

the financial products that consumers complained about most to the ombudsman service in October, November and December 2012

	number of new cases					% resolved in favour of consumer				
	year	Q3	Q2	Q1		year	Q3	Q2	Q1	
	to date	(Oct to Dec)	(Jul to Sep)	(Apr to Jun)	full year	to date	(Oct to Dec)	(Jul to Sep)	(Apr to Jun)	full year
	2012/13	2012/13	2012/13	2012/13	2011/12	2012/13	2012/13	2012/13	2012/13	2011/12
payment protection insurance (PPI)	244,873	145,546	66,882	32,445	157,716	62%	55%	68%	69%	82%
credit card accounts	15,433	6,083	5,634	3,716	18,977	37%	23%	44%	49%	54%
current accounts	14,159	4,958	5,658	3,543	14,057	34%	35%	32%	33%	31%
house mortgages	8,739	3,042	3,463	2,234	9,530	26%	26%	27%	26%	28%
overdrafts and loans	6,297	2,174	2,379	1,744	6,239	36%	34%	37%	36%	38%
car and motorcycle insurance	5,820	2,054	2,051	1,715	7,264	49%	45%	48%	54%	49%
mortgage endowments	3,367	1,258	1,202	907	3,267	23%	23%	21%	25%	28%
buildings insurance	3,638	1,218	1,360	1,060	4,556	48%	47%	49%	47%	50%
deposit and savings accounts	3,406	1,130	1,451	825	3,734	42%	44%	40%	42%	44%
term assurance	2,166	1,005	697	464	1,432	13%	14%	11%	12%	23%
travel insurance	1,911	732	707	472	2,400	48%	45%	45%	52%	52%
whole-of-life policies	1,893	706	657	530	1,828	24%	22%	23%	26%	32%
contents insurance	1,472	533	494	445	2,089	42%	38%	43%	43%	52%
personal pensions	1,537	512	620	405	1,496	33%	31%	36%	32%	35%
“point of sale” loans	1,449	485	520	444	2,247	43%	47%	40%	42%	45%
hire purchase	1,273	448	442	383	1,545	43%	46%	41%	39%	43%
critical illness insurance	1,008	426	348	234	817	21%	16%	26%	20%	31%
portfolio management	1,173	413	460	300	1,152	53%	53%	49%	59%	63%
income protection	1,038	411	336	291	950	28%	30%	25%	31%	41%
investment ISAs	1,196	410	481	305	904	29%	26%	25%	40%	51%
debit and cash cards	893	337	355	201	836	44%	43%	48%	37%	40%
catalogue shopping	661	277	224	160	695	57%	56%	58%	55%	60%
specialist insurance	649	255	197	197	791	63%	70%	59%	58%	53%
private medical and dental insurance	621	249	214	158	513	37%	41%	34%	34%	46%
inter-bank transfers	677	246	273	158	688	40%	38%	39%	44%	42%
“with-profits” bonds	584	236	202	146	542	19%	16%	20%	21%	27%
home emergency cover	889	235	364	290	1,473	63%	63%	59%	66%	69%
warranties	664	232	256	176	881	61%	62%	63%	56%	63%
endowment savings plans	679	222	274	183	875	21%	19%	21%	24%	33%
debt collecting	756	218	305	233	576	43%	43%	48%	40%	38%
unit-linked investment bonds	638	218	254	166	856	44%	51%	40%	40%	64%
secured loans	357	206	151	*	*	17%	14%	16%	*	*
pet and livestock insurance	631	203	207	221	554	55%	52%	58%	53%	40%
legal expenses insurance	594	195	221	178	779	35%	41%	34%	26%	26%

* This table shows all financial products and services where we received (and settled) at least 30 cases. This is consistent with the approach we take on publishing complaints data relating to named individual businesses. Where financial products are shown with a single asterisk, we received (and settled) fewer than 30 cases during the relevant period.

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	to date	(Oct to Dec)	(Jul to Sep)	(Apr to Jun)	full year	to date	(Oct to Dec)	(Jul to Sep)	(Apr to Jun)	full year
	2012/13	2012/13	2012/13	2012/13	2011/12	2012/13	2012/13	2012/13	2012/13	2011/12
credit broking	449	192	145	112	627	66%	71%	67%	57%	68%
store cards	488	190	161	137	476	56%	45%	59%	64%	67%
share dealings	463	178	146	139	549	42%	45%	36%	49%	50%
mobile phone insurance	494	167	193	134	599	69%	75%	72%	61%	63%
cheques and drafts	474	165	178	131	670	47%	47%	42%	50%	47%
direct debits and standing orders	468	160	208	100	538	47%	49%	47%	44%	47%
roadside assistance	312	149	101	62	364	45%	45%	45%	47%	49%
annuities	439	148	178	113	511	27%	29%	25%	25%	35%
self-invested personal pensions (SIPPs)	455	148	179	128	499	58%	62%	62%	46%	61%
personal accident insurance	351	143	121	87	322	39%	38%	37%	45%	47%
electronic money	325	135	107	83	403	33%	41%	26%	27%	33%
guaranteed bonds	371	130	160	81	352	29%	27%	25%	35%	35%
commercial property insurance	351	122	131	98	629	37%	41%	35%	33%	34%
commercial vehicle insurance	381	121	139	121	436	45%	43%	45%	46%	38%
payday loans	387	116	145	126	296	72%	64%	74%	77%	81%
debt adjusting	355	108	141	106	462	70%	74%	66%	71%	63%
OEICs (open-ended investment companies)	140	105	35	*	141	47%	43%	54%	*	47%
state earnings-related pension (SERPs)	308	89	131	88	294	2%	2%	2%	4%	2%
occupational pension transfers and opt-outs	226	83	83	60	331	52%	58%	42%	53%	43%
guaranteed asset protection ("gap" insurance)	225	82	83	60	213	26%	33%	17%	27%	44%
(non-regulated) guaranteed bonds	250	69	101	80	484	29%	34%	42%	40%	46%
merchant acquiring	151	65	51	35	206	22%	16%	25%	24%	21%
hiring / leasing / renting	211	62	83	66	240	35%	40%	38%	23%	46%
business protection insurance	130	59	71	*	160	48%	40%	48%	*	27%
debt counselling	66	36	30	*	124	56%	48%	63%	*	57%
unit trusts	74	32	42	*	138	41%	39%	41%	*	52%
spread betting	34	*	34	*	165	45%	*	68%	*	23%
total	339,519	179,927	102,516	57,076	262,488	47%	43%	48%	50%	64%
other products and services	2,147	752	681	714	1,887	36%	34%	37%	37%	45%
	341,666	180,679	103,197	57,790	264,375	47%	43%	48%	50%	64%