



Ald Automotive Limited	No Group	33%	33%	*	*	*	*	*
Aldermore Bank Plc	No Group	24%	*	23%	*	*	*	*
Alliance Trust Savings Limited	No Group	60%	*	*	*	*	58%	*
Allianz Insurance Plc	No Group	21%	*	*	28%	19%	*	*
American Express Services Europe Limited	No Group	57%	24%	*	*	88%	*	*
Amigo Loans Ltd	No Group	18%	18%	*	*	*	*	*
Amtrust Europe Limited	No Group	41%	*	*	41%	*	*	*
Amtrust International Underwriters DAC	No Group	22%	*	*	22%	*	*	*
Arnold Clark Automobiles Limited	No Group	7%	*	*	*	2%	*	*
Arrow Global Limited	No Group	40%	39%	*	*	*	*	*
Assurant General Insurance Limited	No Group	31%	*	*	30%	*	*	*
Asurion Europe Limited	No Group	37%	*	*	37%	*	*	*
Automobile Association Insurance Services Limited	No Group	33%	*	*	33%	*	*	*
Autonet Insurance Services Limited	No Group	19%	*	*	19%	*	*	*
Aviva Health UK Limited	AVIVA	18%	*	*	18%	*	*	*
Aviva Insurance Limited	AVIVA	72%	*	*	32%	93%	*	*
Aviva Insurance Services UK Limited	AVIVA	38%	*	*	38%	*	*	*
Aviva Life & Pensions UK Limited	AVIVA	19%	*	*	14%	*	*	21%
Aviva Life Services UK Limited	AVIVA	17%	*	8%	13%	*	*	24%
AXA Insurance UK Plc	AXA	33%	*	*	33%	*	*	*
AXA PPP Healthcare Limited	AXA	23%	*	*	23%	*	*	*





DAS Legal Expenses Insurance Company Limited	No Group	36%	*	*	36%	*	*	*
Domestic & General Insurance Plc	No Group	48%	*	*	48%	*	*	*
DSG Retail Limited	No Group	79%	*	*	91%	*	*	*
Elderbridge Limited	No Group	29%	29%	29%	*	*	*	*
Eldon Insurance Services Ltd	No Group	32%	*	*	32%	*	*	*
Elevate Credit International Limited	No Group	62%	62%	*	*	*	*	*
Elite Insurance Company Limited	No Group	49%	*	*	49%	*	*	*
Endsleigh Insurance Services Ltd	No Group	12%	*	*	12%	*	*	*
Equifax Limited	No Group	28%	28%	*	*	*	*	*
Equiniti Financial Services Limited	No Group	35%	*	*	*	*	35%	*
Erudio Student Loans Limited	No Group	22%	22%	*	*	*	*	*
esure Insurance Limited	No Group	17%	*	*	17%	*	*	*
EUI Limited	ADMIRAL GROUP	30%	*	*	30%	*	*	*
Europa Group Limited	No Group	34%	*	*	34%	*	*	*
Europäische Reiseversicherung AG	No Group	50%	*	*	50%	*	*	*
Everyday Loans Limited	No Group	32%	*	*	*	*	*	*
Experian Limited	No Group	34%	34%	*	*	*	*	*
Express Finance (Bromley) Limited	No Group	77%	77%	*	*	*	*	*
Express Gifts Ltd	No Group	41%	41%	*	*	*	*	*
FCA Automotive Services UK Ltd	No Group	36%	36%	*	*	*	*	*
FCE Bank Plc	No Group	31%	31%	*	*	*	*	*
Financial Insurance Company	No Group	45%	*	*	*	45%	*	*

Limited								
First Central Insurance Management Ltd	No Group	48%	*	*	48%	*	*	*
First Response Finance Ltd	No Group	31%	14%	*	*	*	*	*
Firstplus Financial Group Plc	BARCLAYS (GS)	24%	*	*	*	*	*	*
FirstRand Bank Limited	No Group	47%	48%	*	*	*	*	*
Freemans Plc	No Group	74%	*	*	*	*	*	*
Friends Life and Pensions Limited	AVIVA	32%	*	*	*	*	*	28%
Friends Life Limited	AVIVA	31%	*	*	19%	*	20%	42%
Friends Life Services Limited	AVIVA	32%	*	*	*	*	*	31%
GE Money Home Lending Limited	No Group	29%	*	*	*	*	*	*
GMAC UK Plc	No Group	31%	31%	*	*	*	*	*
Grattan Plc	No Group	71%	*	*	*	*	*	*
Halifax Share Dealing Limited	LLOYDS	5%	*	*	*	*	5%	*
Hargreaves Lansdown Asset Management Limited	No Group	19%	*	*	*	*	*	*
Hastings Insurance Services Limited	No Group	29%	*	*	29%	*	*	*
HCC International Insurance Company Plc	No Group	44%	*	*	44%	*	*	*
HFC Bank Limited	HSBC (GS)	73%	*	*	*	73%	*	*
Hitachi Capital (UK) Plc	No Group	35%	35%	*	*	*	*	*
Home Retail Group Card Services Limited	No Group	32%	32%	*	*	*	*	*
Home Retail Group Insurance Services Limited	No Group	21%	*	*	*	21%	*	*
Horizon Insurance Company Limited	No Group	42%			42%			









PDL Finance Limited	No Group	42%	42%	*	*	*	*	*
Pepper (UK) Limited	No Group	22%	*	21%	*	*	*	*
Phoenix Life Assurance Limited	PHOENIX GROUP	19%	*	*	*	*	*	17%
Phoenix Life Limited	PHOENIX GROUP	15%	*	*	14%	*	11%	17%
Pinnacle Insurance Plc	No Group	22%	*	*	20%	30%	*	*
Principality Building Society	No Group	22%	*	*	*	*	*	*
Provident Personal Credit Limited	No Group	24%	24%	*	*	*	*	*
PSA Finance UK Limited	No Group	32%	32%	*	*	*	*	*
Qudos Insurance A/S	No Group	42%	*	*	42%	*	*	*
R. Raphael & Sons Plc	No Group	47%	48%	*	*	*	*	*
RAC Insurance Limited	No Group	33%	*	*	33%	*	*	*
RAC Motoring Services	No Group	38%	*	*	35%	*	*	*
RCI Financial Services Limited	No Group	49%	48%	*	*	*	*	*
ReAssure Limited	No Group	17%	*	*	*	*	*	16%
Red Sands Insurance Company (Europe) Limited	No Group	43%	*	*	43%	*	*	*
Royal & Sun Alliance Insurance Plc	RSA INSURANCE UK	24%	*	*	24%	*	*	*
Sabre Insurance Company Limited	No Group	33%	*	*	33%	*	*	*
Saga Services Limited	No Group	22%	*	*	22%	*	*	*
Sainsbury's Bank Plc	No Group	23%	21%	*	*	*	*	*
Santander Consumer (UK) Plc	SANTANDER UK	43%	44%	*	*	*	*	*
Santander UK Plc	SANTANDER UK	25%	27%	26%	5%	21%	24%	*
Scottish Equitable Plc	AEGON GROUP	26%	*	*	*	*	*	26%



The Car Finance Company (2007) Ltd	No Group	42%	42%	*	*	*	*	*
The Co-operative Bank Plc	No Group	31%	25%	24%	*	41%	*	*
The Mortgage Works (UK) Plc	NATIONWIDE	35%	*	35%	*	*	*	*
The National Farmers' Union Mutual Insurance Society Limited	No Group	21%	*	*	22%	*	*	*
The Prudential Assurance Company Limited	PRUDENTIAL PLC	15%	*	*	*	*	20%	15%
The Royal Bank of Scotland Plc	THE ROYAL BANK OF SCOTLAND GROUP	31%	29%	26%	14%	34%	39%	*
The Royal London Mutual Insurance Society Limited	ROYAL LONDON GROUP	14%	*	*	18%	*	16%	10%
The Society of Lloyd's	No Group	32%	*	*	32%	*	*	*
Think Money Limited	No Group	27%	27%	*	*	*	*	*
Towergate Underwriting Group Limited	No Group	30%	*	*	30%	*	*	*
TSB Bank plc	No Group	21%	20%	24%	*	*	*	*
UK Insurance Limited	DIRECT LINE GROUP	25%	*	*	25%	*	*	*
Ulster Bank Ltd	THE ROYAL BANK OF SCOTLAND GROUP	33%	32%	*	*	*	*	*
Uncle Buck Finance LLP	No Group	44%	44%	*	*	*	*	*
Union Reiseversicherung AG	No Group	43%	*	*	43%	*	*	*
Unum Ltd	No Group	52%	*	*	52%	*	*	*
Vanquis Bank Limited	No Group	49%	49%	*	*	*	*	*
Virgin Money plc	No Group	22%	25%	12%	*	*	*	*
Vitality Health Limited	No Group	33%	*	*	33%	*	*	*
Volkswagen Financial Services (UK)	No Group	23%	23%					

Limited				*	*	*	*	*
WDFC UK Limited	No Group	77%	77%	*	*	*	*	*
Welcome Financial Services Limited	No Group	39%	*	*	*	41%	*	*
West Bromwich Building Society	No Group	26%	*	*	*	*	*	*
Western Union Payment Services Ireland Limited	No Group	56%	56%	*	*	*	*	*
Wirecard Card Solutions Limited	No Group	47%	47%	*	*	*	*	*
WorldPay (UK) Limited	No Group	33%	33%	*	*	*	*	*
Yorkshire Building Society	YORKSHIRE	12%	16%	13%	*	11%	*	*
Zenith Insurance plc	No Group	30%	*	*	30%	*	*	*
Zurich Assurance Ltd	No Group	19%	*	*	18%	*	*	15%
Zurich Insurance PLC	No Group	18%	*	*	18%	*	*	*

The table above shows the percentage of cases the ombudsman service resolved in the six-month period from 01 Jan to 30 Jun 2017 - 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.