

complaints data - showing individual financial businesses

new cases received by the Financial Ombudsman Service from 1 July to 31 December 2012

			number of new cases - by complaint category						
business name	business group	total number of new cases received	banking and credit	mortgages and home finance	general insurance	PPI	investments	life & pensions and decumulation	
Admiral Insurance Company Limited	Admiral Group	315	0	0	315	0	0	0	
Positive Solutions (Financial Services) Limited	Aegon Group	77	0	7	10	15	28	17	
Scottish Equitable Plc	Aegon Group	83	0	0	14	0	7	62	
Ageas Insurance Limited	Ageas Insurance Limited	515	0	0	514	1	0	0	
Groupama Insurance Company Limited	Ageas Insurance Limited	176	0	0	132	44	0	0	
Kwik-Fit Insurance Services Ltd	Ageas Insurance Limited	44	0	0	43	1	0	0	
Tesco Underwriting Limited	Ageas Insurance Limited	167	0	0	167	0	0	0	
Allianz Insurance Plc	Allianz Insurance	1109	0	0	218	891	0	0	
Aviva Health UK Limited	AVIVA	52	0	0	52	0	0	0	
Aviva Insurance Limited	AVIVA	1363	1	0	564	780	1	17	
Aviva Life & Pensions UK Limited	AVIVA	616	0	33	91	0	49	443	
Aviva Life Services UK Limited	AVIVA	142	0	8	26	15	30	63	
AXA Insurance UK Plc	AXA	701	0	0	662	38	1	0	
AXA PPP Healthcare Limited	AXA	58	0	0	58	0	0	0	
Bank of Ireland (UK) Plc	Bank of Ireland	633	177	45	10	387	8	6	
The Governor and Company of the	Bank of Ireland	91	21	40	2	21	2	5	

Bank of Ireland								
Barclays Bank Plc	Barclays	44725	5548	467	270	37883	337	220
Barclays Insurance (Dublin) Limited	Barclays	73	0	0	22	51	0	0
Barclays Stockbrokers Limited	Barclays	40	0	0	0	0	40	0
Clydesdale Financial Services Limited	Barclays	440	402	0	0	38	0	0
Firstplus Financial Group Plc	Barclays	254	103	1	0	150	0	0
BUPA Insurance Limited	BUPA	211	0	0	211	0	0	0
Canada Life Limited	Canada Life	82	0	0	17	0	3	62
Capital One (Europe) plc	Capital One	10115	453	0	2	9660	0	0
Pinnacle Insurance Plc	Cardiff Pinnacle	552	0	0	133	418	0	1
Welcome Financial Services Limited	CATTLES	417	197	6	6	208	0	0
CT Capital PLC	Central Trust	415	8	1	1	405	0	0
Canada Square Operations plc	Citibank	918	42	1	0	875	0	0
Citibank International plc	Citibank	78	43	0	0	34	0	1
CitiFinancial Europe Plc	Citibank	385	74	2	1	308	0	0
CIS General Insurance Limited	CO-OP	290	0	0	280	4	2	4
CIS Unit Managers Limited	CO-OP	58	0	0	0	1	57	0
Co-operative Insurance Society Limited	CO-OP	355	0	0	33	47	86	189
The Co-operative Bank Plc	CO-OP	1403	344	92	19	877	49	22
esure Insurance Limited	ESURE	151	0	0	151	0	0	0
Aria Insurance Services Limited	Europ Assistance	37	0	0	36	0	0	1
Friends Life Company Limited	Friends Provident	54	0	0	10	2	4	38
Friends Life Limited	Friends Provident	226	0	0	55	0	11	160
Friends Life Services Limited	Friends Provident	182	0	1	31	4	21	125
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Friends Life WL Limited	Friends Provident	89	0	0	7	0	2	80
Sesame Limited	Friends Provident	263	0	26	28	69	67	73
GE Money Consumer Lending Limited	General Electric	167	40	3	1	123	0	0
GE Money Home Lending Limited	General Electric	270	19	83	1	167	0	0
HFC Bank Limited	HSBC	2342	90	0	8	2244	0	0
HSBC Bank plc	HSBC	12784	2039	258	638	9573	180	96
Marks & Spencer Financial Services plc	HSBC	1447	91	0	17	1339	0	0
Legal & General Assurance Society Limited	Legal & General	425	0	0	136	5	45	239
Legal & General Insurance Limited	Legal & General	276	0	0	125	151	0	0
Legal & General Partnership Services Limited	Legal & General	339	0	30	35	273	0	1
Liverpool Victoria Friendly Society Limited	Liverpool Victoria Group	97	6	0	20	37	9	25
Liverpool Victoria Insurance Company Limited	Liverpool Victoria Group	342	0	0	340	2	0	0
Bank of Scotland Plc	Lloyds	39375	3009	1087	416	34434	229	200
Black Horse Limited	Lloyds	6133	241	0	4	5888	0	0
Cheltenham & Gloucester plc	Lloyds	757	27	190	15	513	2	10
Halifax General Insurance Services Limited	Lloyds	55	0	0	55	0	0	0
Halifax Insurance Ireland Ltd	Lloyds	421	0	0	4	416	0	1
Lloyds TSB Bank Plc	Lloyds	45727	2740	108	304	42195	206	174
Lloyds TSB General Insurance Limited	Lloyds	296	0	0	177	119	0	0
Lloyds TSB Insurance Services Limited	Lloyds	67	0	0	51	15	0	1

Lloyds TSB Private Banking Ltd	Lloyds	45	9	0	1	0	33	2
Scottish Widows plc	Lloyds	179	1	0	39	2	26	111
St Andrew's Insurance plc	Lloyds	346	0	0	197	148	0	1
The Mortgage Business Plc	Lloyds	53	0	41	0	12	0	0
Loans.co.uk Ltd	MBNA	554	6	5	0	543	0	0
MBNA Limited	MBNA	16075	3754	0	33	12288	0	0
Clydesdale Bank Plc	National Australia Group	4669	368	85	35	4127	33	21
The National Farmers' Union Mutual Insurance Society Limited	National Farmers Union Mutual Society Limited	102	0	0	95	0	1	6
Nationwide Building Society	Nationwide	9847	666	270	80	8668	115	48
The Mortgage Works (UK) Plc	Nationwide	81	1	69	1	10	0	0
Abbey Life Assurance Company Limited	No Group	192	0	0	16	0	6	170
ACE European Group Limited	No Group	84	0	0	81	3	0	0
ACF Car Finance Limited	No Group	92	6	0	3	83	0	0
Acromas Insurance Company Limited	No Group	209	0	0	209	0	0	0
Advantage Finance Ltd	No Group	75	4	0	6	65	0	0
Advantage Insurance Company Limited	No Group	87	0	0	87	0	0	0
AIB Group (UK) Plc	No Group	444	59	14	2	366	0	3
AIG Europe Limited	No Group	74	0	0	74	0	0	0
Allianz Global Assistance	No Group	48	0	0	48	0	0	0
American Express Services Europe Limited	No Group	373	87	0	2	284	0	0
Amtrust Europe Limited	No Group	70	0	0	68	2	0	0
Anglian Windows Ltd	No Group	111	4	2	0	105	0	0

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Company Limited								
Decidebloom Limited	No Group	92	15	0	12	65	0	0
Direct Auto Finance Insurance Services Ltd	No Group	60	0	0	6	54	0	0
Everyday Loans Limited	No Group	419	5	0	0	414	0	0
Express Gifts Ltd	No Group	181	15	0	0	166	0	0
FCE Bank Plc	No Group	137	29	0	1	107	0	0
Financial Insurance Company Limited	No Group	594	0	0	5	589	0	0
First Central Insurance Management Ltd	No Group	48	0	0	48	0	0	0
First Response Finance Ltd	No Group	339	7	0	2	330	0	0
FirstRand Bank Limited	No Group	114	49	0	0	65	0	0
Great Lakes Reinsurance (UK) Plc	No Group	93	0	0	93	0	0	0
Guardian Assurance Limited	No Group	90	0	0	11	3	1	75
Hastings Insurance Services Ltd	No Group	36	0	0	36	0	0	0
Hitachi Capital (UK) Plc	No Group	63	51	0	0	12	0	0
Home Retail Group Card Services Limited	No Group	54	54	0	0	0	0	0
Home Retail Group Insurance Services Limited	No Group	601	0	0	0	601	0	0
Homecare Insurance Limited	No Group	55	0	0	55	0	0	0
Homeserve Membership Limited	No Group	55	0	0	54	1	0	0
IGO4 Limited	No Group	48	0	0	48	0	0	0
Inter Partner Assistance SA	No Group	412	0	0	412	0	0	0
Interactive Investor Trading Limited	No Group	65	1	0	0	0	62	2
J D Williams & Company Limited	No Group	111	45	0	1	65	0	0
Kensington Mortgage Company	No Group	156	11	95	0	50	0	0

No Group	358	5	37	2	308	4	2
No Group	39	39	0	0	0	0	0
No Group	86	0	0	36	50	0	0
No Group	182	0	0	181	1	0	0
No Group	141	0	0	139	2	0	0
No Group	61	0	0	61	0	0	0
No Group	38	38	0	0	0	0	0
No Group	96	0	0	96	0	0	0
No Group	114	113	0	0	0	1	0
No Group	67	67	0	0	0	0	0
No Group	243	8	13	1	218	2	1
No Group	458	24	7	2	418	3	4
No Group	126	3	0	0	123	0	0
No Group	93	93	0	0	0	0	0
No Group	68	1	22	9	33	1	2
No Group	43	0	29	1	13	0	0
No Group	675	151	0	3	521	0	0
No Group	52	52	0	0	0	0	0
No Group	72	0	0	72	0	0	0
No Group	225	199	0	0	26	0	0
No Group	48	33	0	2	13	0	0
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Red Sands Insurance Company (Europe) Limited	No Group	69	0	0	69	0	0	0
RiverStone Insurance Limited	No Group	46	0	0	45	1	0	0
Saga Services Limited	No Group	102	0	0	102	0	0	0
Skyfire Insurance Company Limited	No Group	33	0	0	33	0	0	0
Southern Pacific Mortgage Limited	No Group	98	2	54	1	41	0	0
Southern Rock Insurance Company Limited	No Group	33	0	0	33	0	0	0
Stonebridge International Insurance Ltd	No Group	38	0	0	32	3	0	3
Sun Life Assurance Company of Canada (U.K.) Limited	No Group	242	1	0	11	2	7	221
Swift Advances Plc	No Group	50	46	4	0	0	0	0
Swinton Group Ltd	No Group	110	0	0	110	0	0	0
The Carphone Warehouse Ltd	No Group	61	0	0	61	0	0	0
The Funding Corporation Limited	No Group	135	11	0	0	124	0	0
The Mortgage Matters Partnership	No Group	76	0	20	1	55	0	0
The Society of Lloyd's	No Group	321	0	0	181	139	0	1
UK Car Group Limited	No Group	254	6	0	7	241	0	0
Vanquis Bank Limited	No Group	1295	1295	0	0	0	0	0
Volkswagen Financial Services (UK) Limited	No Group	100	65	0	2	33	0	0
Welcome Loans Limited	No Group	68	68	0	0	0	0	0
Wonga.Com Limited	No Group	49	49	0	0	0	0	0
Zenith Insurance plc	No Group	76	0	0	76	0	0	0
Phoenix Life Assurance Limited	Phoenix Group	136	0	1	17	6	9	103
Phoenix Life Limited	Phoenix Group	484	1	3	63	9	23	385

Nemo Personal Finance Limited	Principality	30	6	1	0	23	0	0
The Prudential Assurance Company Limited	Prudential PLC	465	0	8	41	22	40	354
Royal & Sun Alliance Insurance Plc	Royal & Sun Alliance	595	0	0	545	47	0	3
National Westminster Bank Plc	Royal Bank Of Scotland	8679	3378	300	127	4733	100	41
The Royal Bank of Scotland Plc	Royal Bank Of Scotland	8446	1212	215	73	6750	147	49
UK Insurance Limited	Royal Bank Of Scotland	1696	0	0	1627	68	0	1
Ulster Bank Ltd	Royal Bank Of Scotland	393	170	9	8	198	8	0
The Royal London Mutual Insurance Society Limited	Royal London Group	370	0	0	75	11	18	266
Sainsbury's Bank Plc	Sainsburys Bank	77	74	0	3	0	0	0
Santander Cards UK Limited	Santander UK	1064	518	0	6	540	0	0
Santander Consumer (UK) Plc	Santander UK	257	130	0	1	125	0	1
Santander UK Plc	Santander UK	9432	4093	900	225	3858	190	166
Shop Direct Finance Company Limited	Shop Direct Group	971	352	0	4	615	0	0
Connells Limited	Skipton Group	190	0	32	6	150	0	2
Skipton Building Society	Skipton Group	273	19	17	6	225	2	4
St. James's Place Wealth Management Plc	St James Place	89	0	7	16	7	32	27
Standard Life Assurance Limited	Standard Life	200	0	0	18	2	8	172
ReAssure Limited	SWISS RE	233	0	1	51	1	7	173
Tesco Personal Finance PLC	Tesco Personal Finance	2974	264	1	76	2632	1	0
Bradford & Bingley Plc	UK Asset Resolution	937	2	78	19	780	15	43
Mortgage Express	UK Asset Resolution	116	0	100	0	16	0	0
Northern Rock (Asset Management) plc	UK Asset Resolution	1530	38	512	5	959	1	15

Unum Ltd	Unum Limited	50	0	0	50	0	0	0
Virgin Money plc	Virgin Money	99	29	64	0	3	3	0
West Bromwich Building Society	West Bromwich Group	211	15	18	6	161	8	3
Yorkshire Building Society	Yorkshire	1730	70	67	17	1544	20	12
Openwork Limited	Zurich	132	1	26	9	50	24	22
Zurich Assurance Ltd	Zurich	349	0	0	74	27	40	208
Zurich Insurance PLC	Zurich	204	0	0	198	3	0	3

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 2012 - 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.