Financial Ombudsman Service

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%)
NEO Media Solutions Limited	No Group	100%	100%	*	*	*	*	*
Welcome Loans Limited	No Group	100%	100%	*	*	*	*	*
Black Horse Limited	Lloyds	93%	29%	*	*	97%	*	*
Loan & Finance Solutions Limited	No Group	93%	93%	*	*	*	*	*
CT Capital PLC	Central Trust	88%	*	*	*	90%	*	*
Microcredit Limited	No Group	87%	87%	*	*	*	*	*
CitiFinancial Europe Plc	Citibank	85%	52%	*	*	94%	*	*
Financial Insurance Company Limited	No Group	85%	*	*	*	89%	*	*
Halifax General Insurance Services Limited	Lloyds	82%	*	*	82%	*	*	*
HFC Bank Limited	HSBC	80%	33%	*	*	83%	*	*
Home Retail Group Card Services Limited	No Group	75%	75%	*	*	*	*	*
Progressive Credit Limited	No Group	75%	74%	*	*	*	*	*

Nemo Personal Finance Limited	Principality	74%	*	*	*	88%	*	*
Express Gifts Ltd	No Group	73%	*	*	*	*	*	*
The Carphone Warehouse Ltd	No Group	73%	*	*	73%	*	*	*
Unum Ltd	Unum Limited	71%	*	*	71%	*	*	*
BDML Connect Limited	No Group	68%	*	*	68%	*	*	*
Inter Partner Assistance SA	No Group	67%	*	*	67%	*	*	*
J D Williams & Company Limited	No Group	67%	68%	*	*	*	*	*
London General Insurance Company Limited	No Group	67%	*	*	*	*	*	*
Homecare Insurance Limited	No Group	66%	*	*	66%	*	*	*
BISL Limited	No Group	65%	*	*	65%	*	*	*
First Central Insurance Management Ltd	No Group	65%	*	*	65%	*	*	*
Red Sands Insurance Company (Europe) Limited	No Group	65%	*	*	66%	*	*	*
Ulster Bank Ltd	Royal Bank Of Scotland	65%	64%	*	*	*	*	*
Citibank International plc	Citibank	64%	*	*	*	*	*	*
Aria Insurance Services Limited	Europ Assistance	63%	*	*	63%	*	*	*
Commercial Vehicle Direct Insurance Services Ltd	No Group	63%	*	*	63%	*	*	*
IGO4 Limited	No Group	63%	*	*	63%	*	*	*
Skyfire Insurance Company Limited	No Group	63%	*	*	63%	*	*	*
Stonebridge International Insurance Ltd	No Group	63%	*	*	59%	*	*	*
Assurant General Insurance Limited	No Group	62%	*	*	67%	*	*	*

Ocean Finance and Mortgages Limited	No Group	62%	*	*	*	65%	*	*
Card Protection Plan Ltd	No Group	61%	*	*	61%	*	*	*
Home Retail Group Insurance Services Limited	No Group	61%	*	*	*	60%	*	*
Amtrust Europe Limited	No Group	60%	*	*	60%	*	*	*
Markerstudy Insurance Company Limited	No Group	60%	*	*	60%	*	*	*
The Funding Corporation Limited	No Group	60%	*	*	*	61%	*	*
Welcome Financial Services Limited	CATTLES	60%	37%	*	*	81%	*	*
Hastings Insurance Services Ltd	No Group	59%	*	*	59%	*	*	*
Mapfre Asistencia, Compania Internacional De Seguros y Reaseguros, S.A.	No Group	59%	*	*	59%	*	*	*
Tesco Personal Finance PLC	Tesco Personal Finance	59%	49%	*	45%	77%	*	*
Creation Financial Services Limited	No Group	58%	57%	*	*	*	*	*
Wonga.Com Limited	No Group	58%	58%	*	*	*	*	*
Barclays Bank Plc	Barclays	57%	42%	45%	38%	77%	51%	34%
Covea Insurance plc	No Group	57%	*	*	57%	*	*	*
Pinnacle Insurance Plc	Cardiff Pinnacle	57%	*	*	57%	60%	*	*
Preferred Mortgages Limited	No Group	57%	*	58%	*	*	*	*
British Gas Insurance Limited	No Group	56%	*	*	56%	*	*	*
FirstRand Bank Limited	No Group	56%	55%	*	*	*	*	*
Lloyds TSB Bank Plc	Lloyds	55%	22%	21%	29%	86%	14%	29%
PTI Insurance Company Limited	No Group	55%	*	*	55%	*	*	*

Shop Direct Finance Company Limited	Shop Direct Group	55%	55%	*	*	54%	*	*
Allianz Global Assistance	No Group	54%	*	*	54%	*	*	*
Mapfre Asistencia S A	No Group	54%	*	*	54%	*	*	*
Volkswagen Financial Services (UK) Limited	No Group	53%	54%	*	*	*	*	*
Blue Sky Personal Finance Limited	No Group	52%	*	*	*	52%	*	*
Marks & Spencer Financial Services plc	HSBC	52%	45%	*	*	61%	*	*
Positive Solutions (Financial Services) Limited	Aegon Group	52%	*	*	*	*	*	*
UK Insurance Limited	Royal Bank Of Scotland	52%	*	*	52%	*	*	*
Zenith Insurance plc	No Group	52%	*	*	52%	*	*	*
AXA PPP Healthcare Limited	AXA	51%	*	*	51%	*	*	*
Santander Consumer (UK) Plc	Santander UK	51%	54%	*	*	*	*	*
Southern Pacific Mortgage Limited	No Group	51%	*	55%	*	*	*	*
Combined Insurance Company of America	No Group	50%	*	*	50%	*	*	*
MBNA Limited	MBNA	50%	33%	*	80%	60%	*	*
The Society of Lloyd's	No Group	50%	*	*	49%	*	*	*
DAS Legal Expenses Insurance Company Limited	No Group	49%	*	*	49%	*	*	*
RCI Financial Services Limited	No Group	49%	*	*	*	*	*	*
Southern Rock Insurance Company Limited	No Group	49%	*	*	49%	*	*	*
Creation Consumer Finance Ltd	No Group	48%	61%	*	*	27%	*	*
Advantage Insurance Company	No Group	47%			47%			

Limited			*	*		*	*	*
Homeserve Membership Limited	No Group	47%	*	*	47%	*	*	*
Groupama Insurance Company Limited	Ageas Insurance Limited	46%	*	*	46%	*	*	*
Halifax Insurance Ireland Ltd	Lloyds	46%	*	*	*	49%	*	*
Lloyds TSB General Insurance Limited	Lloyds	46%	*	*	42%	59%	*	*
Allianz Insurance Plc	Allianz Insurance	45%	*	*	44%	48%	*	*
American Express Services Europe Limited	No Group	45%	42%	*	*	*	*	*
CIS General Insurance Limited	CO-OP	45%	*	*	45%	*	*	*
Clydesdale Financial Services Limited	Barclays	45%	45%	*	*	*	*	*
National Westminster Bank Plc	Royal Bank Of Scotland	45%	45%	33%	30%	62%	17%	*
Swift Advances Plc	No Group	45%	45%	*	*	*	*	*
Aviva Insurance Limited	AVIVA	44%	*	*	46%	39%	*	*
Bank of Scotland Plc	Lloyds	44%	25%	25%	25%	81%	35%	28%
Banque PSA Finance	No Group	44%	47%	*	*	*	*	*
BUPA Insurance Limited	BUPA	44%	*	*	44%	*	*	*
Cabot Financial (Europe) Limited	No Group	44%	44%	*	*	*	*	*
Hitachi Capital (UK) Plc	No Group	44%	44%	*	*	*	*	*
Northern Bank Limited	No Group	44%	*	*	*	46%	*	*
Saga Services Limited	No Group	44%	*	*	44%	*	*	*
The Royal Bank of Scotland Plc	Royal Bank Of Scotland	44%	48%	26%	24%	47%	21%	*
AXA Insurance UK Plc	AXA	43%	*	*	43%	*	*	*

Firstplus Financial Group Plc	Barclays	43%	20%	*	*	64%	*	*
St Andrew's Insurance plc	Lloyds	43%	*	*	43%	*	*	*
Barclays Insurance (Dublin) Limited	Barclays	42%	*	*	*	48%	*	*
Barclays Stockbrokers Limited	Barclays	42%	*	*	*	*	40%	*
FCE Bank Plc	No Group	42%	42%	*	*	*	*	*
Santander UK Plc	Santander UK	42%	46%	27%	19%	55%	38%	23%
Tesco Underwriting Limited	Ageas Insurance Limited	42%	*	*	42%	*	*	*
Zurich Insurance PLC	Zurich	42%	*	*	42%	*	*	*
Automobile Association Insurance Services Limited	No Group	41%	*	*	41%	*	*	*
The National Farmers' Union Mutual Insurance Society Limited	National Farmers Union Mutual Society Limited	41%	*	*	40%	*	*	*
Ageas Insurance Limited	Ageas Insurance Limited	40%	*	*	40%	*	*	*
AIB Group (UK) Plc	No Group	40%	55%	*	*	33%	*	*
Clydesdale Bank Plc	National Australia Group	40%	35%	38%	*	43%	*	*
GE Money Consumer Lending Limited	General Electric	40%	40%	*	*	*	*	*
Interactive Investor Trading Limited	No Group	40%	*	*	*	*	40%	*
Swinton Group Ltd	No Group	40%	*	*	40%	*	*	*
Legal & General Insurance Limited	Legal & General	39%	*	*	42%	*	*	*
HSBC Bank plc	HSBC	38%	24%	34%	10%	51%	38%	38%
The Co-operative Bank Plc	CO-OP	38%	32%	25%	*	67%	*	*
The Mortgage Business Plc	Lloyds	38%	*	37%	*	*	*	*
Canada Square Operations plc	Citibank	37%	44%	*	*	35%	*	*

Lloyds TSB Insurance Services Limited	Lloyds	37%	*	*	33%	*	*	*
ACE European Group Limited	No Group	36%	*	*	38%	*	*	*
RiverStone Insurance Limited	No Group	36%	*	*	34%	*	*	*
Royal & Sun Alliance Insurance Plc	Royal & Sun Alliance	36%	*	*	36%	*	*	*
BMW Financial Services(GB) Limited	No Group	35%	35%	*	*	*	*	*
Liverpool Victoria Insurance Company Limited	Liverpool Victoria Group	34%	*	*	34%	*	*	*
Kensington Mortgage Company Limited	No Group	33%	*	33%	*	*	*	*
Bank of Ireland (UK) Plc	Bank of Ireland	32%	40%	15%	*	18%	*	*
esure Insurance Limited	ESURE	32%	*	*	32%	*	*	*
Acromas Insurance Company Limited	No Group	31%	*	*	31%	*	*	*
Admiral Insurance Company Limited	Admiral Group	31%	*	*	31%	*	*	*
Loans.co.uk Ltd	MBNA	31%	*	*	*	32%	*	*
Northern Rock (Asset Management) plc	UK Asset Resolution	31%	35%	27%	*	55%	*	*
Sainsbury's Bank Plc	Sainsburys Bank	31%	30%	*	*	*	*	*
Santander Cards UK Limited	Santander UK	31%	30%	*	*	*	*	*
GE Money Home Lending Limited	General Electric	30%	*	31%	*	*	*	*
Great Lakes Reinsurance (UK) Plc	No Group	30%	*	*	29%	*	*	*
Provident Personal Credit Limited	No Group	30%	30%	*	*	*	*	*
UK Car Group Limited	No Group	30%	*	*	*	29%	*	*
Leeds Building Society	No Group	29%	*	34%	*	*	*	*

Openwork Limited	Zurich	29%	*	*	*	*	*	*
AIG Europe Limited	No Group	28%	*	*	28%	*	*	*
British Credit Trust Holdings Ltd	No Group	28%	*	*	*	27%	*	*
Countrywide Principal Services Limited	No Group	28%	*	27%	*	*	*	*
Mortgage Express	UK Asset Resolution	28%	*	28%	*	*	*	*
National House-Building Council	No Group	27%	*	*	27%	*	*	*
Virgin Money plc	Virgin Money	27%	31%	25%	*	*	*	*
Abbey Life Assurance Company Limited	No Group	26%	*	*	*	*	*	26%
Blemain Finance Limited	No Group	26%	27%	*	*	*	*	*
Scottish Equitable Plc	Aegon Group	26%	*	*	*	*	*	31%
ACF Car Finance Limited	No Group	24%	*	*	*	26%	*	*
Advantage Finance Ltd	No Group	24%	*	*	*	18%	*	*
First Response Finance Ltd	No Group	24%	*	*	*	22%	*	*
Friends Life Services Limited	Friends Provident	24%	*	*	*	*	*	25%
Newcastle Building Society	No Group	24%	*	*	*	*	*	*
Phoenix Life Limited	Phoenix Group	24%	*	*	36%	*	*	22%
St. James's Place Wealth Management Plc	St James Place	24%	*	*	*	*	*	*
Friends Life Company Limited	Friends Provident	23%	*	*	*	*	*	15%
Nationwide Building Society	Nationwide	23%	22%	24%	18%	25%	20%	*
Personal Touch Financial Services Ltd	No Group	23%	*	*	*	*	*	*
Sesame Limited	Friends Provident	23%	*	*	*	*	*	32%

Sun Life Assurance Company of Canada (U.K.) Limited	No Group	23%	*	*	*	*	*	23%
Kwik-Fit Insurance Services Ltd	Ageas Insurance Limited	22%	*	*	22%	*	*	*
Legal & General Partnership Services Limited	Legal & General	22%	*	*	16%	*	*	*
The Royal London Mutual Insurance Society Limited	Royal London Group	22%	*	*	35%	*	*	19%
Aviva Life & Pensions UK Limited	AVIVA	21%	*	*	15%	*	18%	24%
Countrywide Assured Plc	No Group	21%	*	*	*	*	*	28%
Friends Life WL Limited	Friends Provident	21%	*	*	*	*	*	18%
Co-operative Insurance Society Limited	CO-OP	20%	*	*	41%	*	*	15%
Legal & General Assurance Society Limited	Legal & General	20%	*	*	19%	*	*	23%
Capital One Homeowner Loans Limited	No Group	19%	*	*	*	20%	*	*
Cheltenham & Gloucester plc	Lloyds	19%	*	13%	*	*	*	*
CIS Unit Managers Limited	CO-OP	19%	*	*	*	*	21%	*
Connells Limited	Skipton Group	19%	*	*	*	*	*	*
Friends Life Limited	Friends Provident	19%	*	*	29%	*	*	13%
ReAssure Limited	SWISS RE	19%	*	*	33%	*	*	16%
The Governor and Company of the Bank of Ireland	Bank of Ireland	19%	*	8%	*	*	*	*
Direct Auto Finance Insurance Services Ltd	No Group	18%	*	*	*	19%	*	*
National Savings and Investments	No Group	18%	18%	*	*	*	*	*
Phoenix Life Assurance Limited	Phoenix Group	18%	*	*	*	*	*	22%

Skipton Building Society	Skipton Group	18%	*	*	*	*	*	*
Standard Life Assurance Limited	Standard Life	18%	*	*	*	*	*	17%
Aviva Health UK Limited	AVIVA	17%	*	*	17%	*	*	*
Canada Life Limited	Canada Life	17%	*	*	*	*	*	14%
Lloyds TSB Private Banking Ltd	Lloyds	17%	*	*	*	*	*	*
PayPal Sarl & Cie, SCA	No Group	17%	17%	*	*	*	*	*
R. Raphael & Sons Plc	No Group	17%	17%	*	*	*	*	*
The Mortgage Works (UK) Plc	Nationwide	17%	*	18%	*	*	*	*
The Prudential Assurance Company Limited	Prudential PLC	17%	*	*	*	*	*	18%
Zurich Assurance Ltd	Zurich	17%	*	*	16%	*	17%	17%
Guardian Assurance Limited	No Group	16%	*	*	*	*	*	19%
West Bromwich Building Society	West Bromwich Group	16%	*	*	*	*	*	*
Scottish Widows plc	Lloyds	15%	*	*	19%	*	*	11%
Yorkshire Building Society	Yorkshire	15%	24%	12%	*	13%	*	*
Aviva Life Services UK Limited	AVIVA	14%	*	*	*	*	*	22%
Anglian Windows Ltd	No Group	13%	*	*	*	13%	*	*
Bradford & Bingley Plc	UK Asset Resolution	13%	*	29%	*	6%	*	*
Liverpool Victoria Friendly Society Limited	Liverpool Victoria Group	13%	*	*	*	*	*	*
Everyday Loans Limited	No Group	12%	*	*	*	8%	*	*
Coventry Building Society	No Group	10%	*	*	*	*	*	*
Capital One (Europe) plc	Capital One	7%	15%	*	*	6%	*	*

Vanquis Bank Limited	No Group	5%	5%	*	*	*	*	*
Decidebloom Limited	No Group	3%	*	*	*	*	*	*
The Mortgage Matters Partnership	No Group	3%	*	*	*	*	*	*

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.