

## complaints data - showing individual financial businesses

new cases received by the Financial Ombudsman Service from 1 July to 31 December 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
Admiral Insurance Company Limited	Admiral Group	261	0	0	261	0	0	0
Positive Solutions (Financial Services) Limited	Aegon Group	49	0	5	1	11	22	10
Scottish Equitable Plc	Aegon Group	63	0	0	14	1	5	43
Stonebridge International Insurance Ltd	Aegon Group	37	0	0	33	1	0	3
Ageas Insurance Limited	Ageas Insurance Limited	464	0	0	450	14	0	0
GICL 2013 Limited	Ageas Insurance Limited	38	0	0	36	2	0	0
Tesco Underwriting Limited	Ageas Insurance Limited	147	0	0	147	0	0	0
Allianz Insurance Plc	Allianz Insurance	1175	0	0	230	945	0	0
Aviva Health UK Limited	AVIVA	64	0	0	64	0	0	0
Aviva Insurance Limited	AVIVA	1223	0	1	515	704	1	2
Aviva Life & Pensions UK Limited	AVIVA	340	0	1	62	1	17	259
Aviva Life Services UK Limited	AVIVA	203	0	25	49	8	22	99
AXA Insurance UK Plc	AXA	603	0	0	573	29	0	1
AXA PPP Healthcare Limited	AXA	93	0	0	93	0	0	0
Bank of Ireland (UK) Plc	Bank of Ireland	650	163	190	6	286	2	3
The Governor and Company of the	Bank of Ireland	114	4	83	1	22	0	4

Bank of Ireland								
Barclays Bank Plc	Barclays	36506	3782	383	327	31717	153	144
Barclays Stockbrokers Limited	Barclays	37	0	0	0	0	33	4
Clydesdale Financial Services Limited	Barclays	291	277	0	1	13	0	0
Firstplus Financial Group Plc	Barclays	196	73	12	1	110	0	0
BUPA Insurance Limited	BUPA	185	0	0	185	0	0	0
Canada Life Limited	Canada Life	50	0	0	13	0	7	30
Pinnacle Insurance Plc	Cardiff Pinnacle	471	0	0	79	392	0	0
Canada Square Operations Limited	Citibank	2338	17	0	13	2308	0	0
Citibank International plc	Citibank	47	23	1	2	20	1	0
CitiFinancial Europe Plc	Citibank	506	29	0	6	471	0	0
CIS General Insurance Limited	CO-OP	197	0	0	193	4	0	0
Platform Home Loans Ltd	CO-OP	37	0	32	1	4	0	0
The Co-operative Bank Plc	CO-OP	1786	315	74	19	1344	21	13
UK Insurance Limited	Direct Line	1479	0	1	1399	78	1	0
Domestic & General Insurance Plc	Domestic & General Insurance PLC	66	0	0	66	0	0	0
esure Insurance Limited	ESURE	141	0	0	141	0	0	0
Friends Life Company Limited	Friends Provident	35	0	0	8	0	1	26
Friends Life Limited	Friends Provident	205	0	0	57	1	6	141
Friends Life Services Limited	Friends Provident	157	1	1	29	3	12	111
Friends Life WL Limited	Friends Provident	60	0	0	5	0	3	52
Sesame Limited	Friends Provident	213	0	31	42	59	23	58
GE Money Consumer Lending Limited	General Electric	101	38	1	0	62	0	0
GE Money Home Lending Limited	General Electric	194	18	61	0	115	0	0

HSBC Bank plc	HSBC	15286	1655	173	496	12838	83	41
Marks & Spencer Financial Services plc	HSBC	1103	93	0	11	998	1	0
Legal & General Assurance Society Limited	Legal & General	386	0	0	164	0	17	205
Legal & General Insurance Limited	Legal & General	265	0	0	123	142	0	0
Legal & General Partnership Services Limited	Legal & General	192	0	44	23	125	0	0
Liverpool Victoria Friendly Society Limited	Liverpool Victoria Group	72	1	0	7	44	0	20
Liverpool Victoria Insurance Company Limited	Liverpool Victoria Group	353	0	0	350	3	0	0
Bank of Scotland Plc	Lloyds	39134	2003	1126	284	35500	76	145
Black Horse Limited	Lloyds	2615	220	0	4	2391	0	0
Cheltenham & Gloucester plc	Lloyds	1811	6	164	12	1623	2	4
Halifax General Insurance Services Limited	Lloyds	33	0	0	29	4	0	0
Halifax Insurance Ireland Ltd	Lloyds	99	0	0	0	99	0	0
Lloyds Bank General Insurance Limited	Lloyds	171	0	0	107	64	0	0
Lloyds Bank Insurance Services Limited	Lloyds	61	1	0	38	22	0	0
Lloyds Bank PLC	Lloyds	40500	2864	132	231	36954	184	135
Scottish Widows plc	Lloyds	132	2	0	18	1	16	95
St Andrew's Insurance plc	Lloyds	782	0	0	120	662	0	0
The Mortgage Business Plc	Lloyds	41	0	36	0	5	0	0
Loans.co.uk Ltd	MBNA	347	5	0	0	342	0	0
MBNA Limited	MBNA	15527	533	0	62	14932	0	0
Clydesdale Bank Plc	National Australia Group	3157	433	109	37	2525	38	15

The National Farmers' Union Mutual Insurance Society Limited	National Farmers Union Mutual Society Limited	112	0	0	109	0	0	3
Nationwide Building Society	Nationwide	6436	697	324	75	5265	41	34
The Mortgage Works (UK) Plc	Nationwide	59	0	43	0	16	0	0
Abbey Life Assurance Company Limited	No Group	187	0	0	8	0	3	176
ACE European Group Limited	No Group	81	0	0	81	0	0	0
ACF Car Finance Limited	No Group	80	6	0	5	69	0	0
Acromas Insurance Company Limited	No Group	236	0	0	236	0	0	0
Advantage Insurance Company Limited	No Group	100	0	0	100	0	0	0
AIB Group (UK) Plc	No Group	611	38	15	3	552	3	0
AIG Europe Limited	No Group	61	0	0	39	22	0	0
American Express Insurance Services Europe Limited	No Group	60	0	0	3	57	0	0
American Express Services Europe Limited	No Group	341	62	0	6	273	0	0
Amtrust Europe Limited	No Group	62	0	0	62	0	0	0
Amtrust International Underwriters Ltd	No Group	74	0	0	68	6	0	0
Arnold Clark Automobiles Limited	No Group	232	6	0	3	223	0	0
Assurant General Insurance Limited	No Group	135	0	0	54	81	0	0
Automobile Association Insurance Services Limited	No Group	152	0	0	152	0	0	0
Banque PSA Finance	No Group	68	42	0	0	26	0	0
Barclays Insurance (Dublin) Limited	No Group	47	0	0	16	30	0	1
Be Wiser Insurance Services Ltd	No Group	35	0	0	35	0	0	0
BISL Limited	No Group	94	0	0	94	0	0	0













Mortgage Express	UK Asset Resolution	79	0	72	1	6	0	0
Northern Rock (Asset Management) plc	UK Asset Resolution	1329	34	493	5	789	0	8
Unum Ltd	Unum Limited	65	0	0	65	0	0	0
Virgin Money plc	Virgin Money	70	22	44	0	1	2	1
West Bromwich Building Society	West Bromwich Group	154	13	17	2	118	1	3
Yorkshire Building Society	Yorkshire	1174	44	55	12	1045	8	10
Endsleigh Insurance Services Ltd	Zurich	38	0	0	36	1	0	1
Openwork Limited	Zurich	101	2	16	11	35	16	21
Zurich Assurance Ltd	Zurich	250	0	0	63	15	21	151
Zurich Insurance PLC	Zurich	174	0	0	173	1	0	0

The table above shows the number of new cases received by the ombudsman service in the six-month period from 1 July to 31 December 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.