

## complaints data - showing individual financial businesses

new cases received by the Financial Ombudsman Service from 01 Jan to 30 Jun 2015

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
Abbey Life Assurance Company Limited	No Group	159	0	0	9	0	4	146
Accord Mortgages Limited	Yorkshire	45	0	45	0	0	0	0
ACE European Group Limited	No Group	52	0	0	50	2	0	0
ACF Car Finance Limited	No Group	39	0	0	2	37	0	0
Acromas Insurance Company Limited	No Group	183	0	0	183	0	0	0
Admiral Insurance Company Limited	Admiral Group	408	0	0	408	0	0	0
Advantage Insurance Company Limited	No Group	218	0	0	218	0	0	0
Ageas Insurance Limited	No Group	505	0	0	493	12	0	0
AIB Group (UK) Plc	No Group	174	60	9	6	92	7	0
AIG Europe Limited	No Group	44	0	0	44	0	0	0
Allianz Insurance Plc	Allianz Insurance	1279	0	0	352	927	0	0
American Express Insurance Services Europe Limited	No Group	54	2	0	4	48	0	0
American Express Services Europe Limited	No Group	268	101	0	3	164	0	0
Amigo Loans Ltd	No Group	32	32	0	0	0	0	0

Amtrust Europe Limited	No Group	112	0	0	110	2	0	0
Amtrust International Underwriters Ltd	No Group	43	0	0	38	5	0	0
Arnold Clark Automobiles Limited	No Group	91	15	0	2	74	0	0
Arrow Global Limited	No Group	75	75	0	0	0	0	0
Assurant General Insurance Limited	No Group	103	0	0	82	21	0	0
Automobile Association Insurance Services Limited	No Group	128	0	0	127	1	0	0
Aviva Health UK Limited	AVIVA	51	0	0	51	0	0	0
Aviva Insurance Limited	AVIVA	877	0	0	466	408	0	3
Aviva Life & Pensions UK Limited	AVIVA	274	0	0	41	1	10	222
Aviva Life Services UK Limited	AVIVA	206	0	34	44	4	32	92
AXA Insurance UK Plc	AXA	654	0	0	636	18	0	0
AXA PPP Healthcare Limited	AXA	107	0	0	107	0	0	0
AXA Wealth Services Limited	AXA	39	0	0	1	0	29	9
Bank of Ireland (UK) Plc	Bank of Ireland	418	217	49	8	126	15	3
Bank of Scotland Plc	Lloyds	20288	3935	897	204	15002	152	98
Banque PSA Finance	No Group	67	58	0	0	9	0	0
Barclays Bank Plc	Barclays	20021	6736	597	215	12111	238	124
Be Wisser Insurance Services Ltd	No Group	43	0	0	43	0	0	0
BISL Limited	No Group	83	0	0	83	0	0	0
Black Horse Limited	Lloyds	749	138	1	3	607	0	0
Blemain Finance Limited	No Group	70	67	1	0	2	0	0
BMW Financial Services (GB) Limited	No Group	93	84	0	2	7	0	0
Bradford & Bingley Plc	UK Asset Resolution	476	1	38	13	394	5	25
Brightside Insurance Services	No Group	40	0	0	40	0	0	0

Limited								
British Gas Insurance Limited	No Group	293	0	0	292	0	1	0
British Gas Services Limited	No Group	126	5	0	120	0	1	0
BUPA Insurance Limited	BUPA	150	0	0	150	0	0	0
Cabot Financial (Europe) Limited	No Group	42	42	0	0	0	0	0
Caledonian Consumer Finance Ltd	No Group	52	52	0	0	0	0	0
Canada Life Limited	Canada Life	54	0	0	10	0	4	40
Canada Square Operations Limited	Citibank	2488	18	0	1	2469	0	0
Capital One (Europe) plc	No Group	6661	228	0	4	6429	0	0
Capital One Homeowner Loans Limited	No Group	46	0	0	0	46	0	0
Capquest Debt Recovery Limited	No Group	41	41	0	0	0	0	0
Casheuronet UK LLC	No Group	115	115	0	0	0	0	0
Caversham Finance Limited	No Group	41	36	0	4	0	1	0
Cheltenham & Gloucester plc	Lloyds	521	4	148	11	358	0	0
CIS General Insurance Limited	CO-OP	154	0	0	153	0	0	1
Citibank International Limited	Citibank	50	43	0	1	4	2	0
CitiFinancial Europe Plc	Citibank	327	10	1	2	314	0	0
Close Brothers Limited	No Group	72	53	0	9	10	0	0
Clydesdale Bank Plc	National Australia Group	3748	880	107	29	2696	28	8
Clydesdale Financial Services Limited	Barclays	400	391	0	0	9	0	0
Connells Limited	Skipton Group	96	0	63	8	25	0	0
Countrywide Assured Plc	No Group	80	0	0	25	0	1	54
Countrywide Principal Services Limited	No Group	73	1	34	22	16	0	0
Covea Insurance plc	No Group	116	0	0	116	0	0	0

Coventry Building Society	No Group	107	6	15	0	85	1	0
Creation Consumer Finance Ltd	No Group	182	158	0	3	21	0	0
Creation Financial Services Limited	No Group	63	43	0	2	18	0	0
Credit Suisse International	No Group	93	7	0	0	0	86	0
CT Capital PLC	No Group	46	0	1	0	45	0	0
Cumberland Building Society	No Group	40	1	1	0	35	0	3
DAS Legal Expenses Insurance Company Limited	No Group	86	0	0	86	0	0	0
DFS Trading Limited	No Group	58	3	0	1	54	0	0
Domestic & General Insurance Plc	Domestic & General	59	0	0	59	0	0	0
DSG Retail Limited	No Group	57	4	0	52	0	1	0
Elite Insurance Company Limited	No Group	81	0	0	81	0	0	0
Equifax Limited	No Group	37	37	0	0	0	0	0
Erudio Student Loans Limited	No Group	144	144	0	0	0	0	0
esure Insurance Limited	ESURE	214	0	0	214	0	0	0
EUI Limited	Admiral Group	44	0	0	44	0	0	0
Europäische Reiseversicherung AG	No Group	59	0	0	59	0	0	0
Everyday Loans Limited	No Group	78	3	0	4	71	0	0
Experian Limited	No Group	75	75	0	0	0	0	0
Express Gifts Ltd	No Group	78	45	0	3	30	0	0
FCA Automotive Services UK Ltd	No Group	37	37	0	0	0	0	0
FCE Bank Plc	No Group	42	38	0	3	1	0	0
Financial Insurance Company Limited	No Group	3640	0	0	3	3637	0	0
First Central Insurance Management Ltd	No Group	133	0	0	133	0	0	0
First Complete Ltd	No Group	45	0	23	9	6	1	6



Interactive Investor Trading Limited	No Group	76	0	0	0	0	69	7
International Insurance Company of Hannover SE	No Group	52	0	0	52	0	0	0
J D Williams & Company Limited	No Group	74	42	0	0	32	0	0
Kensington Mortgage Company Limited	No Group	76	13	51	0	12	0	0
Leeds Building Society	No Group	158	36	44	3	68	3	4
Legal & General Assurance Society Limited	Legal & General	278	0	0	103	0	20	155
Legal & General Insurance Limited	Legal & General	230	0	0	192	38	0	0
Legal & General Partnership Services Limited	Legal & General	661	0	621	18	22	0	0
Liverpool Victoria Friendly Society Limited	Liverpool Victoria Group Limited	54	0	0	18	10	7	19
Liverpool Victoria Insurance Company Limited	Liverpool Victoria Group	300	0	0	300	0	0	0
Lloyds Bank General Insurance Limited	Lloyds	176	0	0	150	26	0	0
Lloyds Bank PLC	Lloyds	19818	5737	101	236	13319	290	135
Loans Direct UK Limited	No Group	84	84	0	0	0	0	0
Loans.co.uk Ltd	Bank of America Merrill Lynch Group	83	6	0	0	77	0	0
London General Insurance Company Limited	No Group	86	0	0	83	3	0	0
Lowell Financial Ltd	No Group	52	52	0	0	0	0	0
Lowell Portfolio I Ltd	No Group	35	34	0	0	0	1	0
Mapfre Asistencia, Compania Internacional De Seguros y Reaseguros, S.A.	No Group	175	0	0	175	0	0	0
Markerstudy Insurance Company	No Group	90	0	0	90	0	0	0



Personal Touch Financial Services Ltd	No Group	38	0	21	12	4	0	1
Phoenix Life Assurance Limited	Phoenix Group	108	0	0	21	2	6	79
Phoenix Life Limited	Phoenix Group	302	0	2	38	0	14	248
Pinnacle Insurance Plc	Cardiff Pinnacle	358	0	0	90	268	0	0
Platform Home Loans Ltd	CO-OP	37	0	33	1	3	0	0
Positive Solutions (Financial Services) Limited	No Group	51	0	7	6	5	18	15
Principality Building Society	Principality	53	4	20	3	17	9	0
Provident Personal Credit Limited	No Group	114	114	0	0	0	0	0
QBE Insurance (Europe) Limited	No Group	61	0	0	61	0	0	0
R. Raphael & Sons Plc	No Group	93	89	0	0	4	0	0
RAC Insurance Limited	No Group	95	0	0	95	0	0	0
RAC Motoring Services	No Group	81	0	0	81	0	0	0
RCI Financial Services Limited	No Group	57	51	0	1	5	0	0
ReAssure Limited	ReAssure Company Limited	159	0	1	40	0	8	110
Red Sands Insurance Company (Europe) Limited	No Group	108	0	0	108	0	0	0
Royal & Sun Alliance Insurance Plc	RSA Insurance UK	455	0	0	444	10	0	1
Royal London (CIS) Limited	Royal London Group	153	0	0	20	2	25	106
Saga Services Limited	No Group	57	0	0	57	0	0	0
Sainsbury's Bank Plc	Sainsburys Bank	80	77	1	0	2	0	0
Santander Cards UK Limited	Santander UK	199	13	0	0	186	0	0
Santander Consumer (UK) Plc	Santander UK	141	109	0	0	31	1	0
Santander UK Plc	Santander UK	7161	2724	708	125	3318	183	103
Scottish Equitable Plc	Aegon Group	70	0	0	11	0	1	58
Scottish Widows plc	Lloyds	138	0	1	41	1	11	84







West Bromwich Building Society	West Bromwich Group	110	10	22	3	64	9	2
WorldPay (UK) Limited	No Group	94	94	0	0	0	0	0
Yorkshire Building Society	Yorkshire	962	65	154	19	596	120	8
Zenith Insurance plc	No Group	164	0	0	164	0	0	0
Zurich Assurance Ltd	Zurich	220	0	7	60	4	19	130
Zurich Insurance PLC	Zurich	161	0	0	158	3	0	0

The table above shows the number of new cases received by the ombudsman service in the six-month period from 01 Jan to 30 Jun 2015 - 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.