

## complaints data - showing individual financial businesses

new cases received by the Financial Ombudsman Service from 1 Jan to 30 June 2013

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	PPI	investments	life & pensions and decumulation
Admiral Insurance Company Limited	Admiral Group	290	0	0	290	0	0	0
EUI Limited	Admiral Group	35	0	0	35	0	0	0
Positive Solutions (Financial Services) Limited	Aegon Group	62	0	2	5	10	37	8
Scottish Equitable Plc	Aegon Group	83	0	0	29	1	2	51
Ageas Insurance Limited	Ageas Insurance Limited	435	0	0	434	1	0	0
Groupama Insurance Company Limited	Ageas Insurance Limited	146	0	0	105	41	0	0
Kwik-Fit Insurance Services Ltd	Ageas Insurance Limited	32	0	0	32	0	0	0
Tesco Underwriting Limited	Ageas Insurance Limited	146	0	0	146	0	0	0
Allianz Insurance Plc	Allianz Insurance	1279	0	0	231	1048	0	0
Aviva Health UK Limited	AVIVA	61	0	0	61	0	0	0
Aviva Insurance Limited	AVIVA	1421	0	0	605	808	0	8
Aviva Life & Pensions UK Limited	AVIVA	478	1	13	85	0	17	362
Aviva Life Services UK Limited	AVIVA	173	0	18	30	15	29	81
AXA Insurance UK Plc	AXA	696	1	0	646	49	0	0
AXA PPP Healthcare Limited	AXA	85	0	0	85	0	0	0
Bank of Ireland (UK) Plc	Bank of Ireland	909	177	250	5	461	14	2



GE Money Home Lending Limited	General Electric	282	21	56	2	203	0	0
HFC Bank Limited	HSBC	2222	90	1	3	2128	0	0
HSBC Bank plc	HSBC	14869	1654	170	613	12224	123	85
Marks & Spencer Financial Services plc	HSBC	1353	94	0	3	1251	5	0
Legal & General Assurance Society Limited	Legal & General	453	0	1	184	16	33	219
Legal & General Insurance Limited	Legal & General	281	0	0	97	184	0	0
Legal & General Partnership Services Limited	Legal & General	285	0	52	31	202	0	0
Liverpool Victoria Friendly Society Limited	Liverpool Victoria Group	94	3	0	14	54	3	20
Liverpool Victoria Insurance Company Limited	Liverpool Victoria Group	346	0	0	341	4	0	1
Bank of Scotland Plc	Lloyds	61664	2343	927	390	57680	155	169
Black Horse Limited	Lloyds	4689	180	2	5	4502	0	0
Cheltenham & Gloucester plc	Lloyds	1274	9	158	16	1083	3	5
Halifax General Insurance Services Limited	Lloyds	32	0	0	32	0	0	0
Halifax Insurance Ireland Ltd	Lloyds	88	0	0	3	85	0	0
Lloyds TSB Bank Plc	Lloyds	59753	2878	123	346	55972	262	172
Lloyds TSB General Insurance Limited	Lloyds	233	0	0	112	121	0	0
Lloyds TSB Insurance Services Limited	Lloyds	57	0	0	30	27	0	0
Scottish Widows plc	Lloyds	172	1	0	28	7	22	114
St Andrew's Insurance plc	Lloyds	1279	0	0	132	1147	0	0
The Mortgage Business Plc	Lloyds	52	0	36	0	16	0	0
Loans.co.uk Ltd	MBNA	560	1	0	0	559	0	0

MBNA Limited	MBNA	15187	963	0	81	14143	0	0
Clydesdale Bank Plc	National Australia Group	5170	339	82	54	4635	46	14
The National Farmers' Union Mutual Insurance Society Limited	National Farmers Union Mutual Society Limited	79	0	0	73	0	3	3
Nationwide Building Society	Nationwide	9032	661	331	101	7808	70	61
The Mortgage Works (UK) Plc	Nationwide	50	2	33	1	14	0	0
Abbey Life Assurance Company Limited	No Group	181	0	0	15	0	5	161
ACE European Group Limited	No Group	83	0	0	79	2	0	2
ACF Car Finance Limited	No Group	121	6	0	5	110	0	0
Acromas Insurance Company Limited	No Group	267	0	0	267	0	0	0
Advantage Finance Ltd	No Group	47	4	0	2	41	0	0
Advantage Insurance Company Limited	No Group	93	0	0	93	0	0	0
AIB Group (UK) Plc	No Group	505	44	18	6	432	3	2
AIG Europe Limited	No Group	66	0	0	59	7	0	0
American Express Insurance Services Europe Limited	No Group	90	0	0	4	86	0	0
American Express Services Europe Limited	No Group	482	77	0	10	395	0	0
Amtrust Europe Limited	No Group	94	0	0	93	1	0	0
Amtrust International Underwriters Ltd	No Group	90	0	0	77	13	0	0
Arnold Clark Automobiles Limited	No Group	311	5	0	1	305	0	0
Assurant General Insurance Limited	No Group	196	0	0	78	118	0	0
Automobile Association Insurance Services Limited	No Group	78	1	0	77	0	0	0
Banque PSA Finance	No Group	99	38	0	0	61	0	0







Southern Pacific Mortgage Limited	No Group	94	7	30	1	56	0	0
Southern Rock Insurance Company Limited	No Group	47	0	0	47	0	0	0
Sun Life Assurance Company of Canada (U.K.) Limited	No Group	220	0	0	15	1	4	200
Swinton Group Ltd	No Group	126	0	0	122	3	0	1
Sygma Banque	No Group	58	39	0	0	19	0	0
The Carphone Warehouse Ltd	No Group	37	0	0	37	0	0	0
The Funding Corporation Limited	No Group	100	6	0	0	94	0	0
The Mortgage Matters Partnership	No Group	148	1	8	0	139	0	0
The Society of Lloyd's	No Group	361	0	0	184	177	0	0
UK Car Group Limited	No Group	273	4	0	5	264	0	0
UK Insurance Limited	No Group	1550	0	0	1473	77	0	0
Vanquis Bank Limited	No Group	654	652	0	2	0	0	0
Volkswagen Financial Services (UK) Limited	No Group	96	65	0	0	31	0	0
WDFC UK Limited	No Group	68	68	0	0	0	0	0
Welcome Loans Limited	No Group	69	69	0	0	0	0	0
Zenith Insurance plc	No Group	83	0	0	83	0	0	0
Phoenix Life Assurance Limited	Phoenix Group	87	0	1	9	4	4	69
Phoenix Life Limited	Phoenix Group	443	1	6	61	1	10	364
Principality Building Society	Principality	166	2	6	2	154	1	1
The Prudential Assurance Company Limited	Prudential PLC	407	0	2	51	22	23	309
Royal & Sun Alliance Insurance Plc	Royal & Sun Alliance	546	0	0	485	59	1	1
National Westminster Bank Plc	Royal Bank Of Scotland	11222	2815	302	101	7871	102	31
The Royal Bank of Scotland Group	Royal Bank Of Scotland	54	0	0	11	2	15	26



Independent Financial Services Limited								
The Royal Bank of Scotland Plc	Royal Bank Of Scotland	11268	1065	191	96	9808	65	43
Ulster Bank Ltd	Royal Bank Of Scotland	396	125	11	4	252	3	1
The Royal London Mutual Insurance Society Limited	Royal London Group	324	1	0	99	12	13	199
Sainsbury's Bank Plc	Sainsburys Bank	64	64	0	0	0	0	0
Santander Cards UK Limited	Santander UK	1141	311	0	8	821	0	1
Santander Consumer (UK) Plc	Santander UK	211	123	0	1	87	0	0
Santander UK Plc	Santander UK	8539	2510	774	217	4768	130	140
Shop Direct Finance Company Limited	Shop Direct Group	1427	346	0	1	1080	0	0
Connells Limited	Skipton Group	192	0	29	5	157	0	1
Skipton Building Society	Skipton Group	353	7	18	1	326	0	1
St. James's Place Wealth Management Plc	St James Place	97	0	5	13	14	42	23
Standard Life Assurance Limited	Standard Life	180	0	0	28	1	9	142
ReAssure Limited	SWISS RE	236	0	3	42	5	7	179
Tesco Personal Finance PLC	Tesco Personal Finance	2473	313	8	69	2083	0	0
Bradford & Bingley Plc	UK Asset Resolution	1121	7	49	31	989	11	34
Mortgage Express	UK Asset Resolution	105	1	94	1	8	0	1
Northern Rock (Asset Management) plc	UK Asset Resolution	1982	67	676	8	1215	0	16
Unum Ltd	Unum Limited	75	0	0	75	0	0	0
Virgin Money plc	Virgin Money	81	20	60	0	0	0	1
West Bromwich Building Society	West Bromwich Group	265	14	16	3	224	5	3
Yorkshire Building Society	Yorkshire	1710	50	71	8	1556	15	10
Endsleigh Insurance Services Ltd	Zurich	42	0	0	41	0	0	1

Openwork Limited	Zurich	142	0	14	12	71	27	18
Zurich Assurance Ltd	Zurich	293	0	0	59	20	28	186
Zurich Insurance PLC	Zurich	196	0	0	194	1	0	1

The table above shows the number of new cases received by the ombudsman service in the six-month period from 1 Jan to 30 June 2013 - 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.