

## complaints data - showing individual financial businesses

new cases received by the Financial Ombudsman Service from 01 Jan to 30 Jun 2015

| 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 |
| Abbey Life Assurance Company Limited               | No Group          | 159                                | 0   | 0                          | 9                 | 0   | 4           | 146                              |
| Accord Mortgages Limited                           | Yorkshire         | 45                                 | 0   | 45                         | 0                 | 0   | 0           | 0                                |
| ACE European Group Limited                         | No Group          | 52                                 | 0   | 0                          | 50                | 2   | 0           | 0                                |
| ACF Car Finance Limited                            | No Group          | 39                                 | 0   | 0                          | 2                 | 37  | 0           | 0                                |
| Acromas Insurance Company Limited                  | No Group          | 183                                | 0   | 0                          | 183               | 0   | 0           | 0                                |
| Admiral Insurance Company Limited                  | Admiral Group     | 408                                | 0   | 0                          | 408               | 0   | 0           | 0                                |
| Advantage Insurance Company Limited                | No Group          | 218                                | 0   | 0                          | 218               | 0   | 0           | 0                                |
| Ageas Insurance Limited                            | No Group          | 505                                | 0   | 0                          | 493               | 12  | 0           | 0                                |
| AIB Group (UK) Plc                                 | No Group          | 174                                | 60  | 9                          | 6                 | 92  | 7           | 0                                |
| AIG Europe Limited                                 | No Group          | 44                                 | 0   | 0                          | 44                | 0   | 0           | 0                                |
| Allianz Insurance Plc                              | Allianz Insurance | 1279                               | 0   | 0                          | 352               | 927 | 0           | 0                                |
| American Express Insurance Services Europe Limited | No Group          | 54                                 | 2   | 0                          | 4                 | 48  | 0           | 0                                |
| American Express Services Europe Limited           | No Group          | 268                                | 101   | 0                          | 3                 | 164 | 0           | 0                                |
| Amigo Loans Ltd                                    | No Group          | 32                                 | 32  | 0                          | 0                 | 0   | 0           | 0                                |

|   |                     |       |      |     |     |       |     |     |
|---|---------------------|-------|------|-----|-----|-------|-----|-----|
| Amtrust Europe Limited                            | No Group            | 112   | 0    | 0   | 110 | 2     | 0   | 0   |
| Amtrust International Underwriters Ltd            | No Group            | 43    | 0    | 0   | 38  | 5     | 0   | 0   |
| Arnold Clark Automobiles Limited                  | No Group            | 91    | 15   | 0   | 2   | 74    | 0   | 0   |
| Arrow Global Limited                              | No Group            | 75    | 75   | 0   | 0   | 0     | 0   | 0   |
| Assurant General Insurance Limited                | No Group            | 103   | 0    | 0   | 82  | 21    | 0   | 0   |
| Automobile Association Insurance Services Limited | No Group            | 128   | 0    | 0   | 127 | 1     | 0   | 0   |
| Aviva Health UK Limited                           | AVIVA               | 51    | 0    | 0   | 51  | 0     | 0   | 0   |
| Aviva Insurance Limited                           | AVIVA               | 877   | 0    | 0   | 466 | 408   | 0   | 3   |
| Aviva Life & Pensions UK Limited                  | AVIVA               | 274   | 0    | 0   | 41  | 1     | 10  | 222 |
| Aviva Life Services UK Limited                    | AVIVA               | 206   | 0    | 34  | 44  | 4     | 32  | 92  |
| AXA Insurance UK Plc                              | AXA                 | 654   | 0    | 0   | 636 | 18    | 0   | 0   |
| AXA PPP Healthcare Limited                        | AXA                 | 107   | 0    | 0   | 107 | 0     | 0   | 0   |
| AXA Wealth Services Limited                       | AXA                 | 39    | 0    | 0   | 1   | 0     | 29  | 9   |
| Bank of Ireland (UK) Plc                          | Bank of Ireland     | 418   | 217  | 49  | 8   | 126   | 15  | 3   |
| Bank of Scotland Plc                              | Lloyds              | 20288 | 3935 | 897 | 204 | 15002 | 152 | 98  |
| Banque PSA Finance                                | No Group            | 67    | 58   | 0   | 0   | 9     | 0   | 0   |
| Barclays Bank Plc                                 | Barclays            | 20021 | 6736 | 597 | 215 | 12111 | 238 | 124 |
| Be Wisser Insurance Services Ltd                  | No Group            | 43    | 0    | 0   | 43  | 0     | 0   | 0   |
| BISL Limited                                      | No Group            | 83    | 0    | 0   | 83  | 0     | 0   | 0   |
| Black Horse Limited                               | Lloyds              | 749   | 138  | 1   | 3   | 607   | 0   | 0   |
| Blemain Finance Limited                           | No Group            | 70    | 67   | 1   | 0   | 2     | 0   | 0   |
| BMW Financial Services (GB) Limited               | No Group            | 93    | 84   | 0   | 2   | 7     | 0   | 0   |
| Bradford & Bingley Plc                            | UK Asset Resolution | 476   | 1    | 38  | 13  | 394   | 5   | 25  |
| Brightside Insurance Services                     | No Group            | 40    | 0    | 0   | 40  | 0     | 0   | 0   |

|  |                          |      |     |     |     |      |    |    |
|--|--------------------------|------|-----|-----|-----|------|----|----|
| Limited                                |                          |      |     |     |     |      |    |    |
| British Gas Insurance Limited          | No Group                 | 293  | 0   | 0   | 292 | 0    | 1  | 0  |
| British Gas Services Limited           | No Group                 | 126  | 5   | 0   | 120 | 0    | 1  | 0  |
| BUPA Insurance Limited                 | BUPA                     | 150  | 0   | 0   | 150 | 0    | 0  | 0  |
| Cabot Financial (Europe) Limited       | No Group                 | 42   | 42  | 0   | 0   | 0    | 0  | 0  |
| Caledonian Consumer Finance Ltd        | No Group                 | 52   | 52  | 0   | 0   | 0    | 0  | 0  |
| Canada Life Limited                    | Canada Life              | 54   | 0   | 0   | 10  | 0    | 4  | 40 |
| Canada Square Operations Limited       | Citibank                 | 2488 | 18  | 0   | 1   | 2469 | 0  | 0  |
| Capital One (Europe) plc               | No Group                 | 6661 | 228 | 0   | 4   | 6429 | 0  | 0  |
| Capital One Homeowner Loans Limited    | No Group                 | 46   | 0   | 0   | 0   | 46   | 0  | 0  |
| Capquest Debt Recovery Limited         | No Group                 | 41   | 41  | 0   | 0   | 0    | 0  | 0  |
| Casheuronet UK LLC                     | No Group                 | 115  | 115 | 0   | 0   | 0    | 0  | 0  |
| Caversham Finance Limited              | No Group                 | 41   | 36  | 0   | 4   | 0    | 1  | 0  |
| Cheltenham & Gloucester plc            | Lloyds                   | 521  | 4   | 148 | 11  | 358  | 0  | 0  |
| CIS General Insurance Limited          | CO-OP                    | 154  | 0   | 0   | 153 | 0    | 0  | 1  |
| Citibank International Limited         | Citibank                 | 50   | 43  | 0   | 1   | 4    | 2  | 0  |
| CitiFinancial Europe Plc               | Citibank                 | 327  | 10  | 1   | 2   | 314  | 0  | 0  |
| Close Brothers Limited                 | No Group                 | 72   | 53  | 0   | 9   | 10   | 0  | 0  |
| Clydesdale Bank Plc                    | National Australia Group | 3748 | 880 | 107 | 29  | 2696 | 28 | 8  |
| Clydesdale Financial Services Limited  | Barclays                 | 400  | 391 | 0   | 0   | 9    | 0  | 0  |
| Connells Limited                       | Skipton Group            | 96   | 0   | 63  | 8   | 25   | 0  | 0  |
| Countrywide Assured Plc                | No Group                 | 80   | 0   | 0   | 25  | 0    | 1  | 54 |
| Countrywide Principal Services Limited | No Group                 | 73   | 1   | 34  | 22  | 16   | 0  | 0  |
| Covea Insurance plc                    | No Group                 | 116  | 0   | 0   | 116 | 0    | 0  | 0  |

|  |                    |      |     |    |     |      |    |   |
|--|--------------------|------|-----|----|-----|------|----|---|
| Coventry Building Society                    | No Group           | 107  | 6   | 15 | 0   | 85   | 1  | 0 |
| Creation Consumer Finance Ltd                | No Group           | 182  | 158 | 0  | 3   | 21   | 0  | 0 |
| Creation Financial Services Limited          | No Group           | 63   | 43  | 0  | 2   | 18   | 0  | 0 |
| Credit Suisse International                  | No Group           | 93   | 7   | 0  | 0   | 0    | 86 | 0 |
| CT Capital PLC                               | No Group           | 46   | 0   | 1  | 0   | 45   | 0  | 0 |
| Cumberland Building Society                  | No Group           | 40   | 1   | 1  | 0   | 35   | 0  | 3 |
| DAS Legal Expenses Insurance Company Limited | No Group           | 86   | 0   | 0  | 86  | 0    | 0  | 0 |
| DFS Trading Limited                          | No Group           | 58   | 3   | 0  | 1   | 54   | 0  | 0 |
| Domestic & General Insurance Plc             | Domestic & General | 59   | 0   | 0  | 59  | 0    | 0  | 0 |
| DSG Retail Limited                           | No Group           | 57   | 4   | 0  | 52  | 0    | 1  | 0 |
| Elite Insurance Company Limited              | No Group           | 81   | 0   | 0  | 81  | 0    | 0  | 0 |
| Equifax Limited                              | No Group           | 37   | 37  | 0  | 0   | 0    | 0  | 0 |
| Erudio Student Loans Limited                 | No Group           | 144  | 144 | 0  | 0   | 0    | 0  | 0 |
| esure Insurance Limited                      | ESURE              | 214  | 0   | 0  | 214 | 0    | 0  | 0 |
| EUI Limited                                  | Admiral Group      | 44   | 0   | 0  | 44  | 0    | 0  | 0 |
| Europäische Reiseversicherung AG             | No Group           | 59   | 0   | 0  | 59  | 0    | 0  | 0 |
| Everyday Loans Limited                       | No Group           | 78   | 3   | 0  | 4   | 71   | 0  | 0 |
| Experian Limited                             | No Group           | 75   | 75  | 0  | 0   | 0    | 0  | 0 |
| Express Gifts Ltd                            | No Group           | 78   | 45  | 0  | 3   | 30   | 0  | 0 |
| FCA Automotive Services UK Ltd               | No Group           | 37   | 37  | 0  | 0   | 0    | 0  | 0 |
| FCE Bank Plc                                 | No Group           | 42   | 38  | 0  | 3   | 1    | 0  | 0 |
| Financial Insurance Company Limited          | No Group           | 3640 | 0   | 0  | 3   | 3637 | 0  | 0 |
| First Central Insurance Management Ltd       | No Group           | 133  | 0   | 0  | 133 | 0    | 0  | 0 |
| First Complete Ltd                           | No Group           | 45   | 0   | 23 | 9   | 6    | 1  | 6 |



|   |                                     |       |      |     |     |       |     |     |
|---|-------------------------------------|-------|------|-----|-----|-------|-----|-----|
| Interactive Investor Trading Limited                                    | No Group                            | 76    | 0    | 0   | 0   | 0     | 69  | 7   |
| International Insurance Company of Hannover SE                          | No Group                            | 52    | 0    | 0   | 52  | 0     | 0   | 0   |
| J D Williams & Company Limited  | No Group                            | 74    | 42   | 0   | 0   | 32    | 0   | 0   |
| Kensington Mortgage Company Limited                                     | No Group                            | 76    | 13   | 51  | 0   | 12    | 0   | 0   |
| Leeds Building Society  | No Group                            | 158   | 36   | 44  | 3   | 68    | 3   | 4   |
| Legal & General Assurance Society Limited                               | Legal & General                     | 278   | 0    | 0   | 103 | 0     | 20  | 155 |
| Legal & General Insurance Limited                                       | Legal & General                     | 230   | 0    | 0   | 192 | 38    | 0   | 0   |
| Legal & General Partnership Services Limited                            | Legal & General                     | 661   | 0    | 621 | 18  | 22    | 0   | 0   |
| Liverpool Victoria Friendly Society Limited                             | Liverpool Victoria Group Limited    | 54    | 0    | 0   | 18  | 10    | 7   | 19  |
| Liverpool Victoria Insurance Company Limited                            | Liverpool Victoria Group            | 300   | 0    | 0   | 300 | 0     | 0   | 0   |
| Lloyds Bank General Insurance Limited                                   | Lloyds                              | 176   | 0    | 0   | 150 | 26    | 0   | 0   |
| Lloyds Bank PLC   | Lloyds                              | 19818 | 5737 | 101 | 236 | 13319 | 290 | 135 |
| Loans Direct UK Limited   | No Group                            | 84    | 84   | 0   | 0   | 0     | 0   | 0   |
| Loans.co.uk Ltd   | Bank of America Merrill Lynch Group | 83    | 6    | 0   | 0   | 77    | 0   | 0   |
| London General Insurance Company Limited                                | No Group                            | 86    | 0    | 0   | 83  | 3     | 0   | 0   |
| Lowell Financial Ltd  | No Group                            | 52    | 52   | 0   | 0   | 0     | 0   | 0   |
| Lowell Portfolio I Ltd  | No Group                            | 35    | 34   | 0   | 0   | 0     | 1   | 0   |
| Mapfre Asistencia, Compania Internacional De Seguros y Reaseguros, S.A. | No Group                            | 175   | 0    | 0   | 175 | 0     | 0   | 0   |
| Markerstudy Insurance Company   | No Group                            | 90    | 0    | 0   | 90  | 0     | 0   | 0   |



|   |                          |      |      |     |     |      |     |     |
|---|--------------------------|------|------|-----|-----|------|-----|-----|
| Personal Touch Financial Services Ltd           | No Group                 | 38   | 0    | 21  | 12  | 4    | 0   | 1   |
| Phoenix Life Assurance Limited                  | Phoenix Group            | 108  | 0    | 0   | 21  | 2    | 6   | 79  |
| Phoenix Life Limited                            | Phoenix Group            | 302  | 0    | 2   | 38  | 0    | 14  | 248 |
| Pinnacle Insurance Plc                          | Cardiff Pinnacle         | 358  | 0    | 0   | 90  | 268  | 0   | 0   |
| Platform Home Loans Ltd                         | CO-OP                    | 37   | 0    | 33  | 1   | 3    | 0   | 0   |
| Positive Solutions (Financial Services) Limited | No Group                 | 51   | 0    | 7   | 6   | 5    | 18  | 15  |
| Principality Building Society                   | Principality             | 53   | 4    | 20  | 3   | 17   | 9   | 0   |
| Provident Personal Credit Limited               | No Group                 | 114  | 114  | 0   | 0   | 0    | 0   | 0   |
| QBE Insurance (Europe) Limited                  | No Group                 | 61   | 0    | 0   | 61  | 0    | 0   | 0   |
| R. Raphael & Sons Plc                           | No Group                 | 93   | 89   | 0   | 0   | 4    | 0   | 0   |
| RAC Insurance Limited                           | No Group                 | 95   | 0    | 0   | 95  | 0    | 0   | 0   |
| RAC Motoring Services                           | No Group                 | 81   | 0    | 0   | 81  | 0    | 0   | 0   |
| RCI Financial Services Limited                  | No Group                 | 57   | 51   | 0   | 1   | 5    | 0   | 0   |
| ReAssure Limited                                | ReAssure Company Limited | 159  | 0    | 1   | 40  | 0    | 8   | 110 |
| Red Sands Insurance Company (Europe) Limited    | No Group                 | 108  | 0    | 0   | 108 | 0    | 0   | 0   |
| Royal & Sun Alliance Insurance Plc              | RSA Insurance UK         | 455  | 0    | 0   | 444 | 10   | 0   | 1   |
| Royal London (CIS) Limited                      | Royal London Group       | 153  | 0    | 0   | 20  | 2    | 25  | 106 |
| Saga Services Limited                           | No Group                 | 57   | 0    | 0   | 57  | 0    | 0   | 0   |
| Sainsbury's Bank Plc                            | Sainsburys Bank          | 80   | 77   | 1   | 0   | 2    | 0   | 0   |
| Santander Cards UK Limited                      | Santander UK             | 199  | 13   | 0   | 0   | 186  | 0   | 0   |
| Santander Consumer (UK) Plc                     | Santander UK             | 141  | 109  | 0   | 0   | 31   | 1   | 0   |
| Santander UK Plc                                | Santander UK             | 7161 | 2724 | 708 | 125 | 3318 | 183 | 103 |
| Scottish Equitable Plc                          | Aegon Group              | 70   | 0    | 0   | 11  | 0    | 1   | 58  |
| Scottish Widows plc                             | Lloyds                   | 138  | 0    | 1   | 41  | 1    | 11  | 84  |







|                                |                     |     |    |     |     |     |     |     |
|--------------------------------|---------------------|-----|----|-----|-----|-----|-----|-----|
| West Bromwich Building Society | West Bromwich Group | 110 | 10 | 22  | 3   | 64  | 9   | 2   |
| WorldPay (UK) Limited          | No Group            | 94  | 94 | 0   | 0   | 0   | 0   | 0   |
| Yorkshire Building Society     | Yorkshire           | 962 | 65 | 154 | 19  | 596 | 120 | 8   |
| Zenith Insurance plc           | No Group            | 164 | 0  | 0   | 164 | 0   | 0   | 0   |
| Zurich Assurance Ltd           | Zurich              | 220 | 0  | 7   | 60  | 4   | 19  | 130 |
| Zurich Insurance PLC           | Zurich              | 161 | 0  | 0   | 158 | 3   | 0   | 0   |

The table above shows the number of new cases received by the ombudsman service in the six-month period from 01 Jan to 30 Jun 2015 - 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.