%	*	*	26%	*	*
Santander Cards UK Limited	No Group	77%	81%	*	*	*	*
Santander Consumer (UK) Plc	No Group	36%	39%	*	*	*	*
SLFC Assurance (UK) Limited	No Group	44%	*	*	*	*	45%
Southern Pacific Mortgage Limited	No Group	54%	*	54%	*	*	*
Southern Rock Insurance Company Limited	No Group	57%	*	*	57%	*	*
Sun Life Assurance Company of Canada (UK) Limited	No Group	25%	*	*	*	*	22%
Swinton Group Ltd	No Group	32%	*	*	32%	*	*
The Carphone Warehouse Ltd	No Group	24%	*	*	23%	*	*
The Equitable Life Assurance Society	No Group	18%	*	*	*	*	22%

The Funding Corporation Limited	No Group	76%	*	*	81%	*	*
The Society of Lloyd's	No Group	36%	*	*	36%	*	*
Towry EJ Limited	No Group	84%	*	*	*	83%	*
UK Car Group Limited	No Group	26%	*	*	28%	*	*
Vanquis Bank Limited	No Group	14%	14%	*	*	*	*
Volkswagen Financial Services (UK) Limited	No Group	41%	39%	*	*	*	*
Wilmslow Financial Services Plc	No Group	63%	*	*	64%	*	*
Yes Loans Ltd	No Group	77%	77%	*	*	*	*
Pearl Assurance Limited	Pearl Group	26%	*	*	*	*	27%
Phoenix Life Limited	Pearl Group	38%	*	*	33%	34%	40%
The Prudential Assurance Company Limited	Prudential PLC	20%	*	*	30%	24%	17%
Royal & Sun Alliance Insurance Plc	Royal & Sun Alliance	34%	*	*	34%	*	*
Churchill Insurance Company Limited	Royal Bank Of Scotland	47%	*	*	47%	*	*
Direct Line Insurance Plc	Royal Bank Of Scotland	45%	*	*	45%	*	*
National Westminster Bank Plc	Royal Bank Of Scotland	52%	34%	26%	72%	33%	*
The National Insurance & Guarantee Corporation Ltd	Royal Bank Of Scotland	43%	*	*	43%	*	*
The Royal Bank of Scotland Plc	Royal Bank Of Scotland	60%	36%	30%	69%	*	*
UK Insurance Limited	Royal Bank Of Scotland	43%	*	*	43%	*	*
Ulster Bank Ltd	Royal Bank Of Scotland	54%	36%	*	65%	*	*
The Royal London Mutual Insurance Society Limited	Royal London Group	27%	*	*	30%	*	28%
Sainsbury's Bank Plc	Sainsburys Bank	54%	55%	*	*	*	*
Santander UK Plc	Santander UK	39%	36%	22%	53%	58%	19%

Sesame Limited	Sesame	60%	*	*	*	67%	65%
Shop Direct Finance Company Limited	Shop Direct Group	77%	68%	*	90%	*	*
Skipton Building Society	Skipton Group	29%	*	*	*	*	*
St. James's Place Wealth Management Plc	St James Place	46%	*	*	*	*	*
Standard Life Assurance Limited	Standard Life	33%	*	*	*	*	33%
Barclays Life Assurance Company Ltd	SWISS RE	14%	*	*	*	*	*
Windsor Life Assurance Company Limited	SWISS RE	41%	*	*	*	*	42%
Tesco Personal Finance PLC	Tesco Personal Finance	79%	38%	*	84%	*	*
Bradford & Bingley Plc	UK Asset Resolution	14%	*	*	9%	*	*
Mortgage Express	UK Asset Resolution	22%	*	22%	*	*	*
Northern Rock (Asset Management) plc	UK Asset Resolution	35%	47%	24%	51%	*	*
Unum Ltd	Unum Limited	66%	*	*	66%	*	*
Welcome Financial Services Limited	Welcome	71%	42%	*	77%	*	*
Yorkshire Building Society	Yorkshire	15%	21%	23%	2%	*	*
Openwork Limited	Zurich	24%	*	*	*	*	*
Zurich Assurance Ltd	Zurich	37%	*	*	33%	*	39%
Zurich Insurance PLC	Zurich	33%	*	*	33%	*	*

The table above shows the percentage of cases the ombudsman service resolved in the six-month period from 1 July to 31 December 2010 - 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.