

## complaints data - showing individual financial businesses

showing the percentage resolved by the Financial Ombudsman Service in favour of consumers from 1 Jul to 31 Dec 2016

business name	business group	% resolved in favour of consumer (average for all businesses = 42%)	% resolved in favour of consumer - by complaint category (and average figure for all businesses - for comparison)					
			banking and credit (average for all businesses = 30%)	mortgages and home finance (average for all businesses = 27%)	general insurance (average for all businesses = 31%)	PPI (average for all businesses = 51%)	investments (average for all businesses = 30%)	life & pensions and decumulation (average for all businesses = 30%)
Coventry Building Society	No Group	6%	*	*	*	3%	*	*
Arnold Clark Automobiles Limited	No Group	7%	*	*	*	2%	*	*
Countrywide Assured Plc	No Group	8%	*	*	*	*	*	*
Endsleigh Insurance Services Ltd	No Group	9%	*	*	9%	*	*	*
Loans.co.uk Ltd	BANK OF AMERICA MERRILL LYNCH GROUP	9%	*	*	*	9%	*	*
Lowell Financial Ltd	No Group	9%	9%	*	*	*	*	*
Halifax Share Dealing Limited	LLOYDS	10%	*	*	*	*	10%	*
Harrington Brooks (Accountants) Limited	No Group	11%	11%	*	*	*	*	*
J.P. Morgan Europe Limited	No Group	11%	11%	*	*	*	*	*
ReAssure Life Limited	No Group	11%	*	*	*	*	*	*
Blemain Finance Limited	No Group	12%	13%	*	*	*	*	*
Bradford & Bingley Plc	UK ASSET RESOLUTION	12%	*	*	*	9%	*	*



Phoenix Life Limited	PHOENIX GROUP	18%	*	*	17%	*	13%	21%
Sun Life Assurance Company of Canada (U.K.) Limited	No Group	18%	*	*	*	*	*	15%
The Royal London Mutual Insurance Society Limited	ROYAL LONDON GROUP	18%	*	*	24%	*	22%	14%
West Bromwich Building Society	No Group	18%	*	*	*	20%	*	*
Zurich Assurance Ltd	No Group	18%	*	*	13%	*	15%	17%
Cigna Insurance Services (Europe) Limited	No Group	19%	*	*	18%	*	*	*
The Prudential Assurance Company Limited	PRUDENTIAL PLC	19%	*	*	*	*	15%	24%
AIB Group (UK) Plc	No Group	20%	13%	*	*	23%	*	*
esure Insurance Limited	No Group	20%	*	*	20%	*	*	*
Leeds Building Society	No Group	20%	*	24%	*	19%	*	*
Openwork Limited	OPENWORK	20%	*	*	*	*	*	*
ReAssure Limited	No Group	20%	*	*	*	*	*	28%
Sainsbury's Bank Plc	No Group	20%	19%	*	*	*	*	*
Autonet Insurance Services Limited	No Group	21%	*	*	21%	*	*	*
Everyday Loans Limited	No Group	21%	*	*	*	17%	*	*
Firstplus Financial Group Plc	BARCLAYS (GS)	21%	*	*	*	*	*	*
Newcastle Building Society	No Group	21%	*	*	*	21%	*	*
Principality Building Society	No Group	21%	*	*	*	*	*	*
St Andrew's Insurance plc	LLOYDS	21%	*	*	26%	21%	*	*
TSB Bank plc	No Group	21%	21%	19%	*	*	*	*
Financial Administration Services	No Group	22%	*	*	*	*	*	*



PSA Finance UK Limited	No Group	26%	24%	*	*	*	*	*
Shawbrook Bank Limited	No Group	26%	25%	*	*	*	*	*
Amtrust International Underwriters DAC	No Group	27%	*	*	26%	*	*	*
Connells Limited	SKIPTON GROUP	27%	*	36%	*	9%	*	*
Equifax Limited	No Group	27%	27%	*	*	*	*	*
International Insurance Company of Hannover SE	No Group	27%	*	*	27%	*	*	*
Legal & General Partnership Services Limited	LEGAL & GENERAL	27%	*	30%	*	26%	*	*
London General Insurance Company Limited	No Group	27%	*	*	29%	*	*	*
Royal & Sun Alliance Insurance Plc	RSA INSURANCE UK	27%	*	*	27%	*	*	*
UK Insurance Limited	DIRECT LINE GROUP	27%	*	*	27%	*	*	*
Abbey Life Assurance Company Limited	No Group	28%	*	*	*	*	*	29%
Allianz Insurance Plc	No Group	28%	*	*	33%	26%	*	*
APS Financial Limited	No Group	28%	28%	*	*	*	*	*
CIGNA Europe Insurance Company SA-NV	No Group	28%	*	*	19%	*	*	*
Link Financial Outsourcing Limited	No Group	28%	28%	*	*	*	*	*
Mortgage Express	UK ASSET RESOLUTION	28%	*	28%	*	*	*	*
Pepper (UK) Limited	No Group	28%	*	28%	*	*	*	*
ACE European Group Limited	No Group	29%	*	*	29%	*	*	*
Advantage Insurance Company Limited	No Group	29%	*	*	29%	*	*	*
Canada Square Operations Limited	CITI - EMEA GROUP	29%				29%		



Uncle Buck Finance LLP	No Group	31%	31%	*	*	*	*	*
Assurant General Insurance Limited	No Group	32%	*	*	30%	*	*	*
AXA PPP Healthcare Limited	AXA	32%	*	*	32%	*	*	*
Experian Limited	No Group	32%	32%	*	*	*	*	*
Hitachi Capital (UK) Plc	No Group	32%	32%	*	*	*	*	*
Legal & General Insurance Limited	LEGAL & GENERAL	32%	*	*	34%	*	*	*
The Society of Lloyd's	No Group	32%	*	*	32%	*	*	*
Bank of Ireland (UK) Plc	BANK OF IRELAND	33%	36%	13%	*	47%	*	*
Clydesdale Financial Services Limited	BARCLAYS (GS)	33%	33%	*	*	*	*	*
Home Retail Group Card Services Limited	No Group	33%	33%	*	*	*	*	*
Provident Personal Credit Limited	No Group	33%	33%	*	*	*	*	*
Southern Rock Insurance Company Limited	No Group	33%	*	*	33%	*	*	*
St. James's Place Wealth Management Plc	ST JAMES PLACE	33%	*	*	*	*	*	*
TD Direct Investing (Europe) Limited	No Group	33%	*	*	*	*	*	*
Metro Bank PLC	No Group	34%	34%	*	*	*	*	*
Robinson Way Limited	No Group	34%	34%	*	*	*	*	*
Sabre Insurance Company Limited	No Group	34%	*	*	34%	*	*	*
Tesco Underwriting Limited	AGEAS	34%	*	*	34%	*	*	*
The Mortgage Works (UK) Plc	NATIONWIDE	34%	*	33%	*	*	*	*
WorldPay (UK) Limited	No Group	34%	34%	*	*	*	*	*
Cash On Go Limited	No Group	35%	35%	*	*	*	*	*





Scottish Equitable Plc	AEGON GROUP	38%	*	*	*	*	*	42%
Secure Trust Bank Plc	No Group	39%	33%	*	*	*	*	*
Towergate Underwriting Group Limited	No Group	39%	*	*	39%	*	*	*
Be Wisser Insurance Services Ltd	No Group	40%	*	*	40%	*	*	*
Elderbridge Limited	No Group	40%	35%	*	*	*	*	*
BMW Financial Services (GB) Limited	No Group	41%	42%	*	*	*	*	*
Countrywide Principal Services Limited	No Group	41%	*	*	*	*	*	*
Elevate Credit International Limited	No Group	41%	41%	*	*	*	*	*
Europäische Reiseversicherung AG	No Group	41%	*	*	41%	*	*	*
First Response Finance Ltd	No Group	41%	25%	*	*	*	*	*
Lloyds Bank General Insurance Limited	LLOYDS	41%	*	*	30%	85%	*	*
Equiniti Financial Services Limited	No Group	42%	*	*	*	*	42%	*
FCE Bank Plc	No Group	42%	43%	*	*	*	*	*
RAC Insurance Limited	No Group	42%	*	*	42%	*	*	*
Santander Cards UK Limited	SANTANDER UK	42%	*	*	*	41%	*	*
Arrow Global Limited	No Group	43%	43%	*	*	*	*	*
Cabot Financial (Europe) Limited	No Group	43%	43%	*	*	*	*	*
Caversham Finance Limited	No Group	43%	43%	*	*	*	*	*
Cfo Lending Limited	No Group	43%	43%	*	*	*	*	*
Close Brothers Limited	No Group	43%	43%	*	*	*	*	*
Mapfre Asistencia, Compania	No Group	43%	*	*	43%	*	*	*

Internacional De Seguros y Reaseguros, S.A.								
The Car Finance Company (2007) Ltd	No Group	43%	43%	*	*	*	*	*
IGO4 Limited	No Group	44%	*	*	44%	*	*	*
Instant Cash Loans Limited	No Group	44%	44%	*	*	*	*	*
Inter Partner Assistance SA	No Group	45%	*	*	45%	*	*	*
British Gas Insurance Limited	No Group	46%	*	*	46%	*	*	*
BUPA Insurance Limited	BUPA	46%	*	*	46%	*	*	*
Clydesdale Bank Plc	No Group	46%	14%	28%	*	79%	*	*
HSBC Bank plc	HSBC (GS)	46%	15%	26%	23%	56%	24%	20%
Red Sands Insurance Company (Europe) Limited	No Group	46%	*	*	45%	*	*	*
Santander Consumer (UK) Plc	SANTANDER UK	46%	44%	*	*	*	*	*
Tesco Personal Finance PLC	TESCO PERSONAL FINANCE	46%	17%	*	12%	86%	*	*
Wage Day Advance Limited	No Group	46%	46%	*	*	*	*	*
Barclays Bank Plc	BARCLAYS (GS)	47%	27%	25%	21%	61%	53%	23%
Lending Stream Llc	No Group	47%	47%	*	*	*	*	*
Skyfire Insurance Company Limited	No Group	47%	*	*	47%	*	*	*
DFS Trading Limited	No Group	48%	*	*	*	50%	*	*
First Central Insurance Management Ltd	No Group	48%	*	*	48%	*	*	*
Unum Ltd	No Group	48%	*	*	48%	*	*	*
FirstRand Bank Limited	No Group	49%	49%	*	*	*	*	*
MYJAR Limited	No Group	49%	49%	*	*	*	*	*

Ikano Bank AB (publ)	No Group	50%	50%	*	*	*	*	*
RCI Financial Services Limited	No Group	50%	49%	*	*	*	*	*
British Gas Services Limited	No Group	51%	*	*	52%	*	*	*
Creation Financial Services Limited	No Group	51%	40%	*	*	*	*	*
Union Reiseversicherung AG	No Group	51%	*	*	51%	*	*	*
Active Securities Limited	No Group	52%	52%	*	*	*	*	*
Black Horse Limited	LLOYDS	52%	25%	*	*	80%	*	*
MCE Insurance Company Limited	No Group	52%	*	*	52%	*	*	*
NewDay Ltd	No Group	53%	36%	*	*	90%	*	*
Telefonica Insurance S.A.	No Group	53%	*	*	53%	*	*	*
Welcome Financial Services Limited	No Group	53%	*	*	*	53%	*	*
Airdrie Savings Bank	No Group	54%	*	*	*	60%	*	*
J D Williams & Company Limited	No Group	54%	33%	*	*	89%	*	*
Vanquis Bank Limited	No Group	54%	54%	*	*	*	*	*
MBNA Limited	BANK OF AMERICA MERRILL LYNCH GROUP	55%	22%	*	*	59%	*	*
Lloyds Bank PLC	LLOYDS	56%	21%	28%	9%	64%	32%	16%
Marks & Spencer Financial Services plc	HSBC (GS)	56%	19%	*	*	72%	*	*
One Call Insurance Services Limited	No Group	56%	*	*	56%	*	*	*
R. Raphael & Sons Plc	No Group	57%	57%	*	*	*	*	*
Creation Consumer Finance Ltd	No Group	58%	51%	*	*	*	*	*
Friends Life and Pensions Limited	FRIENDS PROVIDENT	59%	*	*	*	*	*	62%
Indigo Michael Limited	No Group	59%	59%					

				*	*	*	*	*
John Lewis Financial Services Limited	HSBC (GS)	59%	*	*	*	*	*	*
WDFC UK Limited	No Group	59%	59%	*	*	*	*	*
Capital One (Europe) plc	No Group	60%	23%	*	*	62%	*	*
Elite Insurance Company Limited	No Group	60%	*	*	60%	*	*	*
Western Union Payment Services Ireland Limited	No Group	61%	61%	*	*	*	*	*
Casheuronet UK LLC	No Group	63%	63%	*	*	*	*	*
Domestic & General Services Limited	No Group	63%	*	*	63%	*	*	*
Express Finance (Bromley) Limited	No Group	64%	64%	*	*	*	*	*
MEM Consumer Finance Limited	No Group	64%	64%	*	*	*	*	*
American Express Services Europe Limited	No Group	67%	24%	*	*	87%	*	*
DSG Retail Limited	No Group	68%	*	*	76%	*	*	*
Shop Direct Finance Company Limited	No Group	68%	53%	*	*	88%	*	*
Aviva Insurance Limited	AVIVA	69%	*	*	31%	89%	*	*
Financial Insurance Company Limited	No Group	69%	*	*	*	69%	*	*
One Insurance Limited	No Group	69%	*	*	69%	*	*	*
CitiFinancial Europe Plc	No Group	81%	*	*	*	86%	*	*
HFC Bank Limited	HSBC (GS)	87%	*	*	*	87%	*	*

The table above shows the percentage of cases the ombudsman service resolved in the six-month period from 1 Jul to 31 Dec 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.