

the financial products that consumers complained about most to the ombudsman service in April, May and June 2013

|   | number of new cases           |                      |                      |                      | % resolved in favour of consumer |                      |                      |                      |
|---|-------------------------------|----------------------|----------------------|----------------------|----------------------------------|----------------------|----------------------|----------------------|
|   | Q1<br>(Apr to Jun)<br>2013/14 | full year<br>2012/13 | full year<br>2011/12 | full year<br>2010/11 | Q1<br>(Apr to Jun)<br>2013/14    | full year<br>2012/13 | full year<br>2011/12 | full year<br>2010/11 |
| payment protection insurance (PPI)            | 132,152                       | 378,699              | 157,716              | 104,597              | 78%                              | 65%                  | 82%                  | 66%                  |
| current accounts                              | 3,873                         | 18,868               | 14,057               | 19,373               | 31%                              | 33%                  | 31%                  | 27%                  |
| house mortgages                               | 2,941                         | 11,915               | 9,530                | 7,060                | 27%                              | 26%                  | 28%                  | 36%                  |
| credit card accounts                          | 2,599                         | 19,399               | 18,977               | 17,356               | 28%                              | 33%                  | 54%                  | 61%                  |
| car and motorcycle insurance                  | 1,708                         | 7,785                | 7,264                | 5,784                | 40%                              | 46%                  | 49%                  | 45%                  |
| overdrafts and loans                          | 1,607                         | 7,791                | 6,239                | 5,805                | 34%                              | 34%                  | 38%                  | 43%                  |
| buildings insurance                           | 1,038                         | 4,611                | 4,556                | 3,469                | 46%                              | 48%                  | 50%                  | 42%                  |
| mortgage endowments                           | 920                           | 4,657                | 3,267                | 3,048                | 27%                              | 25%                  | 28%                  | 31%                  |
| deposit and savings accounts                  | 846                           | 4,512                | 3,734                | 4,326                | 42%                              | 42%                  | 44%                  | 42%                  |
| term assurance                                | 777                           | 3,572                | 1,432                | 926                  | 12%                              | 12%                  | 23%                  | 27%                  |
| packaged bank accounts                        | 736                           | 1,629                | –                    | –                    | 66%                              | –                    | –                    | –                    |
| travel insurance                              | 531                           | 2,715                | 2,400                | 2,503                | 53%                              | 49%                  | 52%                  | 42%                  |
| whole-of-life policies                        | 499                           | 2,239                | 1,828                | 1,444                | 21%                              | 23%                  | 32%                  | 33%                  |
| contents insurance                            | 431                           | 2,027                | 2,089                | 1,697                | 43%                              | 40%                  | 52%                  | 41%                  |
| income protection                             | 362                           | 1,461                | 950                  | 702                  | 28%                              | 30%                  | 41%                  | 42%                  |
| hire purchase                                 | 350                           | 1,621                | 1,545                | 1,395                | 43%                              | 43%                  | 43%                  | 43%                  |
| “point of sale” loans                         | 347                           | 1,939                | 2,247                | 2,765                | 43%                              | 43%                  | 45%                  | 36%                  |
| home emergency cover                          | 341                           | 1,284                | 1,473                | *                    | 55%                              | 61%                  | 69%                  | *                    |
| personal pensions                             | 330                           | 1,808                | 1,496                | 1,126                | 25%                              | 32%                  | 35%                  | 36%                  |
| portfolio management                          | 313                           | 1,449                | 1,152                | 1,148                | 63%                              | 54%                  | 63%                  | 67%                  |
| critical illness insurance                    | 274                           | 1,370                | 817                  | 528                  | 20%                              | 21%                  | 31%                  | 31%                  |
| debit and cash cards                          | 274                           | 1,285                | 836                  | 878                  | 43%                              | 45%                  | 40%                  | 41%                  |
| private medical and dental insurance          | 259                           | 949                  | 513                  | 506                  | 38%                              | 38%                  | 46%                  | 50%                  |
| card protection insurance                     | 247                           | *                    | *                    | *                    | 76%                              | *                    | *                    | *                    |
| secured loans                                 | 228                           | 925                  | –                    | –                    | 28%                              | 21%                  | –                    | –                    |
| investment ISAs                               | 210                           | 1,528                | 904                  | 824                  | 33%                              | 30%                  | 51%                  | 48%                  |
| inter-bank transfers                          | 172                           | 1,036                | 688                  | 529                  | 32%                              | 41%                  | 42%                  | 43%                  |
| unit-linked investment bonds                  | 172                           | 1,030                | 856                  | 849                  | 43%                              | 46%                  | 64%                  | 72%                  |
| catalogue shopping                            | 170                           | 950                  | 695                  | 582                  | 53%                              | 58%                  | 60%                  | 66%                  |
| pet and livestock insurance                   | 167                           | 830                  | 554                  | 438                  | 36%                              | 52%                  | 40%                  | 31%                  |
| payday loans                                  | 160                           | 542                  | 296                  | 59                   | 72%                              | 71%                  | 81%                  | 64%                  |
| warranties                                    | 157                           | 903                  | 881                  | 895                  | 54%                              | 62%                  | 63%                  | 61%                  |
| endowment savings plans                       | 155                           | 973                  | 875                  | 924                  | 17%                              | 21%                  | 33%                  | 33%                  |
| credit broking                                | 155                           | 711                  | 627                  | 697                  | 59%                              | 64%                  | 68%                  | 63%                  |
| share dealings                                | 154                           | 609                  | 549                  | 979                  | 42%                              | 42%                  | 50%                  | 62%                  |
| legal expenses insurance                      | 150                           | 882                  | 779                  | 619                  | 39%                              | 37%                  | 26%                  | 21%                  |
| debt collecting                               | 137                           | 817                  | 576                  | 512                  | 35%                              | 44%                  | 38%                  | 42%                  |
| self-invested personal pensions (SIPPs)       | 132                           | 620                  | 499                  | 417                  | 55%                              | 61%                  | 61%                  | 46%                  |
| commercial vehicle insurance                  | 128                           | 599                  | 436                  | 317                  | 42%                              | 43%                  | 38%                  | 36%                  |
| cheques and drafts                            | 126                           | 686                  | 670                  | 691                  | 38%                              | 45%                  | 47%                  | 47%                  |
| commercial property insurance                 | 125                           | 720                  | 629                  | 429                  | 39%                              | 41%                  | 34%                  | 31%                  |
| debt adjusting                                | 122                           | 484                  | 462                  | 302                  | 74%                              | 69%                  | 63%                  | 54%                  |
| annuities                                     | 120                           | 624                  | 511                  | 423                  | 31%                              | 29%                  | 35%                  | 37%                  |
| electronic money                              | 120                           | 400                  | 403                  | 369                  | 37%                              | 29%                  | 33%                  | 36%                  |
| direct debits and standing orders             | 118                           | 651                  | 538                  | 571                  | 41%                              | 45%                  | 47%                  | 45%                  |
| specialist insurance                          | 116                           | 825                  | 791                  | 1,791                | 63%                              | 66%                  | 53%                  | 51%                  |
| mobile phone insurance                        | 114                           | 615                  | 599                  | *                    | 72%                              | 71%                  | 63%                  | *                    |
| roadside assistance                           | 114                           | 490                  | 364                  | 300                  | 38%                              | 42%                  | 49%                  | 40%                  |
| state earnings-related pension (SERPs)        | 112                           | 476                  | 294                  | 196                  | 1%                               | 2%                   | 2%                   | 7%                   |
| store cards                                   | 110                           | 650                  | 476                  | 480                  | 52%                              | 51%                  | 67%                  | 70%                  |
| personal accident insurance                   | 106                           | 495                  | 322                  | 304                  | 38%                              | 39%                  | 47%                  | 49%                  |
| “with-profits” bonds                          | 105                           | 675                  | 542                  | 683                  | 21%                              | 20%                  | 27%                  | 37%                  |
| guaranteed bonds                              | 88                            | 580                  | 352                  | 408                  | 20%                              | 28%                  | 35%                  | 40%                  |
| occupational pension transfers and opt-outs   | 83                            | 399                  | 331                  | 281                  | 34%                              | 51%                  | 43%                  | 49%                  |
| OEICs (open-ended investment companies)       | 79                            | 370                  | 141                  | 140                  | 27%                              | 47%                  | 47%                  | 76%                  |
| hiring/leasing/renting                        | 75                            | 304                  | 240                  | 221                  | 42%                              | 38%                  | 46%                  | 43%                  |
| merchant acquiring                            | 70                            | 235                  | 206                  | 110                  | 28%                              | 23%                  | 21%                  | 15%                  |
| business protection insurance                 | 64                            | 261                  | 160                  | 204                  | 34%                              | 44%                  | 27%                  | 22%                  |
| guaranteed asset protection (“gap” insurance) | 53                            | 309                  | 213                  | 182                  | 20%                              | 28%                  | 44%                  | 46%                  |
| (non-regulated) guaranteed bonds              | 43                            | 336                  | 484                  | 430                  | 42%                              | 40%                  | 46%                  | 40%                  |
| credit reference agency                       | 42                            | 109                  | 69                   | 40                   | 43%                              | 41%                  | 37%                  | 43%                  |
| home credit                                   | 30                            | 98                   | 41                   | 34                   | 37%                              | 31%                  | 47%                  | 33%                  |
| safe custody                                  | 30                            | 120                  | 70                   | 63                   | 49%                              | 50%                  | 51%                  | 51%                  |
| debt counselling                              | **                            | 126                  | 124                  | 155                  | **                               | 56%                  | 57%                  | 53%                  |
| spread betting                                | **                            | 148                  | 165                  | 219                  | **                               | 40%                  | 23%                  | 21%                  |
| unit trusts                                   | **                            | 165                  | 138                  | 125                  | **                               | 40%                  | 52%                  | 65%                  |
| <b>total</b>                                  | <b>158,367</b>                | <b>507,901</b>       | <b>262,488</b>       | <b>204,091</b>       | <b>69%</b>                       | <b>49%</b>           | <b>64%</b>           | <b>51%</b>           |
| other products and services                   | 830                           | 980                  | 1,887                | 2,030                | 42%                              | 48%                  | 45%                  | 34%                  |
|   | <b>159,197</b>                | <b>508,881</b>       | <b>264,375</b>       | <b>206,121</b>       | <b>69%</b>                       | <b>49%</b>           | <b>64%</b>           | <b>51%</b>           |

\* Complaints involving home emergency cover, card protection insurance and mobile phone insurance were previously categorised under “specialist insurance” – and were not shown separately in previous years.

\*\* 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 double asterisk, we received (and settled) fewer than 30 cases during the relevant period.



the financial products that consumers  
complained about most to the ombudsman  
service in April, May and June 2013