

the financial products that consumers complained about most to the ombudsman service in July, August and September 2013

	number of new cases				% resolved in favour of consumer			
	year to date 2013/14 (Apr to Sep)	Q2 2013/14 (Jul to Sep)	Q1 2013/14 (Apr to Jun)	full year 2012/13	year to date 2013/14 (Apr to Sep)	Q2 2013/14 (Jul to Sep)	Q1 2013/14 (Apr to Jun)	full year 2012/13
payment protection insurance (PPI)	247,399	115,247	132,152	378,699	70%	61%	78%	65%
current accounts	7,578	3,705	3,873	18,868	32%	33%	31%	33%
house mortgages	6,031	3,090	2,941	11,915	27%	28%	27%	26%
credit card accounts	5,048	2,449	2,599	19,399	30%	32%	28%	33%
car and motorcycle insurance	3,574	1,866	1,708	7,785	41%	42%	40%	46%
overdrafts and loans	3,187	1,580	1,607	7,791	34%	34%	34%	34%
buildings insurance	2,075	1,037	1,038	4,611	46%	46%	46%	48%
mortgage endowments	1,900	980	920	4,657	28%	29%	27%	25%
“packaged” current accounts	1,846	1,110	736	1,629	79%	82%	66%	–
term assurance	1,561	784	777	3,572	18%	23%	12%	12%
deposit and savings accounts	1,444	598	846	4,512	41%	40%	42%	42%
travel insurance	1,075	544	531	2,715	56%	57%	53%	49%
whole-of-life policies	986	487	499	2,239	21%	20%	21%	23%
contents insurance	916	485	431	2,027	42%	42%	43%	40%
hire purchase	733	383	350	1,621	43%	42%	43%	43%
“point of sale” loans	721	374	347	1,939	38%	35%	43%	43%
income protection	714	352	362	1,461	26%	25%	28%	30%
personal pensions	711	381	330	1,808	25%	25%	25%	32%
home emergency cover	628	287	341	1,284	52%	49%	55%	61%
portfolio management	585	272	313	1,449	60%	58%	63%	54%
critical illness insurance	559	285	274	1,370	24%	28%	20%	21%
debit and cash cards	554	280	274	1,285	41%	39%	43%	45%
card protection insurance	545	298	247	*	73%	70%	76%	*
secured loans	498	270	228	925	30%	30%	28%	21%
private medical and dental insurance	494	235	259	949	38%	38%	38%	38%
investment ISAs	452	242	210	1,528	41%	46%	33%	30%
catalogue shopping	381	211	170	950	53%	54%	53%	58%
inter-bank transfers	378	206	172	1,036	33%	36%	32%	41%
unit-linked investment bonds	374	202	172	1,030	45%	47%	43%	46%
warranties	352	195	157	903	54%	53%	54%	62%
payday loans	351	191	160	542	67%	64%	72%	71%
endowment savings plans	347	192	155	973	17%	17%	17%	21%
pet and livestock insurance	341	174	167	830	32%	28%	36%	52%
legal expenses insurance	337	187	150	882	40%	40%	39%	37%
cash ISA - Individual Savings Account	–	309	–	–	–	74%	–	–
self-invested personal pensions (SIPPs)	308	176	132	620	53%	51%	55%	61%
credit broking	297	142	155	711	58%	58%	59%	64%
share dealings	296	142	154	609	41%	40%	42%	42%
commercial property insurance	292	167	125	720	44%	48%	39%	41%
debt collecting	276	139	137	817	41%	44%	35%	44%
direct debits and standing orders	271	153	118	651	40%	38%	41%	45%
commercial vehicle insurance	269	141	128	599	40%	38%	42%	43%
electronic money	258	138	120	400	35%	30%	37%	29%
cheques and drafts	257	131	126	686	40%	43%	38%	45%
mobile phone insurance	254	140	114	615	76%	80%	72%	71%
roadside assistance	253	139	114	490	43%	47%	38%	42%
store cards	249	139	110	650	45%	40%	52%	51%
debt adjusting	248	126	122	484	64%	61%	74%	69%
annuities	245	125	120	624	31%	32%	31%	29%
state earnings-related pension (SERPs)	227	115	112	476	32%	2%	1%	2%
personal accident insurance	206	100	106	495	30%	24%	38%	39%
specialist insurance	192	76	116	825	63%	62%	63%	66%
“with-profits” bonds	191	86	105	675	23%	24%	21%	20%
guaranteed bonds	188	100	88	580	18%	16%	20%	28%
merchant acquiring	172	102	70	235	21%	18%	28%	23%
hiring/leasing/renting	172	97	75	304	33%	23%	42%	38%
occupational pension transfers and opt-outs	171	88	83	399	35%	36%	34%	51%
OEICs (open-ended investment companies)	140	61	79	370	27%	26%	27%	47%
business protection insurance	138	74	64	261	39%	43%	34%	44%
guaranteed asset protection (“gap” insurance)	112	59	53	309	21%	22%	20%	28%
(non-regulated) guaranteed bonds	96	53	43	336	34%	29%	42%	40%
credit reference agency	74	32	42	109	33%	26%	43%	41%
home credit	73	43	30	98	32%	25%	37%	31%
building warranties	45	45	**	206	43%	38%	**	39%
conditional sale	37	37	**	86	43%	43%	**	43%
income drawdowns	32	32	**	189	50%	49%	**	49%
foreign currency	31	31	**	113	31%	35%	**	32%
safe custody	30	**	30	120	56%	**	49%	50%
debt counselling	**	**	**	126	48%	**	**	56%
unit trusts	**	**	**	165	21%	**	**	40%
spread betting	**	**	**	148	27%	**	**	40%
sub total	301,084	142,717	158,367	507,901	62%	55%	69%	49%
other products and services	1,290	460	830	980	32%	40%	42%	48%
total	302,374	143,177	159,197	508,881	62%	55%	69%	49%

* Complaints involving card protection 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.