

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%)
Financial Insurance Company Limited	No Group	94%	*	*	*	94%	*	*
CT Capital PLC	No Group	93%	*	*	*	93%	*	*
NEO Media Solutions Limited	No Group	93%	93%	*	*	*	*	*
Progressive Credit Limited	No Group	93%	55%	*	*	97%	*	*
Unum Ltd	Unum Limited	87%	*	*	87%	*	*	*
Pinnacle Insurance Plc	Cardiff Pinnacle	83%	*	*	55%	91%	*	*
The Funding Corporation Limited	No Group	83%	*	*	*	88%	*	*
Express Gifts Ltd	No Group	79%	*	*	*	93%	*	*
Sterling Insurance Company Limited	No Group	78%	*	*	*	86%	*	*
Barclays Bank Plc	Barclays	77%	50%	46%	50%	81%	60%	27%
MBNA Limited	MBNA	77%	27%	*	96%	80%	*	*
Be Wiser Insurance Services Ltd	No Group	76%	*	*	76%	*	*	*
Ocean Finance and Mortgages	No Group	75%	*	*	*	78%	*	*

Firstplus Financial Group Plc	Barclays	49%	19%	*	*	73%	*	*
GICL 2013 Limited	Ageas Insurance Limited	49%	*	*	49%	*	*	*
National House-Building Council	No Group	49%	*	*	49%	*	*	*
Syigma Banque	No Group	49%	47%	*	*	*	*	*
Tesco Underwriting Limited	Ageas Insurance Limited	49%	*	*	49%	*	*	*
The Society of Lloyd's	No Group	48%	*	*	49%	*	*	*
CIS General Insurance Limited	CO-OP	47%	*	*	47%	*	*	*
Southern Pacific Mortgage Limited	No Group	47%	*	*	*	*	*	*
Towergate Underwriting Group Limited	No Group	47%	*	*	*	*	*	*
American Express Services Europe Limited	No Group	46%	39%	*	*	48%	*	*
Creation Consumer Finance Ltd	No Group	46%	48%	*	*	*	*	*
HSBC Bank plc	HSBC	46%	28%	35%	13%	54%	50%	33%
RCI Financial Services Limited	No Group	46%	47%	*	*	*	*	*
Sabre Insurance Company Limited	No Group	46%	*	*	46%	*	*	*
The Mortgage Matters Partnership	No Group	46%	*	*	*	*	*	*
Volkswagen Financial Services (UK) Limited	No Group	46%	46%	*	*	*	*	*
ACE European Group Limited	No Group	45%	*	*	45%	*	*	*
Barclays Insurance (Dublin) Limited	No Group	45%	*	*	*	*	*	*
Ulster Bank Ltd	Royal Bank Of Scotland	45%	50%	*	*	39%	*	*
AXA Insurance UK Plc	AXA	44%	*	*	44%	43%	*	*
Home Retail Group Card Services Limited	No Group	44%	41%	*	*	*	*	*

Catlin Insurance Company (UK) Ltd	No Group	39%	*	*	39%	*	*	*
DFS Trading Limited	No Group	39%	*	*	*	39%	*	*
Interactive Investor Trading Limited	No Group	39%	*	*	*	*	40%	*
American Express Insurance Services Europe Limited	No Group	38%	*	*	*	38%	*	*
BISL Limited	No Group	38%	*	*	38%	*	*	*
The Mortgage Business Plc	Lloyds	38%	*	37%	*	*	*	*
ACF Car Finance Limited	No Group	37%	*	*	*	41%	*	*
BMW Financial Services (GB) Limited	No Group	37%	38%	*	*	*	*	*
GMAC UK Plc	No Group	37%	37%	*	*	*	*	*
Home Retail Group Insurance Services Limited	No Group	37%	*	*	*	37%	*	*
Liverpool Victoria Insurance Company Limited	Liverpool Victoria Group	37%	*	*	37%	*	*	*
The National Farmers' Union Mutual Insurance Society Limited	National Farmers Union Mutual Society Limited	37%	*	*	37%	*	*	*
Close Motor Finance Limited	No Group	36%	*	*	*	*	*	*
UK Car Group Limited	No Group	36%	*	*	*	38%	*	*
R. Raphael & Sons Plc	No Group	35%	36%	*	*	*	*	*
Santander Consumer (UK) Plc	Santander UK	35%	38%	*	*	23%	*	*
Swinton Group Ltd	No Group	35%	*	*	35%	*	*	*
AIG Europe Limited	No Group	34%	*	*	34%	*	*	*
Kensington Mortgage Company Limited	No Group	34%	*	36%	*	*	*	*
Lloyds Bank Insurance Services	Lloyds	34%	*	*	21%	*	*	*

Friends Life Services Limited	Friends Provident	30%	*	*	39%	*	*	28%
Friends Life WL Limited	Friends Provident	30%	*	*	*	*	*	33%
Legal & General Insurance Limited	Legal & General	30%	*	*	33%	18%	*	*
Northern Rock (Asset Management) plc	UK Asset Resolution	30%	40%	33%	*	23%	*	*
AIB Group (UK) Plc	No Group	29%	22%	*	*	36%	*	*
Aviva Life & Pensions UK Limited	AVIVA	29%	*	*	31%	*	*	28%
Card Protection Plan Ltd	No Group	29%	*	*	29%	*	*	*
Liverpool Victoria Friendly Society Limited	Liverpool Victoria Group	29%	*	*	*	*	*	16%
Openwork Limited	Zurich	27%	*	*	*	*	*	*
Royal London (CIS) Limited	No Group	27%	*	*	*	*	*	26%
First Response Finance Ltd	No Group	26%	*	*	*	21%	*	*
Sesame Limited	Friends Provident	26%	*	*	*	*	*	29%
Countrywide Principal Services Limited	No Group	25%	*	23%	33%	*	*	*
Friends Life Limited	Friends Provident	25%	*	*	26%	*	*	25%
GE Money Home Lending Limited	General Electric	25%	*	26%	*	24%	*	*
Mortgage Express	UK Asset Resolution	25%	*	25%	*	*	*	*
Pendragon Finance and Insurance Services Limited	No Group	25%	*	*	*	*	*	*
ReAssure Limited	SWISS RE	25%	*	*	28%	*	*	25%
Aviva Health UK Limited	AVIVA	24%	*	*	24%	*	*	*
Clydesdale Bank Plc	National Australia Group	24%	34%	34%	27%	22%	*	*
Provident Personal Credit Limited	No Group	24%	24%	*	*	*	*	*

Canada Square Operations Limited	Citibank	18%	*	*	*	15%	*	*
Capital One (Europe) plc	No Group	18%	17%	*	*	18%	*	*
Legal & General Assurance Society Limited	Legal & General	17%	*	*	17%	*	*	18%
Phoenix Life Assurance Limited	Phoenix Group	17%	*	*	*	*	*	17%
The Prudential Assurance Company Limited	Prudential PLC	17%	*	*	14%	*	26%	17%
Cheltenham & Gloucester plc	Lloyds	16%	*	16%	*	16%	*	*
Vanquis Bank Limited	No Group	15%	15%	*	*	*	*	*
Barclays Stockbrokers Limited	Barclays	14%	*	*	*	*	*	*
Connells Limited	Skipton Group	14%	*	*	*	12%	*	*
Personal Touch Financial Services Ltd	No Group	13%	*	*	*	*	*	*
Scottish Widows plc	Lloyds	13%	*	*	*	*	*	14%
Bradford & Bingley Plc	UK Asset Resolution	11%	*	29%	*	6%	*	*
Nationwide Building Society	Nationwide	10%	30%	27%	20%	5%	38%	*
Everyday Loans Limited	No Group	9%	*	*	*	7%	*	*
Leeds Building Society	No Group	9%	*	27%	*	5%	*	*
Decidebloom Limited	No Group	8%	*	*	*	*	*	*
Ford Retail Limited	No Group	8%	*	*	*	6%	*	*
GPUK LLP	No Group	8%	8%	*	*	*	*	*
Skipton Building Society	Skipton Group	7%	*	*	*	4%	*	*
Stonebridge International Insurance Ltd	Aegon Group	7%	*	*	5%	*	*	*
WorldPay (UK) Limited	No Group	6%	6%	*	*	*	*	*

Arnold Clark Automobiles Limited	No Group	5%	*	*	*	4%	*	*
Nottingham Building Society	No Group	4%	*	*	*	0%	*	*
Principality Building Society	Principality	4%	*	*	*	2%	*	*
Yorkshire Building Society	Yorkshire	4%	20%	10%	*	3%	*	*
Coventry Building Society	No Group	3%	*	*	*	3%	*	*
West Bromwich Building Society	West Bromwich Group	3%	*	*	*	1%	*	*
Cumberland Building Society	No Group	2%	*	*	*	2%	*	*
Newcastle Building Society	No Group	2%	*	*	*	2%	*	*

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.