

**what consumers complained about most
to the ombudsman service in October,
November and December 2010**

	number of new cases				% resolved in favour of consumer			
	Q3 2010/11 (Oct to Dec)	Q2 2010/11 (July to Sept)	Q1 2010/11 (April to June)	previous year 2009/10	Q3 2010/11 (Oct to Dec)	Q2 2010/11 (July to Sept)	Q1 2010/11 (April to June)	previous year 2009/10
payment protection insurance (PPI)	24,955	21,320	13,520	49,196	66%	73%	81%	89%
current accounts	5,108	5,246	5,420	24,515	30%	24%	26%	20%
credit card accounts	4,087	4,595	4,296	18,301	62%	55%	62%	68%
house mortgages	1,829	1,789	1,721	7,452	42%	30%	33%	37%
overdrafts and loans	1,449	1,510	1,564	6,255	43%	40%	43%	48%
car and motorcycle insurance	1,422	1,399	1,436	5,451	43%	43%	46%	38%
deposit and savings accounts	1,190	1,287	1,009	4,508	40%	40%	40%	52%
buildings insurance	846	874	955	3,437	42%	39%	43%	43%
mortgage endowments	727	756	944	5,400	31%	31%	30%	38%
'point of sale' loans	682	875	622	1,735	26%	36%	46%	52%
travel insurance	644	741	553	1,956	39%	37%	55%	44%
specialist insurance	436	459	397	1,070	53%	51%	46%	50%
contents insurance	420	419	444	1,863	41%	38%	37%	38%
whole-of-life policies	418	375	409	1,690	31%	34%	35%	28%
hire purchase	362	312	399	1,430	46%	40%	44%	48%
portfolio management	352	362	246	1,040	70%	72%	46%	48%
personal pensions	290	326	357	1,359	41%	32%	30%	29%
warranties	245	261	219	863	69%	58%	53%	53%
term assurance	230	198	200	912	24%	23%	32%	24%
investment ISAs	226	251	185	1,301	45%	51%	46%	42%
unit-linked investment bonds	223	180	204	2,453	71%	76%	62%	57%
endowment savings plans	217	237	229	1,512	32%	32%	31%	25%
cheques and drafts	204	148	148	773	48%	43%	43%	49%
'with-profits' bonds	198	220	233	1,056	35%	46%	35%	28%
debit and cash cards	186	226	220	964	40%	38%	41%	43%
credit broking	174	152	99	341	69%	48%	57%	62%
legal expenses insurance	171	148	142	597	20%	27%	21%	25%
share dealings	162	191	485	1,105	52%	66%	65%	52%
income protection	157	171	188	740	47%	37%	40%	39%
store cards	140	103	100	574	80%	65%	58%	74%
direct debits and standing orders	138	134	140	737	46%	45%	38%	48%

► *continued*

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interbank transfers	136	126	124	606	43%	44%	46%	43%
debt collecting	136	151	136	697	38%	49%	37%	42%
catalogue shopping	130	148	196	755	53%	69%	71%	79%
(non-regulated) guaranteed bonds	127	70	82	421	33%	45%	44%	50%
critical illness insurance	120	119	138	598	33%	24%	35%	31%
pet and livestock insurance	115	113	99	462	24%	25%	44%	24%
private medical and dental insurance	112	137	140	652	47%	51%	49%	35%
annuities	106	111	95	501	33%	44%	29%	33%
self-invested personal pensions (SIPPs)	105	104	112	410	46%	47%	47%	53%
guaranteed bonds	100	117	104	595	39%	32%	48%	37%
electronic money	96	92	111	453	31%	32%	40%	49%
commercial vehicle insurance	83	65	52	290	34%	40%	35%	35%
personal accident insurance	81	56	80	274	51%	50%	48%	26%
debt adjusting	80	61	60	231	48%	62%	55%	65%
commercial property insurance	76	64	68	487	25%	34%	34%	22%
roadside assistance	71	59	59	226	39%	44%	45%	35%
occupational pension transfers and opt-outs	47	67	55	368	50%	55%	48%	48%
hiring, leasing and renting	44	58	69	283	31%	49%	41%	37%
business protection insurance	42	43	53	222	15%	23%	23%	26%
guaranteed asset protection ('gap' insurance)	38	41	48	224	38%	42%	49%	53%
spread betting	35	82	62	191	24%	17%	17%	19%
unit trusts	32	40	36	192	62%	69%	57%	44%
buildings warranties	31	*	*	161	25%	*	*	40%
state earnings-related pension (SERPs)	31	64	60	560	7%	4%	7%	2%
open ended investment companies ('oeics')	30	33	34	329	74%	84%	67%	56%
debt counselling	*	*	56	163	*	*	57%	63%
total	49,892	47,286	39,213	160,776	53%	52%	52%	50%
other products and services	486	455	363	2,236	44%	43%	43%	42%
	50,378	47,741	39,576	163,012	53%	52%	52%	50%