





BMW Financial Services (GB) Limited	No Group	44%	42%	*	*	*	*	*
Bradford & Bingley Plc	UK Asset Resolution	8%	*	39%	16%	6%	*	*
British Gas Insurance Limited	No Group	45%	*	*	45%	*	*	*
British Gas Services Limited	No Group	63%	*	*	65%	*	*	*
BUPA Insurance Limited	BUPA	38%	*	*	38%	*	*	*
Cabot Financial (Europe) Limited	No Group	38%	38%	*	*	*	*	*
Canada Life Limited	Canada Life	12%	*	*	*	*	*	3%
Canada Square Operations Limited	Citibank	25%	*	*	*	25%	*	*
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%	*	*	*	*	*
Cheltenham & Gloucester plc	Lloyds	26%	*	30%	*	25%	*	*
CIS General Insurance Limited	CO-OP	30%	*	*	32%	*	*	*
CitiFinancial Europe Plc	Citibank	68%	*	*	*	74%	*	*
Close Brothers Limited	No Group	27%	*	*	*	*	*	*
Clydesdale Bank Plc	National Australia Group	56%	50%	35%	48%	58%	*	*
Clydesdale Financial Services Limited	Barclays	33%	33%	*	*	*	*	*
Connells Limited	Skipton Group	22%	*	47%	*	11%	*	*
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%	*	*
Domestic & General Insurance Plc	Domestic & General	45%	*	*	45%	*	*	*
esure Insurance Limited	ESURE	28%	*	*	28%	*	*	*
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%	*	*
Firstplus Financial Group Plc	Barclays	71%	29%	*	*	87%	*	*
FirstRand Bank Limited	No Group	42%	44%	*	*	37%	*	*
Friends Life Limited	Friends Provident	26%	*	*	26%	*	*	24%







Personal Touch Financial Services Ltd	No Group	13%	*	*	*	*	*	*
Phoenix Life Assurance Limited	Phoenix Group	21%	*	*	*	*	*	20%
Phoenix Life Limited	Phoenix Group	23%	*	*	29%	*	*	21%
Pinnacle Insurance Plc	Cardiff Pinnacle	67%	*	*	42%	74%	*	*
Principality Building Society	Principality	11%	*	*	*	11%	*	*
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%	*	*	*	*	*
ReAssure Limited	ReAssure Company Limited	27%	*	*	27%	*	*	27%
Red Sands Insurance Company (Europe) Limited	No Group	28%	*	*	28%	*	*	*
Royal & Sun Alliance Insurance Plc	RSA Insurance UK	26%	*	*	27%	14%	*	*
Royal London (CIS) Limited	Royal London Group	26%	*	*	*	*	*	22%
Sabre Insurance Company Limited	No Group	41%	*	*	41%	*	*	*
Saga Services Limited	No Group	25%	*	*	25%	*	*	*
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%
Scottish Equitable Plc	Aegon Group	25%						29%



			*	*	*	*	*	
Scottish Widows plc	Lloyds	23%	*	*	23%	*	*	24%
Secret Eye Limited	No Group	98%	98%	*	*	*	*	*
Secure Trust Bank Plc	No Group	33%	*	*	*	*	*	*
Sesame Limited	Friends Provident	24%	*	*	*	11%	*	33%
Shop Direct Finance Company Limited	No Group	73%	63%	*	*	76%	*	*
Skipton Building Society	Skipton Group	13%	*	*	*	10%	*	*
Southern Pacific Mortgage Limited	No Group	53%	*	*	*	*	*	*
St Andrew's Insurance plc	Lloyds	55%	*	*	28%	61%	*	*
St. James's Place Wealth Management Plc	St James Place	45%	*	*	*	*	*	*
Standard Life Assurance Limited	Standard Life	21%	*	*	*	*	*	22%
Sterling Insurance Company Limited	No Group	48%	*	*	*	59%	*	*
Stonebridge International Insurance Ltd	Aegon Group	47%	*	*	45%	*	*	*
Sun Life Assurance Company of Canada (U.K.) Limited	No Group	24%	*	*	*	*	*	23%
Swinton Group Ltd	No Group	28%	*	*	28%	*	*	*
Syigma Banque	No Group	54%	40%	*	*	67%	*	*
TD Direct Investing (Europe) Limited	No Group	45%	*	*	*	*	45%	*
Tesco Personal Finance PLC	Tesco Personal Finance	41%	31%	*	25%	43%	*	*
Tesco Underwriting Limited	Ageas	48%	*	*	48%	*	*	*
The Co-operative Bank Plc	No Group	46%	47%	32%	*	48%	*	*
The Mortgage Business Plc	Lloyds	38%	*	36%	*	*	*	*



Welcome Financial Services Limited	No Group	69%	*	*	*	69%	*	*
West Bromwich Building Society	West Bromwich Group	18%	*	*	*	17%	*	*
WorldPay (UK) Limited	No Group	15%	15%	*	*	*	*	*
Yorkshire Building Society	Yorkshire	9%	24%	16%	*	7%	6%	*
Zenith Insurance plc	No Group	41%	*	*	41%	*	*	*
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.