

## complaints data - showing individual financial businesses

new cases received by the Financial Ombudsman Service from 1 July to 31 December 2010

business name	business group	total number of new cases received	number of new cases - by complaint category				
			banking and credit	mortgages and home finance	general insurance	investments	life & pensions and decumulation
Abbey Life Assurance Company Limited	No Group	126	0	0	13	3	110
ACE European Group Limited	No Group	46	0	0	46	0	0
Acromas Insurance Company Limited	No Group	82	0	0	82	0	0
Admiral Insurance Company Limited	Admiral Group	37	0	0	37	0	0
Ageas Insurance Limited	Fortis Insurance Limited	144	0	0	144	0	0
AIB Group (UK) Plc	No Group	137	71	7	55	3	1
Allianz Insurance Plc	Allianz Insurance	193	0	0	193	0	0
American Express Services Europe Limited	No Group	128	75	0	53	0	0
American Life Insurance Company (USA)	No Group	38	0	0	23	6	9
Amtrust Europe Limited	No Group	40	0	0	40	0	0
Amtrust International Underwriters Ltd	No Group	107	0	0	107	0	0
Anthony Grant Clayton	No Group	35	35	0	0	0	0
Arnold Clark Automobiles Limited	No Group	61	3	0	58	0	0
Assurant General Insurance Limited	No Group	37	0	0	37	0	0
Automobile Association Insurance Services Limited	No Group	43	1	0	42	0	0
Aviva Health UK Limited	AVIVA	36	0	0	36	0	0
Aviva Insurance Limited	AVIVA	95	0	0	95	0	0

Aviva Insurance UK Limited	AVIVA	541	0	0	539	2	0
Aviva Life & Pensions UK Limited	AVIVA	427	0	10	62	81	274
AWD Chase de Vere Limited	No Group	91	0	0	7	21	63
AXA Insurance UK Plc	AXA	685	0	0	685	0	0
AXA PPP Healthcare Limited	AXA	49	0	0	49	0	0
AXA Sun Life Plc	Friends Provident	82	0	0	16	10	56
AXA Sun Life Services Plc	Friends Provident	91	1	0	14	13	63
Bank of Ireland (UK) Plc	Bank of Ireland	168	77	3	79	8	1
Bank of Scotland plc	Lloyds	6743	2961	435	3159	102	86
Barclays Bank Plc	Barclays	6535	4067	368	1721	245	134
Barclays Insurance (Dublin) Limited	Barclays	52	0	0	52	0	0
Barclays Life Assurance Company Ltd	SWISS RE	43	0	0	15	0	28
Barclays Stockbrokers Limited	Barclays	42	0	0	0	42	0
BISL Limited	No Group	137	0	0	137	0	0
Black Horse Limited	Lloyds	2138	202	8	1928	0	0
BMW Financial Services(GB) Limited	No Group	40	40	0	0	0	0
Bradford & Bingley Plc	UK Asset Resolution	125	2	33	60	7	23
BRIT Insurance Limited	No Group	63	0	0	63	0	0
British Credit Trust Holdings Ltd	No Group	58	4	0	54	0	0
BUPA Insurance Limited	BUPA	64	0	0	64	0	0
Canada Life Limited	Canada Life	51	0	0	13	4	34
Capital One (Europe) plc	Capital One	4458	468	0	3990	0	0
Central Trust Plc	Central Trust	479	2	4	473	0	0
Chartis Insurance UK Ltd	No Group	147	0	0	147	0	0
Cheltenham & Gloucester plc	Lloyds	227	12	175	40	0	0

Churchill Insurance Company Limited	Royal Bank Of Scotland	363	0	0	363	0	0
CIS General Insurance Limited	CO-OP	125	0	0	125	0	0
Citibank International plc	Citibank	38	33	0	3	2	0
CitiFinancial Europe Plc	Citibank	818	441	1	376	0	0
Clydesdale Bank Plc	National Australia Group	2901	453	410	2016	11	11
Clydesdale Financial Services Limited	Barclays	1156	1136	0	19	1	0
Combined Insurance Company of America	No Group	37	0	0	37	0	0
Co-operative Insurance Society Limited	CO-OP	218	0	0	39	45	134
Countrywide Assured Plc	No Group	52	0	0	13	0	39
Creation Consumer Finance Ltd	No Group	64	34	0	30	0	0
DAS Legal Expenses Insurance Company Limited	No Group	84	0	0	84	0	0
Direct Auto Finance Insurance Services Ltd	No Group	65	0	0	65	0	0
Direct Line Insurance Plc	Royal Bank Of Scotland	531	0	0	531	0	0
Domestic & General Insurance Plc	Domestic & General Insurance PLC	45	0	0	45	0	0
Egg Banking Plc	Citibank	883	370	5	508	0	0
Eisis Ltd	No Group	427	0	0	427	0	0
esure Insurance Limited	ESURE	116	0	0	116	0	0
EUI Limited	Admiral Group	80	0	0	80	0	0
Europ Assistance Holding Irish Branch	No Group	125	0	0	125	0	0
Europ Assistance Holdings Limited	Europ Assistance	200	0	0	200	0	0
Everyday Loans Limited	No Group	65	1	0	64	0	0
Financial Administration Services Limited	No Group	49	0	0	0	48	1
First Response Finance Ltd	No Group	55	3	0	52	0	0
Firstplus Financial Group Plc	Barclays	471	46	11	414	0	0
Friends Provident Life and Pensions Limited	Friends Provident	100	0	0	18	6	76

Future Mortgages Limited	Citibank	35	1	27	7	0	0
GE Money Consumer Lending Limited	General Electric	101	47	8	46	0	0
GE Money Home Lending Limited	General Electric	161	26	61	73	1	0
Great Lakes Reinsurance (UK) Plc	No Group	132	0	0	132	0	0
Groupama Insurance Company Limited	Groupama	88	0	0	88	0	0
Guardian Assurance Plc	Aegon Group	38	0	0	4	2	32
Halifax Insurance Ireland Ltd	Lloyds	97	0	0	96	1	0
Hastings Insurance Services Ltd	No Group	141	0	0	141	0	0
HFC Bank Limited	HSBC	1146	100	0	1046	0	0
Hitachi Capital (UK) Plc	No Group	50	47	0	3	0	0
Homeserve Membership Limited	No Group	90	0	0	90	0	0
HSBC Bank plc	HSBC	6736	1574	86	4990	64	22
Inter Partner Assistance	No Group	581	0	0	581	0	0
J D Williams & Company Limited	No Group	37	27	0	10	0	0
Kensington Mortgage Company Limited	No Group	54	4	47	3	0	0
Legal & General Assurance Society Limited	Legal & General	254	0	0	63	42	149
Legal & General Insurance Limited	Legal & General	128	0	0	128	0	0
Legal & General Partnership Services Limited	Legal & General	43	0	10	33	0	0
Liverpool Victoria Friendly Society Limited	Liverpool Victoria Group	36	0	0	11	12	13
Liverpool Victoria Insurance Company Limited	Liverpool Victoria Group	141	0	0	141	0	0
Lloyds TSB Bank Plc	Lloyds	12234	3681	44	8378	53	78
Lloyds TSB General Insurance Limited	Lloyds	267	1	0	266	0	0
Loans.co.uk Ltd	MBNA	502	5	0	497	0	0
London and Edinburgh Insurance Company Limited	AVIVA	47	0	0	47	0	0
Marks & Spencer Financial Services plc	HSBC	356	59	0	296	1	0

MBNA Europe Bank Limited	MBNA	3430	2509	0	921	0	0
MMA Insurance Plc	No Group	54	0	0	54	0	0
Mondial Assistance (UK) Ltd	No Group	44	0	0	44	0	0
Mondial Assistance Europe N.V.	No Group	86	0	0	86	0	0
Money Worries Limited	No Group	33	33	0	0	0	0
Mortgage Express	UK Asset Resolution	65	0	64	1	0	0
National House-Building Council	No Group	60	0	0	60	0	0
National Savings and Investments	No Group	30	30	0	0	0	0
National Westminster Bank Plc	Royal Bank Of Scotland	3760	1408	83	2216	32	21
Nationwide Building Society	Nationwide	1530	631	185	637	52	25
Northern Rock (Asset Management) plc	UK Asset Resolution	312	29	162	109	0	12
Northern Rock plc	No Group	79	35	40	3	0	1
Norwich and Peterborough Building Society	No Group	73	12	7	13	40	1
Ocean Finance and Mortgages Limited	No Group	125	0	1	124	0	0
Openwork Limited	Zurich	41	0	12	18	6	5
PayPal Sarl & Cie, SCA	No Group	122	122	0	0	0	0
Pearl Assurance Limited	Pearl Group	83	0	0	12	3	68
Phoenix Life Limited	Pearl Group	337	1	0	49	41	246
Pinnacle Insurance Plc	Cardiff Pinnacle	200	0	0	199	1	0
Positive Solutions (Financial Services) Limited	Aegon Group	37	0	4	5	21	7
Professional Travel Insurance Company Limited	No Group	33	0	0	33	0	0
Quinn Insurance Limited	No Group	67	0	0	67	0	0
R. Raphael & Sons Plc	No Group	79	69	0	10	0	0
Royal & Sun Alliance Insurance Plc	Royal & Sun Alliance	412	0	0	412	0	0
Royal Liver Assurance Limited	No Group	57	0	0	3	3	51

Saga Services Limited	No Group	49	0	0	49	0	0
Sainsbury's Bank Plc	Sainsburys Bank	97	94	1	2	0	0
Santander Cards UK Limited	No Group	570	325	0	245	0	0
Santander Consumer (UK) Plc	No Group	150	87	0	63	0	0
Santander UK Plc	Santander UK	6759	4574	475	1440	187	83
Scottish Equitable Plc	Aegon Group	45	0	0	12	4	29
Scottish Widows plc	Lloyds	142	11	0	41	21	69
Sesame Limited	Sesame	76	0	7	12	13	44
Shop Direct Finance Company Limited	Shop Direct Group	256	168	0	88	0	0
Skipton Building Society	Skipton Group	52	9	18	20	1	4
SLFC Assurance (UK) Limited	No Group	47	0	0	1	4	42
Southern Pacific Mortgage Limited	No Group	51	0	44	7	0	0
Southern Rock Insurance Company Limited	No Group	49	0	0	49	0	0
St Andrew's Insurance plc	Lloyds	333	0	1	331	1	0
St. James's Place Wealth Management Plc	St James Place	35	0	1	5	11	18
Standard Life Assurance Limited	Standard Life	114	0	0	5	14	95
Sun Life Assurance Company of Canada (UK) Limited	No Group	83	0	0	5	3	75
Swinton Group Ltd	No Group	53	0	0	53	0	0
Tesco Personal Finance PLC	Tesco Personal Finance	501	65	0	436	0	0
The Carphone Warehouse Ltd	No Group	106	1	0	105	0	0
The Co-operative Bank Plc	CO-OP	521	254	44	184	29	10
The Equitable Life Assurance Society	No Group	42	0	0	3	7	32
The Funding Corporation Limited	No Group	45	5	0	40	0	0
The Governor and Company of the Bank of Ireland	Bank of Ireland	88	41	25	17	3	2
The National Farmers' Union Mutual Insurance Society Limited	National Farmers Union Mutual Society Limited	75	0	0	73	1	1

The National Insurance & Guarantee Corporation Ltd	Royal Bank Of Scotland	180	0	0	180	0	0
The Prudential Assurance Company Limited	Prudential PLC	299	0	2	32	28	237
The Royal Bank of Scotland Plc	Royal Bank Of Scotland	3286	621	80	2544	25	16
The Royal London Mutual Insurance Society Limited	Royal London Group	255	0	1	64	15	175
The Society of Lloyd's	No Group	181	0	0	181	0	0
Towry EJ Limited	No Group	349	0	0	0	345	4
UK Car Group Limited	No Group	198	11	0	187	0	0
UK Insurance Limited	Royal Bank Of Scotland	431	0	0	430	1	0
Ulster Bank Ltd	Royal Bank Of Scotland	93	42	2	45	3	1
Unum Ltd	Unum Limited	34	0	0	34	0	0
Vanquis Bank Limited	No Group	274	274	0	0	0	0
Volkswagen Financial Services (UK) Limited	No Group	47	42	0	5	0	0
Welcome Financial Services Limited	Welcome	2449	313	17	2119	0	0
Wilmslow Financial Services Plc	No Group	200	2	0	198	0	0
Windsor Life Assurance Company Limited	SWISS RE	101	0	5	13	1	82
Winterthur Life UK Limited	AXA	66	0	0	7	2	57
Yes Loans Ltd	No Group	71	71	0	0	0	0
Yorkshire Building Society	Yorkshire	193	45	52	82	2	12
Zurich Assurance Ltd	Zurich	205	0	1	45	26	133
Zurich Insurance PLC	Zurich	215	0	0	215	0	0

The table above shows the number of new cases received by the ombudsman service in the six-month period from 1 July to 31 December 2010 - from consumers dissatisfied with the financial business's response to their complaint. This number is likely to be affected by the size of the business involved.

**business name:** the names listed alphabetically in this column are the official names by which businesses are regulated.

**business group:** this column shows the name of any larger group that the individual business was part of at the end of the six-month

period.