

what consumers complained about most to the ombudsman service in April, May and June 2011

	number of new cases			% resolved in favour of consumer		
	Q1	full year	full year	Q1	full year	full year
	(Apr to Jun) 2011/12	2010/11	2009/10	(Apr to Jun) 2011/12	2010/11	2009/10
payment protection insurance (PPI)	56,025	104,597	49,196	55%	66%	89%
credit card accounts	5,500	17,356	18,301	60%	61%	68%
current accounts	3,201	19,373	24,515	26%	27%	20%
house mortgages	2,044	7,060	7,452	36%	36%	37%
car and motorcycle insurance	1,741	5,784	5,451	47%	45%	38%
overdrafts and loans	1,402	5,805	6,255	39%	43%	48%
buildings insurance	1,225	3,469	3,437	44%	42%	43%
deposit and savings accounts	880	4,326	4,508	40%	42%	52%
mortgage endowments	603	3,048	5,400	26%	31%	38%
travel insurance	582	2,503	1,956	50%	42%	44%
'point of sale' loans	568	2,765	1,735	36%	36%	52%
contents insurance	461	1,697	1,863	47%	41%	38%
hire purchase	394	1,395	1,430	46%	43%	48%
whole-of-life policies	393	1,444	1,690	29%	33%	28%
home emergency cover	388	*	*	59%	*	*
personal pensions	347	1,126	1,359	39%	36%	29%
portfolio management	254	1,148	1,040	68%	67%	48%
specialist insurance	253	1,791	1,070	54%	51%	50%
endowment savings plans	207	924	1,512	35%	33%	25%
warranties	205	895	863	66%	61%	53%
debit and cash cards	196	878	964	35%	41%	43%
credit broking	194	697	341	74%	63%	62%
term assurance	194	926	912	26%	27%	24%
income protection	179	702	740	41%	42%	39%
unit-linked investment bonds	178	849	2453	70%	72%	57%
legal expenses insurance	177	619	597	23%	21%	25%
cheques and drafts	173	691	773	48%	47%	49%
'with-profits' bonds	165	683	1,056	31%	37%	28%
critical illness insurance	162	528	598	36%	31%	31%
investment ISAs	156	824	1,301	54%	48%	42%

▶ continued

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debt collecting	151	512	697	31%	42%	42%
direct debits and standing orders	138	571	737	44%	45%	48%
share dealings	135	979	1,105	51%	62%	52%
catalogue shopping	133	582	755	60%	66%	79%
interbank transfers	132	529	606	40%	43%	43%
pet and livestock insurance	121	438	462	37%	31%	24%
(non-regulated) guaranteed bonds	120	430	421	41%	40%	50%
mobile phone insurance	119	*	*	58%	*	*
self-invested personal pensions (SIPPs)	108	417	410	52%	46%	53%
store cards	107	480	574	74%	70%	74%
annuities	103	423	501	42%	37%	33%
debt adjusting	102	302	231	57%	54%	65%
private medical and dental insurance	95	506	652	49%	50%	35%
electronic money	94	369	453	33%	36%	49%
roadside assistance	85	300	226	52%	40%	35%
commercial vehicle insurance	82	317	290	37%	36%	35%
guaranteed bonds	74	408	595	43%	40%	37%
state earnings-related pension (SERPs)	71	196	560	3%	7%	2%
commercial property insurance	65	429	487	31%	31%	22%
personal accident insurance	62	304	274	56%	49%	26%
occupational pension transfers and opt-outs	57	281	368	47%	49%	48%
guaranteed asset protection ('gap' insurance)	44	182	224	35%	46%	53%
structured capital-at-risk products	34	550	273	96%	52%	
unit trusts	32	125	192	51%	65%	44%
total	80,711	204,043	160,776	49%	51%	50%
other products and services	590	2,078	2,236	43%	34%	42%
	81,301	206,121	163,012	49%	51%	50%