

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 2012

business name	business group	% resolved in favour of consumer (average for all businesses = 45%)	% resolved in favour of consumer - by complaint category (and average figure for all businesses - for comparison)					
			banking and credit (average for all businesses = 37%)	mortgages and home finance (average for all businesses = 26%)	general insurance (average for all businesses = 43%)	PPI (average for all businesses = 60%)	investments (average for all businesses = 37%)	life & pensions and decumulation (average for all businesses = 26%)
Admiral Insurance Company Limited	Admiral Group	31%	*	*	31%	*	*	*
Positive Solutions (Financial Services) Limited	Aegon Group	52%	*	*	*	*	*	*
Scottish Equitable Plc	Aegon Group	26%	*	*	*	*	*	31%
Ageas Insurance Limited	Ageas Insurance Limited	40%	*	*	40%	*	*	*
Groupama Insurance Company Limited	Ageas Insurance Limited	46%	*	*	46%	*	*	*
Kwik-Fit Insurance Services Ltd	Ageas Insurance Limited	22%	*	*	22%	*	*	*
Tesco Underwriting Limited	Ageas Insurance Limited	42%	*	*	42%	*	*	*
Allianz Insurance Plc	Allianz Insurance	45%	*	*	44%	48%	*	*
Aviva Health UK Limited	AVIVA	17%	*	*	17%	*	*	*
Aviva Insurance Limited	AVIVA	44%	*	*	46%	39%	*	*
Aviva Life & Pensions UK Limited	AVIVA	21%	*	*	15%	*	18%	24%
Aviva Life Services UK Limited	AVIVA	14%	*	*	*	*	*	22%

Card Protection Plan Ltd	No Group	61%	*	*	61%	*	*	*
Combined Insurance Company of America	No Group	50%	*	*	50%	*	*	*
Commercial Vehicle Direct Insurance Services Ltd	No Group	63%	*	*	63%	*	*	*
Countrywide Assured Plc	No Group	21%	*	*	*	*	*	28%
Countrywide Principal Services Limited	No Group	28%	*	27%	*	*	*	*
Covea Insurance plc	No Group	57%	*	*	57%	*	*	*
Coventry Building Society	No Group	10%	*	*	*	*	*	*
Creation Consumer Finance Ltd	No Group	48%	61%	*	*	27%	*	*
Creation Financial Services Limited	No Group	58%	57%	*	*	*	*	*
DAS Legal Expenses Insurance Company Limited	No Group	49%	*	*	49%	*	*	*
Decidebloom Limited	No Group	3%	*	*	*	*	*	*
Direct Auto Finance Insurance Services Ltd	No Group	18%	*	*	*	19%	*	*
Everyday Loans Limited	No Group	12%	*	*	*	8%	*	*
Express Gifts Ltd	No Group	73%	*	*	*	*	*	*
FCE Bank Plc	No Group	42%	42%	*	*	*	*	*
Financial Insurance Company Limited	No Group	85%	*	*	*	89%	*	*
First Central Insurance Management Ltd	No Group	65%	*	*	65%	*	*	*
First Response Finance Ltd	No Group	24%	*	*	*	22%	*	*
FirstRand Bank Limited	No Group	56%	55%	*	*	*	*	*
Great Lakes Reinsurance (UK) Plc	No Group	30%			29%			

Microcredit Limited	No Group	87%	87%	*	*	*	*	*
National House-Building Council	No Group	27%	*	*	27%	*	*	*
National Savings and Investments	No Group	18%	18%	*	*	*	*	*
NEO Media Solutions Limited	No Group	100%	100%	*	*	*	*	*
Newcastle Building Society	No Group	24%	*	*	*	*	*	*
Northern Bank Limited	No Group	44%	*	*	*	46%	*	*
Ocean Finance and Mortgages Limited	No Group	62%	*	*	*	65%	*	*
PayPal Sarl & Cie, SCA	No Group	17%	17%	*	*	*	*	*
Personal Touch Financial Services Ltd	No Group	23%	*	*	*	*	*	*
Preferred Mortgages Limited	No Group	57%	*	58%	*	*	*	*
Progressive Credit Limited	No Group	75%	74%	*	*	*	*	*
Provident Personal Credit Limited	No Group	30%	30%	*	*	*	*	*
PTI Insurance Company Limited	No Group	55%	*	*	55%	*	*	*
R. Raphael & Sons Plc	No Group	17%	17%	*	*	*	*	*
RCI Financial Services Limited	No Group	49%	*	*	*	*	*	*
Red Sands Insurance Company (Europe) Limited	No Group	65%	*	*	66%	*	*	*
RiverStone Insurance Limited	No Group	36%	*	*	34%	*	*	*
Saga Services Limited	No Group	44%	*	*	44%	*	*	*
Skyfire Insurance Company Limited	No Group	63%	*	*	63%	*	*	*
Southern Pacific Mortgage Limited	No Group	51%	*	55%	*	*	*	*
Southern Rock Insurance Company Limited	No Group	49%	*	*	49%	*	*	*

Stonebridge International Insurance Ltd	No Group	63%	*	*	59%	*	*	*
Sun Life Assurance Company of Canada (U.K.) Limited	No Group	23%	*	*	*	*	*	23%
Swift Advances Plc	No Group	45%	45%	*	*	*	*	*
Swinton Group Ltd	No Group	40%	*	*	40%	*	*	*
The Carphone Warehouse Ltd	No Group	73%	*	*	73%	*	*	*
The Funding Corporation Limited	No Group	60%	*	*	*	61%	*	*
The Mortgage Matters Partnership	No Group	3%	*	*	*	*	*	*
The Society of Lloyd's	No Group	50%	*	*	49%	*	*	*
UK Car Group Limited	No Group	30%	*	*	*	29%	*	*
Vanquis Bank Limited	No Group	5%	5%	*	*	*	*	*
Volkswagen Financial Services (UK) Limited	No Group	53%	54%	*	*	*	*	*
Welcome Loans Limited	No Group	100%	100%	*	*	*	*	*
Wonga.Com Limited	No Group	58%	58%	*	*	*	*	*
Zenith Insurance plc	No Group	52%	*	*	52%	*	*	*
Phoenix Life Assurance Limited	Phoenix Group	18%	*	*	*	*	*	22%
Phoenix Life Limited	Phoenix Group	24%	*	*	36%	*	*	22%
Nemo Personal Finance Limited	Principality	74%	*	*	*	88%	*	*
The Prudential Assurance Company Limited	Prudential PLC	17%	*	*	*	*	*	18%
Royal & Sun Alliance Insurance Plc	Royal & Sun Alliance	36%	*	*	36%	*	*	*
National Westminster Bank Plc	Royal Bank Of Scotland	45%	45%	33%	30%	62%	17%	*
The Royal Bank of Scotland Plc	Royal Bank Of Scotland	44%	48%	26%	24%	47%	21%	*

UK Insurance Limited	Royal Bank Of Scotland	52%	*	*	52%	*	*	*
Ulster Bank Ltd	Royal Bank Of Scotland	65%	64%	*	*	*	*	*
The Royal London Mutual Insurance Society Limited	Royal London Group	22%	*	*	35%	*	*	19%
Sainsbury's Bank Plc	Sainsburys Bank	31%	30%	*	*	*	*	*
Santander Cards UK Limited	Santander UK	31%	30%	*	*	*	*	*
Santander Consumer (UK) Plc	Santander UK	51%	54%	*	*	*	*	*
Santander UK Plc	Santander UK	42%	46%	27%	19%	55%	38%	23%
Shop Direct Finance Company Limited	Shop Direct Group	55%	55%	*	*	54%	*	*
Connells Limited	Skipton Group	19%	*	*	*	*	*	*
Skipton Building Society	Skipton Group	18%	*	*	*	*	*	*
St. James's Place Wealth Management Plc	St James Place	24%	*	*	*	*	*	*
Standard Life Assurance Limited	Standard Life	18%	*	*	*	*	*	17%
ReAssure Limited	SWISS RE	19%	*	*	33%	*	*	16%
Tesco Personal Finance PLC	Tesco Personal Finance	59%	49%	*	45%	77%	*	*
Bradford & Bingley Plc	UK Asset Resolution	13%	*	29%	*	6%	*	*
Mortgage Express	UK Asset Resolution	28%	*	28%	*	*	*	*
Northern Rock (Asset Management) plc	UK Asset Resolution plc	31%	35%	27%	*	55%	*	*
Unum Ltd	Unum Limited	71%	*	*	71%	*	*	*
Virgin Money plc	Virgin Money	27%	31%	25%	*	*	*	*
West Bromwich Building Society	West Bromwich Group	16%	*	*	*	*	*	*
Yorkshire Building Society	Yorkshire	15%	24%	12%	*	13%	*	*

Openwork Limited	Zurich	29%	*	*	*	*	*	*
Zurich Assurance Ltd	Zurich	17%	*	*	16%	*	17%	17%
Zurich Insurance PLC	Zurich	42%	*	*	42%	*	*	*

The table above shows the percentage of cases the ombudsman service resolved in the six-month period from 1 July to 31 December 2012 - 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.