Financial Ombudsman Service

complaints data - showing individual financial businesses

showing the percentage resolved by the Financial Ombudsman Service in favour of consumers from 01 July to 31 Dec 2014

business name	business group	% resolved in favour of consumer (average for all businesses = 52%)	% resolved in favour of consumer - by complaint category (and average figure for all businesses - for comparison)					
			banking and credit (average for all businesses = 39%)	mortgages and home finance (average for all businesses = 33%)	general insurance (average for all businesses = 38%)	PPI (average for all businesses = 57%)	investments (average for all businesses = 40%)	life & pensions and decumulation (average for all businesses = 28%)
Admiral Insurance Company Limited	Admiral Group	29%	*	*	29%	*	*	*
Scottish Equitable Plc	Aegon Group	25%	*	*	*	*	*	29%
Stonebridge International Insurance Ltd	Aegon Group	47%	*	*	45%	*	*	*
Ageas Insurance Limited	Ageas	38%	*	*	38%	*	*	*
Tesco Underwriting Limited	Ageas	48%	*	*	48%	*	*	*
Allianz Insurance Plc	Allianz Insurance	38%	*	*	33%	39%	*	*
Aviva Health UK Limited	AVIVA	21%	*	*	21%	*	*	*
Aviva Insurance Limited	AVIVA	55%	*	*	32%	77%	*	*
Aviva Life & Pensions UK Limited	AVIVA	29%	*	*	27%	*	*	30%
Aviva Life Services UK Limited	AVIVA	16%	*	*	8%	*	*	21%
AXA Insurance UK Plc	AXA	33%	*	*	33%	25%	*	*
AXA PPP Healthcare Limited	AXA	43%	*	*	43%	*	*	*
AXA Wealth Services Limited	AXA	14%					15%	

			*	*	*	*		*
Loans.co.uk Ltd	Bank of America Merrill Lynch Group	64%	*	*	*	64%	*	*
MBNA Limited	Bank of America Merrill Lynch Group	66%	31%	*	95%	68%	*	*
Bank of Ireland (UK) Plc	Bank of Ireland	31%	31%	29%	*	32%	*	*
Barclays Bank Plc	Barclays	66%	50%	59%	49%	68%	49%	33%
Clydesdale Financial Services Limited	Barclays	33%	33%	*	*	*	*	*
Firstplus Financial Group Plc	Barclays	71%	29%	*	*	87%	*	*
BUPA Insurance Limited	BUPA	38%	*	*	38%	*	*	*
Canada Life Limited	Canada Life	12%	*	*	*	*	*	3%
Pinnacle Insurance Plc	Cardiff Pinnacle	67%	*	*	42%	74%	*	*
Canada Square Operations Limited	Citibank	25%	*	*	*	25%	*	*
CitiFinancial Europe Plc	Citibank	68%	*	*	*	74%	*	*
CIS General Insurance Limited	CO-OP	30%	*	*	32%	*	*	*
UK Insurance Limited	Direct Line	37%	*	*	37%	*	*	*
Domestic & General Insurance Plc	Domestic & General	45%	*	*	45%	*	*	*
esure Insurance Limited	ESURE	28%	*	*	28%	*	*	*
Friends Life Limited	Friends Provident	26%	*	*	26%	*	*	24%
Friends Life Services Limited	Friends Provident	32%	*	*	*	*	*	32%
Sesame Limited	Friends Provident	24%	*	*	*	11%	*	33%
HFC Bank Limited	HSBC	82%	*	*	*	83%	*	*
HSBC Bank plc	HSBC	56%	35%	24%	68%	61%	47%	30%

Marks & Spencer Financial Services plc	HSBC	34%	30%	*	*	34%	*	*
Legal & General Assurance Society Limited	Legal & General	23%	*	*	25%	*	*	21%
Legal & General Insurance Limited	Legal & General	23%	*	*	28%	16%	*	*
Legal & General Partnership Services Limited	Legal & General	19%	*	19%	*	21%	*	*
Liverpool Victoria Friendly Society Limited	Liverpool Victoria Group	22%	*	*	*	*	*	*
Liverpool Victoria Insurance Company Limited	Liverpool Victoria Group	31%	*	*	31%	*	*	*
Bank of Scotland Plc	Lloyds	51%	25%	37%	30%	54%	28%	29%
Black Horse Limited	Lloyds	54%	32%	*	*	55%	*	*
Cheltenham & Gloucester plc	Lloyds	26%	*	30%	*	25%	*	*
Halifax Insurance Ireland Ltd	Lloyds	39%	*	*	*	39%	*	*
Halifax Share Dealing Limited	Lloyds	24%	*	*	*	*	24%	*
Lloyds Bank General Insurance Limited	Lloyds	40%	*	*	31%	58%	*	*
Lloyds Bank PLC	Lloyds	74%	28%	29%	15%	82%	29%	18%
Scottish Widows plc	Lloyds	23%	*	*	23%	*	*	24%
St Andrew's Insurance plc	Lloyds	55%	*	*	28%	61%	*	*
The Mortgage Business Plc	Lloyds	38%	*	36%	*	*	*	*
Clydesdale Bank Plc	National Australia Group	56%	50%	35%	48%	58%	*	*
The National Farmers' Union Mutual Insurance Society Limited	National Farmers Union Mutual Society Limited	29%	*	*	30%	*	*	*
Nationwide Building Society	Nationwide	9%	30%	34%	14%	5%	*	*
The Mortgage Works (UK) Plc	Nationwide	40%	*	38%	*	*	*	*

Abbey Life Assurance Company Limited	No Group	25%	*	*	*	*	*	24%
ACE European Group Limited	No Group	42%	*	*	41%	*	*	*
ACF Car Finance Limited	No Group	26%	*	*	*	28%	*	*
Acromas Insurance Company Limited	No Group	34%	*	*	34%	*	*	*
Advantage Insurance Company Limited	No Group	56%	*	*	56%	*	*	*
AIB Group (UK) Plc	No Group	49%	26%	*	*	53%	*	*
AIG Europe Limited	No Group	26%	*	*	23%	*	*	*
American Express Insurance Services Europe Limited	No Group	15%	*	*	*	15%	*	*
American Express Services Europe Limited	No Group	25%	29%	*	*	24%	*	*
Amtrust Europe Limited	No Group	48%	*	*	47%	*	*	*
Amtrust International Underwriters Ltd	No Group	30%	*	*	31%	*	*	*
Arnold Clark Automobiles Limited	No Group	11%	*	*	*	11%	*	*
Arrow Global Limited	No Group	55%	55%	*	*	*	*	*
Assurant General Insurance Limited	No Group	51%	*	*	49%	*	*	*
Automobile Association Insurance Services Limited	No Group	44%	*	*	43%	*	*	*
Banque PSA Finance	No Group	28%	38%	*	*	19%	*	*
BISL Limited	No Group	38%	*	*	38%	*	*	*
Blemain Finance Limited	No Group	24%	24%	*	*	*	*	*
BMW Financial Services (GB) Limited	No Group	44%	42%	*	*	*	*	*

British Gas Insurance Limited	No Group	45%	*	*	45%	*	*	*
British Gas Services Limited	No Group	63%	*	*	65%	*	*	*
Cabot Financial (Europe) Limited	No Group	38%	38%	*	*	*	*	*
Capital One (Europe) plc	No Group	59%	20%	*	*	60%	*	*
Capital One Homeowner Loans Limited	No Group	31%	*	*	*	31%	*	*
Card Protection Plan Ltd	No Group	62%	*	*	62%	*	*	*
Casheuronet UK LLC	No Group	75%	75%	*	*	*	*	*
Close Brothers Limited	No Group	27%	*	*	*	*	*	*
Countrywide Assured Plc	No Group	20%	*	*	*	*	*	*
Countrywide Principal Services Limited	No Group	16%	*	35%	*	5%	*	*
Covea Insurance plc	No Group	33%	*	*	33%	*	*	*
Coventry Building Society	No Group	4%	*	*	*	2%	*	*
Creation Consumer Finance Ltd	No Group	65%	51%	*	*	78%	*	*
Creation Financial Services Limited	No Group	60%	55%	*	*	68%	*	*
CT Capital PLC	No Group	92%	*	*	*	95%	*	*
Cumberland Building Society	No Group	8%	*	*	*	5%	*	*
DAS Legal Expenses Insurance Company Limited	No Group	31%	*	*	31%	*	*	*
Decidebloom Limited	No Group	6%	*	*	*	3%	*	*
DFS Trading Limited	No Group	30%	*	*	*	30%	*	*
Everyday Loans Limited	No Group	17%	*	*	*	17%	*	*
Experian Limited	No Group	34%	34%	*	*	*	*	*

Express Gifts Ltd	No Group	87%	*	*	*	99%	*	*
Financial Insurance Company Limited	No Group	59%	*	*	*	60%	*	*
First Central Insurance Management Ltd	No Group	47%	*	*	47%	*	*	*
First Central Insurance Services Limited	No Group	42%	*	*	42%	*	*	*
First Response Finance Ltd	No Group	23%	*	*	*	22%	*	*
FirstRand Bank Limited	No Group	42%	44%	*	*	37%	*	*
GE Money Consumer Lending Limited	No Group	36%	*	*	*	*	*	*
GE Money Home Lending Limited	No Group	25%	*	33%	*	21%	*	*
GMAC UK Plc	No Group	31%	32%	*	*	*	*	*
Great Lakes Reinsurance (UK) Plc	No Group	30%	*	*	31%	*	*	*
Guardian Assurance Limited	No Group	9%	*	*	*	*	*	6%
Hargreaves Lansdown Asset Management Limited	No Group	21%	*	*	*	*	14%	*
Hastings Insurance Services Ltd	No Group	50%	*	*	50%	*	*	*
Hitachi Capital (UK) Plc	No Group	32%	32%	*	*	*	*	*
Home Retail Group Card Services Limited	No Group	30%	31%	*	*	*	*	*
Home Retail Group Insurance Services Limited	No Group	21%	*	*	*	21%	*	*
Homeserve Membership Limited	No Group	25%	*	*	25%	*	*	*
IGO4 Limited	No Group	52%	*	*	52%	*	*	*
Inter Partner Assistance SA	No Group	42%	*	*	42%	*	*	*
Interactive Investor Trading Limited	No Group	62%					61%	

			*	*	*	*		*
International Insurance Company of Hannover SE	No Group	19%	*	*	19%	*	*	*
ITC Compliance Limited	No Group	26%	*	*	*	21%	*	*
J D Williams & Company Limited	No Group	54%	47%	*	*	*	*	*
Kensington Mortgage Company Limited	No Group	21%	*	21%	*	*	*	*
Leeds Building Society	No Group	12%	*	27%	*	6%	*	*
London General Insurance Company Limited	No Group	30%	*	*	29%	*	*	*
Mapfre Asistencia, Compania Internacional De Seguros y Reaseguros, S.A.	No Group	52%	*	*	53%	*	*	*
Markerstudy Insurance Company Limited	No Group	65%	*	*	65%	*	*	*
MEM Consumer Finance Limited	No Group	50%	50%	*	*	*	*	*
Mercedes-Benz Financial Services UK Limited	No Group	45%	45%	*	*	*	*	*
MKDP LLP	No Group	23%	23%	*	*	*	*	*
National House-Building Council	No Group	67%	*	*	67%	*	*	*
National Savings and Investments	No Group	35%	35%	*	*	*	*	*
Newcastle Building Society	No Group	5%	*	*	*	3%	*	*
NewDay Cards Ltd	No Group	52%	51%	*	*	*	*	*
NewDay Ltd	No Group	72%	51%	*	*	81%	*	*
Northern Bank Limited	No Group	26%	26%	*	*	26%	*	*
Nottingham Building Society	No Group	9%	*	*	*	9%	*	*

Octagon Insurance Company Limited	No Group	39%	*	*	39%	*	*	*
One Call Insurance Services Limited	No Group	55%	*	*	55%	*	*	*
One Insurance Limited	No Group	52%	*	*	52%	*	*	*
Paymentshield Ltd	No Group	24%	*	*	*	*	*	*
PayPal Sarl & Cie, SCA	No Group	16%	16%	*	*	*	*	*
Pendragon Finance and Insurance Services Limited	No Group	17%	*	*	*	14%	*	*
Personal Touch Financial Services Ltd	No Group	13%	*	*	*	*	*	*
Provident Personal Credit Limited	No Group	29%	29%	*	*	*	*	*
QBE Insurance (Europe) Limited	No Group	32%	*	*	32%	*	*	*
R. Raphael & Sons Plc	No Group	23%	24%	*	*	*	*	*
RAC Insurance Limited	No Group	45%	*	*	45%	*	*	*
RAC Motoring Services	No Group	65%	*	*	65%	*	*	*
RCI Financial Services Limited	No Group	32%	31%	*	*	*	*	*
Red Sands Insurance Company (Europe) Limited	No Group	28%	*	*	28%	*	*	*
Sabre Insurance Company Limited	No Group	41%	*	*	41%	*	*	*
Saga Services Limited	No Group	25%	*	*	25%	*	*	*
Secret Eye Limited	No Group	98%	98%	*	*	*	*	*
Secure Trust Bank Plc	No Group	33%	*	*	*	*	*	*
Shop Direct Finance Company Limited	No Group	73%	63%	*	*	76%	*	*
Southern Pacific Mortgage Limited	No Group	53%	*	*	*	*	*	*

Sterling Insurance Company Limited	No Group	48%	*	*	*	59%	*	*
Sun Life Assurance Company of Canada (U.K.) Limited	No Group	24%	*	*	*	*	*	23%
Swinton Group Ltd	No Group	28%	*	*	28%	*	*	*
Sygma Banque	No Group	54%	40%	*	*	67%	*	*
TD Direct Investing (Europe) Limited	No Group	45%	*	*	*	*	45%	*
The Co-operative Bank Plc	No Group	46%	47%	32%	*	48%	*	*
The Mortgage Matters Partnership	No Group	33%	*	*	*	41%	*	*
The Society of Lloyd's	No Group	48%	*	*	47%	*	*	*
Towergate Underwriting Group Limited	No Group	33%	*	*	*	*	*	*
TSB Bank plc	No Group	31%	30%	30%	*	*	*	*
UK Car Group Limited	No Group	26%	*	*	*	26%	*	*
UK General Insurance (Ireland) Limited	No Group	36%	*	*	36%	*	*	*
Vanquis Bank Limited	No Group	17%	17%	*	*	*	*	*
Volkswagen Financial Services (UK) Limited	No Group	45%	47%	*	*	*	*	*
WDFC UK Limited	No Group	71%	71%	*	*	*	*	*
Welcome Financial Services Limited	No Group	69%	*	*	*	69%	*	*
WorldPay (UK) Limited	No Group	15%	15%	*	*	*	*	*
Zenith Insurance plc	No Group	41%	*	*	41%	*	*	*
Phoenix Life Assurance Limited	Phoenix Group	21%	*	*	*	*	*	20%
Phoenix Life Limited	Phoenix Group	23%	*	*	29%	*	*	21%
Principality Building Society	Principality	11%	*	*	*	11%	*	*

The Prudential Assurance Company Limited	Prudential PLC	14%	*	*	12%	*	*	15%
ReAssure Limited	ReAssure Company Limited	27%	*	*	27%	*	*	27%
National Westminster Bank Plc	Royal Bank Of Scotland	44%	38%	33%	20%	50%	39%	*
The Royal Bank of Scotland Group Independent Financial Services Limited	Royal Bank Of Scotland	15%	*	*	*	*	*	*
The Royal Bank of Scotland Plc	Royal Bank Of Scotland	44%	37%	38%	23%	46%	33%	*
Ulster Bank Ltd	Royal Bank Of Scotland	30%	35%	*	*	27%	*	*
Royal London (CIS) Limited	Royal London Group	26%	*	*	*	*	*	22%
The Royal London Mutual Insurance Society Limited	Royal London Group	23%	*	*	35%	*	*	16%
Royal & Sun Alliance Insurance Plc	RSA Insurance UK	26%	*	*	27%	14%	*	*
Sainsbury's Bank Plc	Sainsburys Bank	33%	33%	*	*	*	*	*
Santander Cards UK Limited	Santander UK	26%	38%	*	*	22%	*	*
Santander Consumer (UK) Plc	Santander UK	47%	46%	*	*	48%	*	*
Santander UK Plc	Santander UK	44%	50%	37%	19%	44%	43%	36%
Connells Limited	Skipton Group	22%	*	47%	*	11%	*	*
Skipton Building Society	Skipton Group	13%	*	*	*	10%	*	*
St. James's Place Wealth Management Plc	St James Place	45%	*	*	*	*	*	*
Standard Life Assurance Limited	Standard Life	21%	*	*	*	*	*	22%
Tesco Personal Finance PLC	Tesco Personal Finance	41%	31%	*	25%	43%	*	*
Bradford & Bingley Plc	UK Asset Resolution	8%	*	39%	16%	6%	*	*
Mortgage Express	UK Asset Resolution	34%	*	34%	*	*	*	*

NRAM plc	UK Asset Resolution	47%	38%	27%	*	60%	*	*
Unum Ltd	Unum Limited	75%	*	*	75%	*	*	*
Virgin Money plc	Virgin Money	17%	*	24%	*	*	*	*
West Bromwich Building Society	West Bromwich Group	18%	*	*	*	17%	*	*
Yorkshire Building Society	Yorkshire	9%	24%	16%	*	7%	6%	*
Openwork Limited	Zurich	16%	*	*	*	11%	*	*
Zurich Assurance Ltd	Zurich	17%	*	*	22%	*	*	17%
Zurich Insurance PLC	Zurich	35%	*	*	35%	*	*	*

The table above shows the percentage of cases the ombudsman service resolved in the six-month period from 01 July to 31 Dec 2014 - 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.