

## complaints data - showing individual financial businesses

showing the percentage resolved by the Financial Ombudsman Service in favour of consumers from 1 January to 30 June 2012

business name	business group	% resolved in favour of consumer (average for all businesses = 51%)	% resolved in favour of consumer - by complaint category (and average figure for all businesses - for comparison)					
			banking and credit (average for all businesses = 42%)	mortgages and home finance (average for all businesses = 25%)	general insurance (average for all businesses = 48%)	PPI (average for all businesses = 71%)	investments (average for all businesses = 44%)	life & pensions and decumulation (average for all businesses = 31%)
Admiral Insurance Company Limited	Admiral Group	51%	*	*	51%	*	*	*
Positive Solutions (Financial Services) Limited	Aegon Group	49%	*	*	*	*	*	*
Scottish Equitable Plc	Aegon Group	24%	*	*	*	*	*	19%
Ageas Insurance Limited	Ageas Insurance Limited	42%	*	*	41%	*	*	*
Kwik-Fit Insurance Services Ltd	Ageas Insurance Limited	24%	*	*	24%	*	*	*
Tesco Underwriting Limited	Ageas Insurance Limited	42%	*	*	42%	*	*	*
Allianz Insurance Plc	Allianz Insurance	43%	*	*	44%	43%	*	*
Aviva Insurance Limited	AVIVA	40%	*	*	41%	32%	*	*
Aviva Life & Pensions UK Limited	AVIVA	24%	*	*	23%	*	22%	25%
AXA Insurance UK Plc	AXA	45%	*	*	45%	*	*	*
AXA PPP Healthcare Limited	AXA	44%	*	*	44%	*	*	*
Bank of Ireland (UK) Plc	Bank of Ireland	27%	37%	*	*	12%	*	*
The Governor and Company of the	Bank of Ireland	18%						





Lloyds TSB Bank Plc	Lloyds	74%	22%	28%	15%	98%	10%	20%
Lloyds TSB General Insurance Limited	Lloyds	60%	*	*	54%	80%	*	*
Lloyds TSB Insurance Services Limited	Lloyds	60%	*	*	56%	*	*	*
Scottish Widows plc	Lloyds	14%	*	*	8%	*	*	15%
St Andrew's Insurance plc	Lloyds	59%	*	*	61%	*	*	*
The Mortgage Business Plc	Lloyds	18%	*	18%	*	*	*	*
Loans.co.uk Ltd	MBNA	52%	*	*	*	60%	*	*
MBNA Europe Bank Limited	MBNA	84%	73%	*	*	97%	*	*
Clydesdale Bank Plc	National Australia Group	42%	34%	48%	*	44%	*	*
The National Farmers' Union Mutual Insurance Society Limited	National Farmers Union Mutual Society Limited	44%	*	*	44%	*	*	*
Nationwide Building Society	Nationwide	20%	23%	17%	37%	18%	25%	*
Abbey Life Assurance Company Limited	No Group	25%	*	*	*	*	*	26%
ACE European Group Limited	No Group	58%	*	*	58%	*	*	*
ACF Car Finance Limited	No Group	21%	*	*	*	26%	*	*
Acromas Insurance Company Limited	No Group	40%	*	*	40%	*	*	*
Advantage Finance Ltd	No Group	21%	*	*	*	21%	*	*
Advantage Insurance Company Limited	No Group	61%	*	*	61%	*	*	*
AIB Group (UK) Plc	No Group	37%	36%	*	*	40%	*	*
American Express Services Europe Limited	No Group	41%	36%	*	*	45%	*	*
American Life Insurance Company	No Group	30%	*	*	*	*	*	*

(USA)								
Amtrust Europe Limited	No Group	46%	*	*	46%	*	*	*
Amtrust International Underwriters Ltd	No Group	56%	*	*	55%	*	*	*
Anglian Windows Ltd	No Group	13%	*	*	*	12%	*	*
Automobile Association Insurance Services Limited	No Group	38%	*	*	38%	*	*	*
Banque PSA Finance	No Group	39%	39%	*	*	*	*	*
BDML Connect Limited	No Group	36%	*	*	36%	*	*	*
BISL Limited	No Group	87%	*	*	87%	*	*	*
Blue Sky Personal Finance Limited	No Group	57%	*	*	*	58%	*	*
BMW Financial Services(GB) Limited	No Group	41%	43%	*	*	*	*	*
BRIT Insurance Limited	No Group	48%	*	*	48%	*	*	*
British Credit Trust Holdings Ltd	No Group	39%	*	*	*	*	*	*
British Gas Insurance Limited	No Group	55%	*	*	55%	*	*	*
Cabot Financial (Europe) Limited	No Group	26%	26%	*	*	*	*	*
Card Protection Plan Ltd	No Group	79%	*	*	79%	*	*	*
Chartis Europe Limited	No Group	30%	*	*	30%	*	*	*
Countrywide Assured Plc	No Group	21%	*	*	*	*	*	24%
Countrywide Principal Services Limited	No Group	14%	*	11%	*	*	*	*
Creation Consumer Finance Ltd	No Group	49%	54%	*	*	*	*	*
Creation Financial Services Limited	No Group	56%	62%	*	*	*	*	*
DAS Legal Expenses Insurance	No Group	37%	*	*	37%	*	*	*

Company Limited								
DB UK Bank Limited	No Group	13%	*	13%	*	*	*	*
Decidebloom Limited	No Group	17%	*	*	*	*	*	*
E Insurance Services Ltd	No Group	82%	*	*	82%	*	*	*
Everyday Loans Limited	No Group	24%	*	*	*	16%	*	*
Express Gifts Ltd	No Group	63%	*	*	*	*	*	*
First Response Finance Ltd	No Group	22%	*	*	*	20%	*	*
Great Lakes Reinsurance (UK) Plc	No Group	47%	*	*	47%	*	*	*
Guardian Assurance Limited	No Group	18%	*	*	*	*	*	*
Hitachi Capital (UK) Plc	No Group	45%	45%	*	*	*	*	*
Home Retail Group Card Services Limited	No Group	78%	78%	*	*	*	*	*
Home Retail Group Insurance Services Limited	No Group	16%	*	*	*	16%	*	*
Homecare Insurance Limited	No Group	63%	*	*	63%	*	*	*
Homeserve Membership Limited	No Group	62%	*	*	62%	*	*	*
Inter Partner Assistance SA	No Group	73%	*	*	73%	*	*	*
J D Williams & Company Limited	No Group	61%	60%	*	*	*	*	*
Kensington Mortgage Company Limited	No Group	26%	*	22%	*	*	*	*
Leeds Building Society	No Group	12%	*	*	*	10%	*	*
London General Insurance Company Limited	No Group	48%	*	*	46%	*	*	*
Mapfre Asistencia S A	No Group	31%	*	*	31%	*	*	*
Markerstudy Insurance Company	No Group	54%	*	*	54%	*	*	*

Limited								
Microcredit Limited	No Group	98%	98%	*	*	*	*	*
MMA Insurance Plc	No Group	42%	*	*	42%	*	*	*
Mondial Assistance Europe N.V.	No Group	36%	*	*	36%	*	*	*
National House-Building Council	No Group	22%	*	*	22%	*	*	*
National Savings and Investments	No Group	23%	23%	*	*	*	*	*
Newcastle Building Society	No Group	16%	*	*	*	*	*	*
Northern Bank Limited	No Group	25%	*	*	*	*	*	*
Ocean Finance and Mortgages Limited	No Group	51%	*	*	*	52%	*	*
Paratus AMC Limited	No Group	28%	*	29%	*	*	*	*
PayPal Sarl & Cie, SCA	No Group	18%	18%	*	*	*	*	*
Personal Touch Financial Services Ltd	No Group	32%	*	*	*	*	*	*
Professional Travel Insurance Company Limited	No Group	52%	*	*	52%	*	*	*
Progressive Credit Limited	No Group	64%	64%	*	*	*	*	*
Provident Personal Credit Limited	No Group	41%	41%	*	*	*	*	*
R. Raphael & Sons Plc	No Group	27%	27%	*	*	*	*	*
Red Sands Insurance Company (Europe) Limited	No Group	64%	*	*	63%	*	*	*
Saga Services Limited	No Group	38%	*	*	38%	*	*	*
Southern Pacific Mortgage Limited	No Group	54%	*	52%	*	*	*	*
Sun Life Assurance Company of Canada (U.K.) Limited	No Group	26%	*	*	*	*	*	27%
Swinton Group Ltd	No Group	26%			26%			





Santander UK Plc	Santander UK	49%	52%	31%	26%	63%	52%	33%
Shop Direct Finance Company Limited	Shop Direct Group	55%	57%	*	*	49%	*	*
Connells Limited	Skipton Group	25%	*	*	*	*	*	*
Skipton Building Society	Skipton Group	8%	*	*	*	11%	*	*
St. James's Place Wealth Management Plc	St James Place	27%	*	*	*	*	*	*
Standard Life Assurance Limited	Standard Life	18%	*	*	*	*	*	15%
ReAssure Limited	SWISS RE	25%	*	*	*	*	*	28%
Tesco Personal Finance PLC	Tesco Personal Finance	59%	54%	*	53%	65%	*	*
Bradford & Bingley Plc	UK Asset Resolution	12%	*	24%	*	5%	*	*
Mortgage Express	UK Asset Resolution	20%	*	20%	*	*	*	*
Northern Rock (Asset Management) plc	UK Asset Resolution	21%	*	15%	*	66%	*	*
Northern Rock plc	Virgin Money	22%	34%	16%	*	*	*	*
West Bromwich Building Society	West Bromwich Group	17%	*	*	*	*	*	*
Yorkshire Building Society	Yorkshire	13%	23%	9%	*	7%	*	*
Openwork Limited	Zurich	19%	*	0%	*	*	*	*
Zurich Assurance Ltd	Zurich	31%	*	*	31%	*	26%	33%
Zurich Insurance PLC	Zurich	46%	*	*	45%	*	*	*

The table above shows the percentage of cases the ombudsman service resolved in the six-month period from 1 January to 30 June 2012 - that resulted in a change in outcome in favour of the consumer (comparing the financial business's response to the consumer's complaint and the final outcome after our involvement).

\* Where no figure is shown, either there were no cases - or there were fewer than 30 cases and the percentage would not be

statistically meaningful.

**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.