

complaints data - showing individual financial businesses

new cases received by the Financial Ombudsman Service from 1 Jul to 31 Dec 2016

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	126	0	1	9	0	20	96
ACE European Group Limited	No Group	75	0	0	75	0	0	0
Acromas Insurance Company Limited	No Group	157	0	0	157	0	0	0
Active Securities Limited	No Group	64	64	0	0	0	0	0
Admiral Insurance Company Limited	ADMIRAL GROUP	648	1	0	647	0	0	0
Advantage Finance Ltd	No Group	39	32	0	4	3	0	0
Advantage Insurance Company Limited	No Group	317	0	0	317	0	0	0
Ageas Insurance Limited	AGEAS	641	0	0	641	0	0	0
AIB Group (UK) Plc	No Group	110	35	7	6	60	1	1
Airdrie Savings Bank	No Group	36	3	1	0	32	0	0
Allianz Insurance Plc	No Group	1420	0	0	373	1047	0	0
American Express Services Europe Limited	No Group	295	146	0	6	143	0	0
Amigo Loans Ltd	No Group	69	69	0	0	0	0	0
Amtrust Europe Limited	No Group	101	0	0	101	0	0	0

Amtrust International Underwriters DAC	No Group	55	0	0	53	2	0	0
APS Financial Limited	No Group	38	38	0	0	0	0	0
Arnold Clark Automobiles Limited	No Group	82	18	0	7	57	0	0
Arrow Global Limited	No Group	52	52	0	0	0	0	0
Assurant General Insurance Limited	No Group	201	0	0	183	18	0	0
Automobile Association Insurance Services Limited	No Group	137	1	0	136	0	0	0
Autonet Insurance Services Limited	No Group	33	0	0	33	0	0	0
Aviva Health UK Limited	AVIVA	67	0	0	67	0	0	0
Aviva Insurance Limited	AVIVA	1752	0	2	728	1018	2	2
Aviva Life & Pensions UK Limited	AVIVA	180	1	2	31	0	50	96
Aviva Life Services UK Limited	AVIVA	240	1	42	58	7	43	89
AXA Insurance UK Plc	AXA	569	0	0	561	8	0	0
AXA PPP Healthcare Limited	AXA	132	0	0	132	0	0	0
Baines & Ernst Limited	No Group	51	51	0	0	0	0	0
Bank of Ireland (UK) Plc	BANK OF IRELAND	442	282	60	1	92	5	2
Bank of Scotland Plc	LLOYDS	19555	2544	620	228	15973	163	27
Barclays Bank Plc	BARCLAYS (GS)	13379	5398	448	176	7044	265	48
Be Wisser Insurance Services Ltd	No Group	98	0	0	98	0	0	0
BISL Limited	No Group	128	0	0	128	0	0	0
Black Horse Limited	LLOYDS	586	282	2	2	300	0	0
Blemain Finance Limited	No Group	45	42	3	0	0	0	0
BMW Financial Services (GB) Limited	No Group	160	156	0	4	0	0	0
Bradford & Bingley Plc	UK ASSET RESOLUTION	352	0	35	19	281	9	8
Brightside Insurance Services	No Group	42	1	0	41	0	0	0

FCA Automotive Services UK Ltd	No Group	48	44	0	0	4	0	0
FCE Bank Plc	No Group	82	78	0	3	1	0	0
Financial Administration Services Limited	No Group	34	0	0	0	0	28	6
Financial Insurance Company Limited	No Group	6741	0	0	5	6736	0	0
First Central Insurance Management Ltd	No Group	149	1	0	148	0	0	0
First Response Finance Ltd	No Group	73	49	0	2	22	0	0
Firstplus Financial Group Plc	BARCLAYS (GS)	76	42	5	0	29	0	0
FirstRand Bank Limited	No Group	239	231	0	3	5	0	0
Friends Life and Pensions Limited	FRIENDS PROVIDENT	54	1	0	5	0	5	43
Friends Life Limited	FRIENDS PROVIDENT	232	0	1	47	0	59	125
Friends Life Services Limited	FRIENDS PROVIDENT	120	0	1	15	0	27	77
GE Money Home Lending Limited	No Group	111	39	27	0	45	0	0
GMAC UK Plc	No Group	66	65	0	0	1	0	0
Great Lakes Reinsurance (UK) SE	No Group	38	0	0	38	0	0	0
Halifax Share Dealing Limited	LLOYDS	35	0	0	0	0	34	1
Harrington Brooks (Accountants) Limited	No Group	120	120	0	0	0	0	0
Hastings Insurance Services Limited	No Group	195	0	0	195	0	0	0
HCC International Insurance Company Plc	No Group	80	0	0	80	0	0	0
HFC Bank Limited	HSBC (GS)	662	5	1	2	654	0	0
Hitachi Capital (UK) Plc	No Group	100	95	0	0	5	0	0
Home Retail Group Card Services Limited	No Group	83	80	0	0	3	0	0
Home Retail Group Insurance	No Group	286	1	0	0	285	0	0

Services Limited								
Horizon Insurance Company Limited	No Group	72	0	0	72	0	0	0
HSBC Bank plc	HSBC (GS)	8848	2478	221	269	5637	195	48
IGO4 Limited	No Group	63	0	0	63	0	0	0
Ikano Bank AB (publ)	No Group	40	39	0	1	0	0	0
Indigo Michael Limited	No Group	44	44	0	0	0	0	0
Instant Cash Loans Limited	No Group	321	321	0	0	0	0	0
Insurance Factory Ltd	No Group	43	0	0	43	0	0	0
Inter Partner Assistance SA	No Group	350	1	0	349	0	0	0
International Insurance Company of Hannover SE	No Group	31	0	0	31	0	0	0
J D Williams & Company Limited	No Group	96	56	0	4	36	0	0
J.P. Morgan Europe Limited	No Group	41	41	0	0	0	0	0
John Lewis Financial Services Limited	HSBC (GS)	41	39	0	1	1	0	0
Kensington Mortgage Company Limited	No Group	94	5	81	1	7	0	0
Leeds Building Society	No Group	151	7	44	2	97	1	0
Legal & General Insurance Limited	LEGAL & GENERAL	274	0	0	244	30	0	0
Legal & General Partnership Services Limited	LEGAL & GENERAL	112	0	75	11	26	0	0
Legal and General Assurance Society Limited	LEGAL & GENERAL	287	0	0	102	0	119	66
Lending Stream Llc	No Group	341	341	0	0	0	0	0
Link Financial Outsourcing Limited	No Group	53	53	0	0	0	0	0
Liverpool Victoria Friendly Society Limited	LIVERPOOL VICTORIA GROUP	50	0	1	17	10	5	17
Liverpool Victoria Insurance	LIVERPOOL VICTORIA	287	0	0	287	0	0	0

National Savings and Investments	No Group	75	75	0	0	0	0	0
National Westminster Bank Plc	THE ROYAL BANK OF SCOTLAND GROUP	5571	3955	263	81	1163	97	12
Nationwide Building Society	NATIONWIDE	3689	877	278	45	2458	29	2
Newcastle Building Society	No Group	72	5	9	0	58	0	0
NewDay Ltd	No Group	566	339	0	2	225	0	0
Northern Bank Limited	No Group	156	41	5	6	98	1	5
NRAM plc	UK ASSET RESOLUTION	514	37	318	7	151	1	0
One Call Insurance Services Limited	No Group	89	0	0	89	0	0	0
One Insurance Limited	No Group	46	0	0	45	0	1	0
OneSavings Bank Plc	No Group	50	23	17	0	9	1	0
Openwork Limited	OPENWORK	70	0	24	11	7	10	18
Paragon Finance Plc	No Group	49	45	2	0	2	0	0
PayPal Sarl & Cie, SCA	No Group	232	232	0	0	0	0	0
PDL Finance Limited	No Group	67	67	0	0	0	0	0
Pepper (UK) Limited	No Group	63	5	58	0	0	0	0
Phoenix Life Assurance Limited	PHOENIX GROUP	97	0	0	14	1	19	63
Phoenix Life Limited	PHOENIX GROUP	310	0	5	36	2	86	181
Pinnacle Insurance Plc	No Group	337	0	0	174	162	0	1
PRA Group (UK) Limited	No Group	36	34	0	2	0	0	0
Principality Building Society	No Group	36	1	16	1	15	3	0
Provident Personal Credit Limited	No Group	273	272	0	0	1	0	0
PSA Finance UK Limited	No Group	137	126	0	1	10	0	0
R. Raphael & Sons Plc	No Group	115	111	0	0	4	0	0
RAC Insurance Limited	No Group	74	0	0	74	0	0	0
RAC Motoring Services	No Group	37	0	0	37	0	0	0

RCI Financial Services Limited	No Group	121	116	0	0	5	0	0
ReAssure Life Limited	No Group	61	0	0	6	0	17	38
ReAssure Limited	No Group	122	0	3	23	1	21	74
Red Sands Insurance Company (Europe) Limited	No Group	107	0	0	107	0	0	0
Robinson Way Limited	No Group	39	39	0	0	0	0	0
Royal & Sun Alliance Insurance Plc	RSA INSURANCE UK	696	0	0	695	1	0	0
Sabre Insurance Company Limited	No Group	44	0	0	44	0	0	0
Saga Services Limited	No Group	78	0	0	78	0	0	0
Sainsbury's Bank Plc	No Group	79	75	3	1	0	0	0
Santander Cards UK Limited	SANTANDER UK	155	3	0	0	152	0	0
Santander Consumer (UK) Plc	SANTANDER UK	116	110	0	0	6	0	0
Santander UK Plc	SANTANDER UK	5204	2341	578	133	1850	288	14
Scottish Equitable Plc	AEGON GROUP	108	0	0	10	0	4	94
Scottish Widows Limited	LLOYDS	173	1	2	36	0	39	95
Secure Trust Bank Plc	No Group	110	94	0	2	14	0	0
Sesame Limited	FRIENDS PROVIDENT	104	1	21	17	18	19	28
Shawbrook Bank Limited	No Group	172	165	7	0	0	0	0
Shop Direct Finance Company Limited	No Group	1318	529	0	3	785	1	0
Skipton Building Society	SKIPTON GROUP	104	19	26	3	53	3	0
Skrill Limited	No Group	31	31	0	0	0	0	0
Skyfire Insurance Company Limited	No Group	76	0	0	76	0	0	0
Southern Pacific Mortgage Limited	No Group	42	4	31	2	5	0	0
Southern Rock Insurance Company Limited	No Group	47	0	0	47	0	0	0
St Andrew's Insurance plc	LLOYDS	634	0	0	89	544	1	0

St. James's Place Wealth Management Plc	ST JAMES PLACE	58	0	7	3	0	23	25
Standard Life Assurance Limited	STANDARD LIFE	121	0	0	11	2	45	63
Stonebridge International Insurance Ltd	No Group	85	0	0	85	0	0	0
Sun Life Assurance Company of Canada (U.K.) Limited	No Group	129	0	0	15	0	30	84
Swinton Group Ltd	No Group	129	0	0	128	1	0	0
TD Direct Investing (Europe) Limited	No Group	39	1	0	0	0	35	3
Telefonica Insurance S.A.	No Group	49	0	0	49	0	0	0
Telefonica UK Limited	No Group	48	39	0	8	0	1	0
Tesco Personal Finance PLC	TESCO PERSONAL FINANCE	1153	307	5	60	780	1	0
Tesco Underwriting Limited	AGEAS	125	0	0	125	0	0	0
The Car Finance Company (2007) Ltd	No Group	157	157	0	0	0	0	0
The Co-operative Bank Plc	No Group	770	331	67	4	357	8	3
The Mortgage Works (UK) Plc	NATIONWIDE	63	1	60	0	2	0	0
The National Farmers' Union Mutual Insurance Society Limited	No Group	77	0	0	72	0	2	3
The Prudential Assurance Company Limited	PRUDENTIAL PLC	235	0	5	21	6	70	133
The Royal Bank of Scotland Plc	THE ROYAL BANK OF SCOTLAND GROUP	3157	1574	157	47	1317	56	6
The Royal London Mutual Insurance Society Limited	ROYAL LONDON GROUP	304	2	0	63	0	92	147
The Society of Lloyd's	No Group	244	0	0	197	47	0	0
Towergate Underwriting Group Limited	No Group	49	0	0	49	0	0	0
TSB Bank plc	No Group	851	781	61	5	0	4	0

UK Insurance Limited	DIRECT LINE GROUP	1242	0	0	1233	9	0	0
Ulster Bank Ltd	THE ROYAL BANK OF SCOTLAND GROUP	156	117	16	2	16	3	2
Uncle Buck Finance LLP	No Group	115	115	0	0	0	0	0
Union Reiseversicherung AG	No Group	171	0	0	171	0	0	0
Unum Ltd	No Group	66	0	0	66	0	0	0
Vanquis Bank Limited	No Group	352	352	0	0	0	0	0
Virgin Money plc	VIRGIN MONEY	139	97	34	0	2	5	1
Vitality Health Limited	No Group	55	0	0	55	0	0	0
Volkswagen Financial Services (UK) Limited	No Group	297	284	0	3	10	0	0
Wage Day Advance Limited	No Group	265	265	0	0	0	0	0
WDFC UK Limited	No Group	1151	1151	0	0	0	0	0
Welcome Financial Services Limited	No Group	288	45	1	1	241	0	0
West Bromwich Building Society	No Group	51	5	11	3	28	4	0
Western Union Payment Services Ireland Limited	No Group	39	39	0	0	0	0	0
WorldPay (UK) Limited	No Group	58	58	0	0	0	0	0
Yorkshire Building Society	YORKSHIRE	642	33	59	11	523	15	1
Zenith Insurance plc	No Group	173	0	0	173	0	0	0
Zurich Assurance Ltd	No Group	188	1	1	48	2	42	94
Zurich Insurance PLC	No Group	189	0	0	188	1	0	0

The table above shows the number of new cases received by the ombudsman service in the six-month period from 1 Jul to 31 Dec 2016 - 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.