

complaints data - showing individual financial businesses

showing the percentage resolved by the Financial Ombudsman Service in favour of consumers from 01 Jan to 30 Jun 2016

business name	business group	% resolved in favour of consumer (average for all businesses = 48%)	% resolved in favour of consumer - by complaint category (and average figure for all businesses - for comparison)					
			banking and credit (average for all businesses = 29%)	mortgages and home finance (average for all businesses = 45%)	general insurance (average for all businesses = 32%)	PPI (average for all businesses = 57%)	investments (average for all businesses = 37%)	life & pensions and decumulation (average for all businesses = 30%)
Admiral Insurance Company Limited	Admiral Group	26%	*	*	26%	*	*	*
EUI Limited	Admiral Group	12%	*	*	12%	*	*	*
Scottish Equitable Plc	Aegon Group	37%	*	*	*	*	*	36%
Stonebridge International Insurance Ltd	Aegon Group	28%	*	*	28%	*	*	*
Allianz Insurance Plc	Allianz Insurance	24%	*	*	32%	22%	*	*
Aviva Health UK Limited	AVIVA	21%	*	*	21%	*	*	*
Aviva Insurance Limited	AVIVA	71%	*	*	30%	89%	*	*
Aviva Life & Pensions UK Limited	AVIVA	31%	*	*	29%	*	*	31%
Aviva Life Services UK Limited	AVIVA	21%	*	6%	13%	*	*	27%
AXA Insurance UK Plc	AXA	36%	*	*	35%	39%	*	*
AXA PPP Healthcare Limited	AXA	34%	*	*	34%	*	*	*
Loans.co.uk Ltd	Bank of America Merrill Lynch Group	30%	*	*	*	32%	*	*

Active Securities Limited	No Group	62%	62%	*	*	*	*	*
Advantage Insurance Company Limited	No Group	30%	*	*	30%	*	*	*
Ageas Insurance Limited	No Group	37%	*	*	37%	*	*	*
AIB Group (UK) Plc	No Group	26%	13%	*	*	29%	*	*
AIG Europe Limited	No Group	14%	*	*	14%	*	*	*
American Express Insurance Services Europe Limited	No Group	87%	*	*	*	91%	*	*
American Express Services Europe Limited	No Group	71%	18%	*	*	83%	*	*
Amigo Loans Ltd	No Group	3%	3%	*	*	*	*	*
Amtrust Europe Limited	No Group	41%	*	*	41%	*	*	*
Amtrust International Underwriters Ltd	No Group	38%	*	*	38%	*	*	*
Arnold Clark Automobiles Limited	No Group	13%	*	*	*	11%	*	*
Arrow Global Limited	No Group	54%	56%	*	*	*	*	*
Assurant General Insurance Limited	No Group	37%	*	*	33%	*	*	*
Automobile Association Insurance Services Limited	No Group	41%	*	*	41%	*	*	*
Be Wiser Insurance Services Ltd	No Group	53%	*	*	53%	*	*	*
BISL Limited	No Group	26%	*	*	26%	*	*	*
Blemain Finance Limited	No Group	18%	18%	*	*	*	*	*
BMW Financial Services(GB) Limited	No Group	32%	33%	*	*	*	*	*
Brightside Insurance Services Limited	No Group	33%	*	*	33%	*	*	*
British Gas Insurance Limited	No Group	38%			38%			

			*	*		*	*	*
British Gas Services Limited	No Group	34%	*	*	35%	*	*	*
Cabot Financial (Europe) Limited	No Group	54%	54%	*	*	*	*	*
Capital One (Europe) plc	No Group	63%	23%	*	*	65%	*	*
Capquest Debt Recovery Limited	No Group	53%	53%	*	*	*	*	*
Cash On Go Limited	No Group	47%	47%	*	*	*	*	*
Casheuronet UK LLC	No Group	61%	61%	*	*	*	*	*
Catlin Insurance Company (UK) Ltd	No Group	31%	*	*	31%	*	*	*
Caversham Finance Limited	No Group	59%	58%	*	*	*	*	*
CIGNA Europe Insurance Company SA-NV	No Group	25%	*	*	24%	*	*	*
Cigna Insurance Services (Europe) Limited	No Group	42%	*	*	40%	*	*	*
Close Brothers Limited	No Group	43%	44%	*	*	*	*	*
Countrywide Assured Plc	No Group	28%	*	*	*	*	*	*
Countrywide Principal Services Limited	No Group	41%	*	58%	*	*	*	*
Covea Insurance plc	No Group	37%	*	*	38%	*	*	*
Coventry Building Society	No Group	4%	*	*	*	3%	*	*
Creation Consumer Finance Ltd	No Group	63%	50%	*	*	86%	*	*
Creation Financial Services Limited	No Group	44%	37%	*	*	*	*	*
Cumberland Building Society	No Group	4%	*	*	*	2%	*	*
DAS Legal Expenses Insurance Company Limited	No Group	24%	*	*	24%	*	*	*
DFS Trading Limited	No Group	57%	*	*	*	58%	*	*

Markerstudy Insurance Company Limited	No Group	33%	*	*	33%	*	*	*
MCE Insurance Company Limited	No Group	72%	*	*	72%	*	*	*
MEM Consumer Finance Limited	No Group	69%	69%	*	*	*	*	*
Mercedes-Benz Financial Services UK Limited	No Group	30%	30%	*	*	*	*	*
Metro Bank PLC	No Group	40%	40%	*	*	*	*	*
MYJAR Limited	No Group	51%	51%	*	*	*	*	*
National House-Building Council	No Group	43%	*	*	43%	*	*	*
National Savings and Investments	No Group	22%	20%	*	*	*	*	*
Newcastle Building Society	No Group	14%	*	*	*	13%	*	*
NewDay Ltd	No Group	72%	41%	*	*	94%	*	*
Northern Bank Limited	No Group	26%	16%	*	*	28%	*	*
Nottingham Building Society	No Group	15%	*	*	*	19%	*	*
Octagon Insurance Company Limited	No Group	36%	*	*	36%	*	*	*
One Call Insurance Services Limited	No Group	45%	*	*	45%	*	*	*
One Insurance Limited	No Group	75%	*	*	75%	*	*	*
OneSavings Bank Plc	No Group	31%	*	*	*	*	*	*
PayPal Sarl & Cie, SCA	No Group	5%	5%	*	*	*	*	*
PDL Finance Limited	No Group	40%	40%	*	*	*	*	*
Pepper (UK) Limited	No Group	30%	*	29%	*	*	*	*
Pixie Loans Limited	No Group	27%	27%	*	*	*	*	*
Positive Solutions (Financial Services) Limited	No Group	30%	*	*	*	*	*	*

Yorkshire Building Society	Yorkshire	13%	39%	17%	*	11%	*	*
Endsleigh Insurance Services Ltd	Zurich	25%	*	*	25%	*	*	*
Openwork Limited	Zurich	24%	*	*	*	*	*	*
Zurich Assurance Ltd	Zurich	24%	*	*	32%	*	*	20%
Zurich Insurance PLC	Zurich	32%	*	*	32%	*	*	*

The table above shows the percentage of cases the ombudsman service resolved in the six-month period from 01 Jan to 30 Jun 2016 - 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.