

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 2011

| business name | business group | % resolved in favour of consumer (average for all businesses = 72%) | % resolved in favour of consumer - by complaint category (and average figure for all businesses - for comparison) | | | | | |
|---|-------------------------|---|---|---|--|--|--|---|
| | | | banking and credit (average for all businesses = 45%) | mortgages and home finance (average for all businesses = 28%) | general insurance (average for all businesses = 48%) | PPI (average for all businesses = 88%) | investments (average for all businesses = 54%) | life & pensions and decumulation (average for all businesses = 33%) |
| Admiral Insurance Company Limited | Admiral Group | 38% | * | * | 38% | * | * | * |
| EUI Limited | Admiral Group | 30% | * | * | 30% | * | * | * |
| Positive Solutions (Financial Services) Limited | Aegon Group | 70% | * | * | * | * | * | * |
| Scottish Equitable Plc | Aegon Group | 31% | * | * | * | * | * | 34% |
| Ageas Insurance Limited | Ageas Insurance Limited | 36% | * | * | 36% | * | * | * |
| Allianz Insurance Plc | Allianz Insurance | 44% | * | * | 43% | * | * | * |
| Aviva Insurance Limited | AVIVA | 37% | * | * | 38% | * | * | * |
| Aviva Insurance UK Limited | AVIVA | 39% | * | * | 41% | * | * | * |
| Aviva Life & Pensions UK Limited | AVIVA | 29% | * | * | 38% | * | 23% | 29% |
| Gresham Insurance Company Limited | AVIVA | 58% | * | * | 58% | * | * | * |
| AXA Insurance UK Plc | AXA | 49% | * | * | 49% | * | * | * |
| AXA PPP Healthcare Limited | AXA | 54% | * | * | 54% | * | * | * |

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|--|----------|-----|-----|-----|-----|-----|---|---|
| Great Lakes Reinsurance (UK) Plc | No Group | 46% | * | * | 46% | * | * | * |
| Guardian Assurance Limited | No Group | 14% | * | * | * | * | * | * |
| Hastings Insurance Services Ltd | No Group | 80% | * | * | 80% | * | * | * |
| Hitachi Capital (UK) Plc | No Group | 57% | 58% | * | * | * | * | * |
| Home Retail Group Insurance Services Limited | No Group | 6% | * | * | * | 6% | * | * |
| Homecare Insurance Limited | No Group | 64% | * | * | 64% | * | * | * |
| Homeserve Membership Limited | No Group | 72% | * | * | 72% | * | * | * |
| Inter Partner Assistance SA | No Group | 75% | * | * | 75% | * | * | * |
| ITC Compliance Limited | No Group | 42% | * | * | * | * | * | * |
| J D Williams & Company Limited | No Group | 58% | * | * | * | * | * | * |
| Kensington Mortgage Company Limited | No Group | 40% | * | 43% | * | * | * | * |
| London General Insurance Company Limited | No Group | 53% | * | * | 54% | * | * | * |
| Mapfre Asistencia S A | No Group | 24% | * | * | 24% | * | * | * |
| Markerstudy Insurance Company Limited | No Group | 60% | * | * | 60% | * | * | * |
| MMA Insurance Plc | No Group | 46% | * | * | 46% | * | * | * |
| Mondial Assistance Europe N.V. | No Group | 56% | * | * | 56% | * | * | * |
| National House-Building Council | No Group | 39% | * | * | 39% | * | * | * |
| National Savings and Investments | No Group | 12% | 12% | * | * | * | * | * |
| Newcastle Building Society | No Group | 18% | * | * | * | * | * | * |
| Northern Bank Limited | No Group | 33% | * | * | * | 42% | * | * |
| Northern Rock plc | No Group | 38% | 42% | * | * | * | * | * |

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|---|------------------------|-----|-----|-----|-----|------|-----|-----|
| Yes Loans Ltd | No Group | 83% | 83% | * | * | * | * | * |
| Pearl Assurance Limited | Phoenix Group | 25% | * | * | * | * | * | 26% |
| Phoenix Life Limited | Phoenix Group | 34% | * | * | 34% | * | * | 34% |
| Nemo Personal Finance Limited | Principality | 98% | * | * | * | 100% | * | * |
| The Prudential Assurance Company Limited | Prudential PLC | 21% | * | * | 23% | * | * | 19% |
| Royal & Sun Alliance Insurance Plc | Royal & Sun Alliance | 41% | * | * | 41% | * | * | * |
| Churchill Insurance Company Limited | Royal Bank Of Scotland | 51% | * | * | 51% | * | * | * |
| Direct Line Insurance Plc | Royal Bank Of Scotland | 47% | * | * | 46% | * | * | * |
| National Westminster Bank Plc | Royal Bank Of Scotland | 85% | 36% | 29% | * | 99% | 37% | * |
| The Royal Bank of Scotland Plc | Royal Bank Of Scotland | 93% | 37% | 22% | * | 99% | * | * |
| UK Insurance Limited | Royal Bank Of Scotland | 49% | * | * | 49% | * | * | * |
| Ulster Bank Ltd | Royal Bank Of Scotland | 60% | 31% | * | * | 93% | * | * |
| The Royal London Mutual Insurance Society Limited | Royal London Group | 24% | * | * | 37% | * | * | 21% |
| Sainsbury's Bank Plc | Sainsburys Bank | 38% | 37% | * | * | * | * | * |
| Santander Cards UK Limited | Santander UK | 79% | 82% | * | * | 50% | * | * |
| Santander Consumer (UK) Plc | Santander UK | 41% | 47% | * | * | * | * | * |
| Santander UK Plc | Santander UK | 55% | 51% | 26% | 37% | 91% | 61% | 34% |
| Sesame Limited | Sesame | 36% | * | * | * | * | * | 50% |
| Shop Direct Finance Company Limited | Shop Direct Group | 61% | 65% | * | * | 47% | * | * |
| Skipton Building Society | Skipton Group | 14% | * | * | * | * | * | * |
| St. James's Place Wealth | St James Place | 27% | * | * | * | * | * | * |

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|--------------------------------------|------------------------|-----|-----|-----|-----|-----|-----|-----|
| Management Plc | | | | | | | | |
| Standard Life Assurance Limited | Standard Life | 26% | * | * | * | * | * | 28% |
| ReAssure Limited | SWISS RE | 35% | * | * | * | * | * | 38% |
| Tesco Personal Finance PLC | Tesco Personal Finance | 43% | 47% | * | 39% | 43% | * | * |
| Bradford & Bingley Plc | UK Asset Resolution | 18% | * | * | * | 8% | * | * |
| Mortgage Express | UK Asset Resolution | 24% | * | 24% | * | * | * | * |
| Northern Rock (Asset Management) plc | UK Asset Resolution | 23% | * | 17% | * | 47% | * | * |
| Yorkshire Building Society | Yorkshire | 18% | 21% | 11% | * | 18% | * | * |
| Openwork Limited | Zurich | 25% | * | * | * | * | * | * |
| Zurich Assurance Ltd | Zurich | 30% | * | * | * | * | 43% | 29% |
| Zurich Insurance PLC | Zurich | 37% | * | * | 37% | * | * | * |

The table above shows the percentage of cases the ombudsman service resolved in the six-month period from 1 July to 31 December 2011 - 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.