















CIS General Insurance Limited	CO-OP	31%	*	*	30%	*	*	*
Experian Limited	No Group	31%	30%	*	*	*	*	*
NRAM plc	UK Asset Resolution	31%	*	34%	*	30%	*	*
OneSavings Bank Plc	No Group	31%	*	*	*	*	*	*
Provident Personal Credit Limited	No Group	31%	31%	*	*	*	*	*
Santander Cards UK Limited	Santander UK	31%	*	*	*	30%	*	*
Zenith Insurance plc	No Group	31%	*	*	31%	*	*	*
Advantage Insurance Company Limited	No Group	30%	*	*	30%	*	*	*
Friends Life Limited	Friends Provident	30%	*	*	23%	*	*	31%
Kensington Mortgage Company Limited	No Group	30%	*	*	*	*	*	*
Loans.co.uk Ltd	Bank of America Merrill Lynch Group	30%	*	*	*	32%	*	*
Mercedes-Benz Financial Services UK Limited	No Group	30%	30%	*	*	*	*	*
Pepper (UK) Limited	No Group	30%	*	29%	*	*	*	*
Positive Solutions (Financial Services) Limited	No Group	30%	*	*	*	*	*	*
Santander UK Plc	Santander UK	30%	32%	37%	12%	29%	44%	33%
Shawbrook Bank Limited	No Group	30%	29%	*	*	*	*	*
Erudio Student Loans Limited	No Group	29%	29%	*	*	*	*	*
Sun Life Assurance Company of Canada (U.K.) Limited	No Group	29%	*	*	*	*	*	26%
Tesco Underwriting Limited	No Group	29%	*	*	29%	*	*	*
Volkswagen Financial Services (UK) Limited	No Group	29%	28%	*	*	*	*	*

Countrywide Assured Plc	No Group	28%	*	*	*	*	*	*
Eldon Insurance Services Ltd	No Group	28%	*	*	28%	*	*	*
Stonebridge International Insurance Ltd	Aegon Group	28%	*	*	28%	*	*	*
The Society of Lloyd's	No Group	28%	*	*	25%	*	*	*
GE Money Home Lending Limited	No Group	27%	*	37%	*	13%	*	*
Liverpool Victoria Friendly Society Limited	Liverpool Victoria Group	27%	*	*	*	*	*	*
Pixie Loans Limited	No Group	27%	27%	*	*	*	*	*
Saga Services Limited	No Group	27%	*	*	28%	*	*	*
Abbey Life Assurance Company Limited	No Group	26%	*	*	*	*	*	26%
Admiral Insurance Company Limited	Admiral Group	26%	*	*	26%	*	*	*
AIB Group (UK) Plc	No Group	26%	13%	*	*	29%	*	*
BISL Limited	No Group	26%	*	*	26%	*	*	*
Mortgage Express	UK Asset Resolution	26%	*	26%	*	*	*	*
Northern Bank Limited	No Group	26%	16%	*	*	28%	*	*
Sabre Insurance Company Limited	No Group	26%	*	*	26%	*	*	*
CIGNA Europe Insurance Company SA-NV	No Group	25%	*	*	24%	*	*	*
Endsleigh Insurance Services Ltd	Zurich	25%	*	*	25%	*	*	*
Leeds Building Society	No Group	25%	*	42%	*	15%	*	*
Sainsbury's Bank Plc	Sainsburys Bank	25%	25%	*	*	*	*	*
Allianz Insurance Plc	Allianz Insurance	24%	*	*	32%	22%	*	*
DAS Legal Expenses Insurance	No Group	24%	*	*	24%	*	*	*

Company Limited								
Friends Life Services Limited	Friends Provident	24%	*	*	*	*	*	20%
Openwork Limited	Zurich	24%	*	*	*	*	*	*
St. James's Place Wealth Management Plc	St James Place	24%	*	*	*	*	*	*
Standard Life Assurance Limited	Standard Life	24%	*	*	*	*	*	23%
The Royal London Mutual Insurance Society Limited	Royal London Group	24%	*	*	22%	*	*	25%
TSB Bank plc	No Group	24%	24%	25%	*	*	*	*
Zurich Assurance Ltd	Zurich	24%	*	*	32%	*	*	20%
ReAssure Limited	ReAssure Company Limited	23%	*	*	22%	*	*	25%
Royal & Sun Alliance Insurance Plc	RSA Insurance UK	23%	*	*	23%	*	*	*
Sesame Limited	Friends Provident	23%	*	*	*	6%	*	26%
St Andrew's Insurance plc	Lloyds	23%	*	*	24%	23%	*	*
Canada Life Limited	Canada Life	22%	*	*	*	*	*	*
Idem Capital Securities Limited	No Group	22%	23%	*	*	*	*	*
National Savings and Investments	No Group	22%	20%	*	*	*	*	*
Phoenix Life Limited	Phoenix Group	22%	*	*	29%	*	*	19%
Aviva Health UK Limited	AVIVA	21%	*	*	21%	*	*	*
Aviva Life Services UK Limited	AVIVA	21%	*	6%	13%	*	*	27%
Lowell Portfolio I Ltd	No Group	21%	21%	*	*	*	*	*
Scottish Widows Limited	Lloyds	20%	*	*	*	*	*	20%
Vanquis Bank Limited	No Group	20%	20%	*	*	*	*	*
Skipton Building Society	Skipton Group	19%	*	*	*	14%	*	*



PayPal Sarl & Cie, SCA	No Group	5%	5%	*	*	*	*	*
Coventry Building Society	No Group	4%	*	*	*	3%	*	*
Cumberland Building Society	No Group	4%	*	*	*	2%	*	*
Amigo Loans Ltd	No Group	3%	3%	*	*	*	*	*

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.