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 2013

business name	business group	% resolved in favour of consumer (average for all businesses = 51%)	% resolved in favour of consumer - by complaint category (and average figure for all businesses - for comparison)					
			banking and credit (average for all businesses = 38%)	mortgages and home finance (average for all businesses = 30%)	general insurance (average for all businesses = 40%)	PPI (average for all businesses = 56%)	investments (average for all businesses = 42%)	life & pensions and decumulation (average for all businesses = 27%)
Admiral Insurance Company Limited	Admiral Group	32%	*	*	32%	*	*	*
Positive Solutions (Financial Services) Limited	Aegon Group	54%	*	*	*	*	63%	*
Scottish Equitable Plc	Aegon Group	31%	*	*	*	*	*	34%
Stonebridge International Insurance Ltd	Aegon Group	7%	*	*	5%	*	*	*
Ageas Insurance Limited	Ageas Insurance Limited	50%	*	*	50%	*	*	*
GICL 2013 Limited	Ageas Insurance Limited	49%	*	*	49%	*	*	*
Tesco Underwriting Limited	Ageas Insurance Limited	49%	*	*	49%	*	*	*
Allianz Insurance Plc	Allianz Insurance	55%	*	*	38%	63%	*	*
Aviva Health UK Limited	AVIVA	24%	*	*	24%	*	*	*
Aviva Insurance Limited	AVIVA	54%	*	*	41%	75%	*	*
Aviva Life & Pensions UK Limited	AVIVA	29%	*	*	31%	*	*	28%
Aviva Life Services UK Limited	AVIVA	19%	*	*	11%	*	36%	23%

AXA Insurance UK Plc	AXA	44%	*	*	44%	43%	*	*
AXA PPP Healthcare Limited	AXA	41%	*	*	41%	*	*	*
Bank of Ireland (UK) Plc	Bank of Ireland	21%	32%	19%	*	8%	*	*
The Governor and Company of the Bank of Ireland	Bank of Ireland	20%	*	*	*	*	*	*
Barclays Bank Plc	Barclays	77%	50%	46%	50%	81%	60%	27%
Barclays Stockbrokers Limited	Barclays	14%	*	*	*	*	*	*
Clydesdale Financial Services Limited	Barclays	30%	29%	*	*	*	*	*
Firstplus Financial Group Plc	Barclays	49%	19%	*	*	73%	*	*
BUPA Insurance Limited	BUPA	40%	*	*	40%	*	*	*
Canada Life Limited	Canada Life	30%	*	*	*	*	*	25%
Pinnacle Insurance Plc	Cardiff Pinnacle	83%	*	*	55%	91%	*	*
Canada Square Operations Limited	Citibank	18%	*	*	*	15%	*	*
Citibank International plc	Citibank	53%	*	*	*	*	*	*
CitiFinancial Europe Plc	Citibank	67%	47%	*	*	69%	*	*
CIS General Insurance Limited	CO-OP	47%	*	*	47%	*	*	*
Platform Home Loans Ltd	CO-OP	22%	*	20%	*	*	*	*
The Co-operative Bank Plc	CO-OP	23%	33%	23%	*	18%	19%	*
UK Insurance Limited	Direct Line	44%	*	*	44%	*	*	*
Domestic & General Insurance Plc	Domestic & General Insurance PLC	58%	*	*	58%	*	*	*
esure Insurance Limited	ESURE	30%	*	*	30%	*	*	*
Friends Life Company Limited	Friends Provident	30%	*	*	*	*	*	*

Friends Life Limited	Friends Provident	25%	*	*	26%	*	*	25%
Friends Life Services Limited	Friends Provident	30%	*	*	39%	*	*	28%
Friends Life WL Limited	Friends Provident	30%	*	*	*	*	*	33%
Sesame Limited	Friends Provident	26%	*	*	*	*	*	29%
GE Money Consumer Lending Limited	General Electric	53%	55%	*	*	*	*	*
GE Money Home Lending Limited	General Electric	25%	*	26%	*	24%	*	*
HSBC Bank plc	HSBC	46%	28%	35%	13%	54%	50%	33%
Marks & Spencer Financial Services plc	HSBC	44%	38%	*	*	45%	*	*
Legal & General Assurance Society Limited	Legal & General	17%	*	*	17%	*	*	18%
Legal & General Insurance Limited	Legal & General	30%	*	*	33%	18%	*	*
Legal & General Partnership Services Limited	Legal & General	74%	*	*	15%	89%	*	*
Liverpool Victoria Friendly Society Limited	Liverpool Victoria Group	29%	*	*	*	*	*	16%
Liverpool Victoria Insurance Company Limited	Liverpool Victoria Group	37%	*	*	37%	*	*	*
Bank of Scotland Plc	Lloyds	43%	27%	34%	60%	44%	35%	32%
Black Horse Limited	Lloyds	73%	45%	*	*	81%	*	*
Cheltenham & Gloucester plc	Lloyds	16%	*	16%	*	16%	*	*
Halifax General Insurance Services Limited	Lloyds	33%	*	*	33%	*	*	*
Halifax Insurance Ireland Ltd	Lloyds	55%	*	*	*	56%	*	*
Lloyds Bank General Insurance Limited	Lloyds	42%	*	*	33%	65%	*	*

Lloyds Bank Insurance Services Limited	Lloyds	34%	*	*	21%	*	*	*
Lloyds Bank PLC	Lloyds	54%	26%	29%	9%	59%	21%	24%
Scottish Widows plc	Lloyds	13%	*	*	*	*	*	14%
St Andrew's Insurance plc	Lloyds	50%	*	*	46%	65%	*	*
The Mortgage Business Plc	Lloyds	38%	*	37%	*	*	*	*
Loans.co.uk Ltd	MBNA	56%	*	*	*	57%	*	*
MBNA Limited	MBNA	77%	27%	*	96%	80%	*	*
Clydesdale Bank Plc	National Australia Group	24%	34%	34%	27%	22%	*	*
The National Farmers' Union Mutual Insurance Society Limited	National Farmers Union Mutual Society Limited	37%	*	*	37%	*	*	*
Nationwide Building Society	Nationwide	10%	30%	27%	20%	5%	38%	*
The Mortgage Works (UK) Plc	Nationwide	19%	*	20%	*	*	*	*
Abbey Life Assurance Company Limited	No Group	20%	*	*	*	*	*	17%
ACE European Group Limited	No Group	45%	*	*	45%	*	*	*
ACF Car Finance Limited	No Group	37%	*	*	*	41%	*	*
Acromas Insurance Company Limited	No Group	43%	*	*	43%	*	*	*
Advantage Insurance Company Limited	No Group	40%	*	*	40%	*	*	*
AIB Group (UK) Plc	No Group	29%	22%	*	*	36%	*	*
AIG Europe Limited	No Group	34%	*	*	34%	*	*	*
American Express Insurance Services Europe Limited	No Group	38%	*	*	*	38%	*	*
American Express Services Europe Limited	No Group	46%	39%	*	*	48%	*	*

Amtrust Europe Limited	No Group	52%	*	*	52%	*	*	*
Amtrust International Underwriters Ltd	No Group	49%	*	*	49%	*	*	*
Arnold Clark Automobiles Limited	No Group	5%	*	*	*	4%	*	*
Assurant General Insurance Limited	No Group	69%	*	*	56%	84%	*	*
Automobile Association Insurance Services Limited	No Group	41%	*	*	40%	*	*	*
Banque PSA Finance	No Group	30%	34%	*	*	*	*	*
Barclays Insurance (Dublin) Limited	No Group	45%	*	*	*	*	*	*
Be Wiser Insurance Services Ltd	No Group	76%	*	*	76%	*	*	*
BISL Limited	No Group	38%	*	*	38%	*	*	*
Blemain Finance Limited	No Group	30%	29%	*	*	*	*	*
BMW Financial Services (GB) Limited	No Group	37%	38%	*	*	*	*	*
Brightside Insurance Services Limited	No Group	53%	*	*	53%	*	*	*
British Credit Trust Holdings Ltd	No Group	23%	*	*	*	23%	*	*
British Gas Insurance Limited	No Group	42%	*	*	42%	*	*	*
Capital One (Europe) plc	No Group	18%	17%	*	*	18%	*	*
Card Protection Plan Ltd	No Group	29%	*	*	29%	*	*	*
Catlin Insurance Company (UK) Ltd	No Group	39%	*	*	39%	*	*	*
Close Motor Finance Limited	No Group	36%	*	*	*	*	*	*
Countrywide Assured Plc	No Group	22%	*	*	15%	*	*	26%
Countrywide Principal Services Limited	No Group	25%	*	23%	33%	*	*	*

Covea Insurance plc	No Group	32%	*	*	32%	*	*	*
Coventry Building Society	No Group	3%	*	*	*	3%	*	*
Creation Consumer Finance Ltd	No Group	46%	48%	*	*	*	*	*
Creation Financial Services Limited	No Group	56%	57%	*	*	*	*	*
CT Capital PLC	No Group	93%	*	*	*	93%	*	*
Cumberland Building Society	No Group	2%	*	*	*	2%	*	*
DAS Legal Expenses Insurance Company Limited	No Group	40%	*	*	40%	*	*	*
Decidebloom Limited	No Group	8%	*	*	*	*	*	*
DFS Trading Limited	No Group	39%	*	*	*	39%	*	*
Direct Auto Finance Insurance Services Ltd	No Group	22%	*	*	*	23%	*	*
Everyday Loans Limited	No Group	9%	*	*	*	7%	*	*
Express Gifts Ltd	No Group	79%	*	*	*	93%	*	*
FGA Capital UK Limited	No Group	41%	36%	*	*	*	*	*
Financial Insurance Company Limited	No Group	94%	*	*	*	94%	*	*
First Response Finance Ltd	No Group	26%	*	*	*	21%	*	*
FirstRand Bank Limited	No Group	56%	58%	*	*	*	*	*
Ford Retail Limited	No Group	8%	*	*	*	6%	*	*
GMAC UK Plc	No Group	37%	37%	*	*	*	*	*
GPUK LLP	No Group	8%	8%	*	*	*	*	*
Great Lakes Reinsurance (UK) Plc	No Group	31%	*	*	31%	*	*	*
Guardian Assurance Limited	No Group	22%	*	*	*	*	*	24%

Hastings Insurance Services Ltd	No Group	53%	*	*	53%	*	*	*
Hitachi Capital (UK) Plc	No Group	40%	42%	*	*	*	*	*
Home Retail Group Card Services Limited	No Group	44%	41%	*	*	*	*	*
Home Retail Group Insurance Services Limited	No Group	37%	*	*	*	37%	*	*
Homecare Insurance Limited	No Group	56%	*	*	58%	*	*	*
IGO4 Limited	No Group	53%	*	*	53%	*	*	*
Inter Partner Assistance SA	No Group	56%	*	*	56%	*	*	*
Interactive Investor Trading Limited	No Group	39%	*	*	*	*	40%	*
International Insurance Company of Hannover Plc	No Group	53%	*	*	53%	*	*	*
J D Williams & Company Limited	No Group	68%	62%	*	*	*	*	*
Kensington Mortgage Company Limited	No Group	34%	*	36%	*	*	*	*
Leeds Building Society	No Group	9%	*	27%	*	5%	*	*
London General Insurance Company Limited	No Group	50%	*	*	*	*	*	*
Mapfre Asistencia, Compania Internacional De Seguros y Reaseguros, S.A.	No Group	62%	*	*	62%	*	*	*
Markerstudy Insurance Company Limited	No Group	53%	*	*	53%	*	*	*
National House-Building Council	No Group	49%	*	*	49%	*	*	*
National Savings and Investments	No Group	33%	33%	*	*	*	*	*
NEO Media Solutions Limited	No Group	93%	93%	*	*	*	*	*
Newcastle Building Society	No Group	2%	*	*	*	2%	*	*

Northern Bank Limited	No Group	34%	*	*	*	36%	*	*
Nottingham Building Society	No Group	4%	*	*	*	0%	*	*
Ocean Finance and Mortgages Limited	No Group	75%	*	*	*	78%	*	*
Octagon Insurance Company Limited	No Group	53%	*	*	53%	*	*	*
PayPal Sarl & Cie, SCA	No Group	21%	21%	*	*	*	*	*
Pendragon Finance and Insurance Services Limited	No Group	25%	*	*	*	*	*	*
Personal Touch Financial Services Ltd	No Group	13%	*	*	*	*	*	*
Progressive Credit Limited	No Group	93%	55%	*	*	97%	*	*
Provident Personal Credit Limited	No Group	24%	24%	*	*	*	*	*
PTI Insurance Company Limited	No Group	50%	*	*	50%	*	*	*
R. Raphael & Sons Plc	No Group	35%	36%	*	*	*	*	*
RCI Financial Services Limited	No Group	46%	47%	*	*	*	*	*
Red Sands Insurance Company (Europe) Limited	No Group	34%	*	*	36%	*	*	*
Royal London (CIS) Limited	No Group	27%	*	*	*	*	*	26%
Sabre Insurance Company Limited	No Group	46%	*	*	46%	*	*	*
Saga Services Limited	No Group	32%	*	*	31%	*	*	*
Southern Pacific Mortgage Limited	No Group	47%	*	*	*	*	*	*
Sterling Insurance Company Limited	No Group	78%	*	*	*	86%	*	*
Sun Life Assurance Company of Canada (U.K.) Limited	No Group	23%	*	*	*	*	*	21%
Swinton Group Ltd	No Group	35%	*	*	35%	*	*	*

Sygma Banque	No Group	49%	47%	*	*	*	*	*
TD Direct Investing (Europe) Limited	No Group	67%	*	*	*	*	66%	*
TenetConnect Limited	No Group	55%	*	*	*	*	*	*
The Funding Corporation Limited	No Group	83%	*	*	*	88%	*	*
The Mortgage Matters Partnership	No Group	46%	*	*	*	*	*	*
The Society of Lloyd's	No Group	48%	*	*	49%	*	*	*
Towergate Underwriting Group Limited	No Group	47%	*	*	*	*	*	*
UK Car Group Limited	No Group	36%	*	*	*	38%	*	*
UK General Insurance (Ireland) Limited	No Group	42%	*	*	42%	*	*	*
Union Reiseversicherung AG	No Group	66%	*	*	66%	*	*	*
Vanquis Bank Limited	No Group	15%	15%	*	*	*	*	*
Volkswagen Financial Services (UK) Limited	No Group	46%	46%	*	*	*	*	*
WDFC UK Limited	No Group	62%	62%	*	*	*	*	*
Welcome Financial Services Limited	No Group	59%	42%	*	*	78%	*	*
Wesleyan Assurance Society	No Group	34%	*	*	*	*	*	*
WorldPay (UK) Limited	No Group	6%	6%	*	*	*	*	*
Zenith Insurance plc	No Group	50%	*	*	50%	*	*	*
Phoenix Life Assurance Limited	Phoenix Group	17%	*	*	*	*	*	17%
Phoenix Life Limited	Phoenix Group	20%	*	*	25%	*	*	18%
Nemo Personal Finance Limited	Principality	32%	*	*	*	*	*	*
Principality Building Society	Principality	4%	*	*	*	2%	*	*

The Prudential Assurance Company Limited	Prudential PLC	17%	*	*	14%	*	26%	17%
Royal & Sun Alliance Insurance Plc	Royal & Sun Alliance	32%	*	*	32%	*	*	*
National Westminster Bank Plc	Royal Bank Of Scotland	40%	45%	33%	37%	36%	36%	*
The Royal Bank of Scotland Plc	Royal Bank Of Scotland	33%	44%	34%	19%	31%	33%	*
Ulster Bank Ltd	Royal Bank Of Scotland	45%	50%	*	*	39%	*	*
The Royal London Mutual Insurance Society Limited	Royal London Group	21%	*	*	37%	*	*	17%
Sainsbury's Bank Plc	Sainsburys Bank	23%	20%	*	*	*	*	*
Santander Cards UK Limited	Santander UK	40%	37%	*	*	59%	*	*
Santander Consumer (UK) Plc	Santander UK	35%	38%	*	*	23%	*	*
Santander UK Plc	Santander UK	40%	43%	29%	28%	41%	43%	31%
Shop Direct Finance Company Limited	Shop Direct Group	61%	59%	*	*	65%	*	*
Connells Limited	Skipton Group	14%	*	*	*	12%	*	*
Skipton Building Society	Skipton Group	7%	*	*	*	4%	*	*
St. James's Place Wealth Management Plc	St James Place	40%	*	*	*	*	50%	*
Standard Life Assurance Limited	Standard Life	21%	*	*	*	*	*	15%
ReAssure Limited	SWISS RE	25%	*	*	28%	*	*	25%
Tesco Personal Finance PLC	Tesco Personal Finance	19%	36%	*	29%	15%	*	*
Bradford & Bingley Plc	UK Asset Resolution	11%	*	29%	*	6%	*	*
Mortgage Express	UK Asset Resolution	25%	*	25%	*	*	*	*
Northern Rock (Asset Management) plc	UK Asset Resolution	30%	40%	33%	*	23%	*	*

Unum Ltd	Unum Limited	87%	*	*	87%	*	*	*
Virgin Money plc	Virgin Money	23%	*	24%	*	*	*	*
West Bromwich Building Society	West Bromwich Group	3%	*	*	*	1%	*	*
Yorkshire Building Society	Yorkshire	4%	20%	10%	*	3%	*	*
Endsleigh Insurance Services Ltd	Zurich	32%	*	*	32%	*	*	*
Openwork Limited	Zurich	27%	*	*	*	*	*	*
Zurich Assurance Ltd	Zurich	21%	*	*	19%	*	*	21%
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 2013 - 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.