

## complaints data - showing individual financial businesses

new cases received by the Financial Ombudsman Service from 1 Jan to 30 June 2013

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	PPI	investments	life & pensions and decumulation
Abbey Life Assurance Company Limited	No Group	181	0	0	15	0	5	161
ACE European Group Limited	No Group	83	0	0	79	2	0	2
ACF Car Finance Limited	No Group	121	6	0	5	110	0	0
Acromas Insurance Company Limited	No Group	267	0	0	267	0	0	0
Admiral Insurance Company Limited	Admiral Group	290	0	0	290	0	0	0
Advantage Finance Ltd	No Group	47	4	0	2	41	0	0
Advantage Insurance Company Limited	No Group	93	0	0	93	0	0	0
Ageas Insurance Limited	Ageas Insurance Limited	435	0	0	434	1	0	0
AIB Group (UK) Plc	No Group	505	44	18	6	432	3	2
AIG Europe Limited	No Group	66	0	0	59	7	0	0
Allianz Insurance Plc	Allianz Insurance	1279	0	0	231	1048	0	0
American Express Insurance Services Europe Limited	No Group	90	0	0	4	86	0	0
American Express Services Europe Limited	No Group	482	77	0	10	395	0	0
Amtrust Europe Limited	No Group	94	0	0	93	1	0	0

Amtrust International Underwriters Ltd	No Group	90	0	0	77	13	0	0
Arnold Clark Automobiles Limited	No Group	311	5	0	1	305	0	0
Assurant General Insurance Limited	No Group	196	0	0	78	118	0	0
Automobile Association Insurance Services Limited	No Group	78	1	0	77	0	0	0
Aviva Health UK Limited	AVIVA	61	0	0	61	0	0	0
Aviva Insurance Limited	AVIVA	1421	0	0	605	808	0	8
Aviva Life & Pensions UK Limited	AVIVA	478	1	13	85	0	17	362
Aviva Life Services UK Limited	AVIVA	173	0	18	30	15	29	81
AXA Insurance UK Plc	AXA	696	1	0	646	49	0	0
AXA PPP Healthcare Limited	AXA	85	0	0	85	0	0	0
Bank of Ireland (UK) Plc	Bank of Ireland	909	177	250	5	461	14	2
Bank of Scotland Plc	Lloyds	61664	2343	927	390	57680	155	169
Banque PSA Finance	No Group	99	38	0	0	61	0	0
Barclays Bank Plc	Barclays	43612	5040	397	376	37394	229	176
Barclays Insurance (Dublin) Limited	Barclays	60	0	0	20	40	0	0
BDML Connect Limited	No Group	30	0	0	30	0	0	0
BISL Limited	No Group	125	0	0	125	0	0	0
Black Horse Limited	Lloyds	4689	180	2	5	4502	0	0
Blemain Finance Limited	No Group	56	54	1	1	0	0	0
Blue Sky Personal Finance Limited	No Group	85	2	0	0	83	0	0
BMW Financial Services(GB) Limited	No Group	81	62	0	0	19	0	0
Bradford & Bingley Plc	UK Asset Resolution	1121	7	49	31	989	11	34
British Credit Trust Holdings Ltd	No Group	77	2	0	2	73	0	0
British Gas Insurance Limited	No Group	207	0	0	207	0	0	0



Creation Financial Services Limited	No Group	282	107	1	2	172	0	0
CT Capital PLC	Central Trust	307	4	3	1	299	0	0
Cumberland Building Society	No Group	177	8	0	1	161	0	7
DAS Legal Expenses Insurance Company Limited	No Group	102	0	0	102	0	0	0
Decidebloom Limited	No Group	99	11	0	9	79	0	0
Direct Auto Finance Insurance Services Ltd	No Group	75	0	0	1	74	0	0
Endsleigh Insurance Services Ltd	Zurich	42	0	0	41	0	0	1
esure Insurance Limited	ESURE	150	0	0	150	0	0	0
EUI Limited	Admiral Group	35	0	0	35	0	0	0
Everyday Loans Limited	No Group	357	4	0	1	352	0	0
Express Gifts Ltd	No Group	244	16	0	0	228	0	0
Financial Insurance Company Limited	No Group	751	0	0	3	748	0	0
First Response Finance Ltd	No Group	230	10	0	0	220	0	0
Firstplus Financial Group Plc	Barclays	260	77	12	0	171	0	0
FirstRand Bank Limited	No Group	103	62	0	2	39	0	0
Ford Retail Limited	No Group	70	2	0	1	67	0	0
Friends Life Limited	Friends Provident	233	0	1	55	4	4	169
Friends Life Services Limited	Friends Provident	179	1	0	26	5	17	130
Friends Life WL Limited	Friends Provident	78	0	0	11	0	3	64
GE Money Consumer Lending Limited	General Electric	166	59	0	0	107	0	0
GE Money Home Lending Limited	General Electric	282	21	56	2	203	0	0
Great Lakes Reinsurance (UK) Plc	No Group	84	0	0	81	3	0	0
Groupama Insurance Company	Ageas Insurance Limited	146	0	0	105	41	0	0





Openwork Limited	Zurich	142	0	14	12	71	27	18
Paratus AMC Limited	No Group	52	0	35	0	17	0	0
PayPal Sarl & Cie, SCA	No Group	102	102	0	0	0	0	0
Pendragon Finance and Insurance Services Limited	No Group	76	2	0	12	62	0	0
Personal Touch Financial Services Ltd	No Group	88	0	25	15	37	5	6
Phoenix Life Assurance Limited	Phoenix Group	87	0	1	9	4	4	69
Phoenix Life Limited	Phoenix Group	443	1	6	61	1	10	364
Pinnacle Insurance Plc	Cardiff Pinnacle	702	0	0	127	575	0	0
Positive Solutions (Financial Services) Limited	Aegon Group	62	0	2	5	10	37	8
Preferred Mortgages Limited	No Group	36	0	23	1	12	0	0
Principality Building Society	Principality	166	2	6	2	154	1	1
Progressive Credit Limited	No Group	469	47	0	2	420	0	0
Provident Personal Credit Limited	No Group	52	52	0	0	0	0	0
PTI Insurance Company Limited	No Group	66	0	0	66	0	0	0
QBE Insurance (Europe) Limited	No Group	30	0	0	30	0	0	0
R. Raphael & Sons Plc	No Group	246	232	0	2	12	0	0
RCI Financial Services Limited	No Group	57	35	0	2	20	0	0
ReAssure Limited	SWISS RE	236	0	3	42	5	7	179
Red Sands Insurance Company (Europe) Limited	No Group	99	0	0	98	1	0	0
RiverStone Insurance Limited	No Group	40	0	0	39	1	0	0
Robins & Day Limited	No Group	32	1	0	3	28	0	0
Royal & Sun Alliance Insurance Plc	Royal & Sun Alliance	546	0	0	485	59	1	1
Saga Services Limited	No Group	106	0	0	106	0	0	0

Sainsbury's Bank Plc	Sainsburys Bank	64	64	0	0	0	0	0
Santander Cards UK Limited	Santander UK	1141	311	0	8	821	0	1
Santander Consumer (UK) Plc	Santander UK	211	123	0	1	87	0	0
Santander UK Plc	Santander UK	8539	2510	774	217	4768	130	140
Scottish Equitable Plc	Aegon Group	83	0	0	29	1	2	51
Scottish Widows plc	Lloyds	172	1	0	28	7	22	114
Secure Trust Bank Plc	No Group	81	15	0	0	65	0	1
Sesame Limited	Friends Provident	292	0	31	38	86	51	86
Shop Direct Finance Company Limited	Shop Direct Group	1427	346	0	1	1080	0	0
Skipton Building Society	Skipton Group	353	7	18	1	326	0	1
Skyfire Insurance Company Limited	No Group	36	0	0	36	0	0	0
Southern Pacific Mortgage Limited	No Group	94	7	30	1	56	0	0
Southern Rock Insurance Company Limited	No Group	47	0	0	47	0	0	0
St Andrew's Insurance plc	Lloyds	1279	0	0	132	1147	0	0
St. James's Place Wealth Management Plc	St James Place	97	0	5	13	14	42	23
Standard Life Assurance Limited	Standard Life	180	0	0	28	1	9	142
Sun Life Assurance Company of Canada (U.K.) Limited	No Group	220	0	0	15	1	4	200
Swinton Group Ltd	No Group	126	0	0	122	3	0	1
Sygma Banque	No Group	58	39	0	0	19	0	0
Tesco Personal Finance PLC	Tesco Personal Finance	2473	313	8	69	2083	0	0
Tesco Underwriting Limited	Ageas Insurance Limited	146	0	0	146	0	0	0
The Carphone Warehouse Ltd	No Group	37	0	0	37	0	0	0
The Co-operative Bank Plc	CO-OP	1536	297	88	15	1089	34	13





West Bromwich Building Society	West Bromwich Group	265	14	16	3	224	5	3
Yorkshire Building Society	Yorkshire	1710	50	71	8	1556	15	10
Zenith Insurance plc	No Group	83	0	0	83	0	0	0
Zurich Assurance Ltd	Zurich	293	0	0	59	20	28	186
Zurich Insurance PLC	Zurich	196	0	0	194	1	0	1

The table above shows the number of new cases received by the ombudsman service in the six-month period from 1 Jan to 30 June 2013 - 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.