Financial Ombudsman Service

complaints data - showing individual financial businesses

showing the percentage resolved by the Financial Ombudsman Service in favour of consumers from 01 Jan to 30 Jun 2016

business name	business group	% resolved in favour of consumer (average for all businesses = 48%)	% resolved in favour of consumer - by complaint category (and average figure for all businesses - for comparison)					
			banking and credit (average for all businesses = 29%)	mortgages and home finance (average for all businesses = 45%)	general insurance (average for all businesses = 32%)	PPI (average for all businesses = 57%)	investments (average for all businesses = 37%)	life & pensions and decumulation (average for all businesses = 30%)
Admiral Insurance Company Limited	Admiral Group	26%	*	*	26%	*	*	*
EUI Limited	Admiral Group	12%	*	*	12%	*	*	*
Scottish Equitable Plc	Aegon Group	37%	*	*	*	*	*	36%
Stonebridge International Insurance Ltd	Aegon Group	28%	*	*	28%	*	*	*
Allianz Insurance Plc	Allianz Insurance	24%	*	*	32%	22%	*	*
Aviva Health UK Limited	AVIVA	21%	*	*	21%	*	*	*
Aviva Insurance Limited	AVIVA	71%	*	*	30%	89%	*	*
Aviva Life & Pensions UK Limited	AVIVA	31%	*	*	29%	*	*	31%
Aviva Life Services UK Limited	AVIVA	21%	*	6%	13%	*	*	27%
AXA Insurance UK Plc	AXA	36%	*	*	35%	39%	*	*
AXA PPP Healthcare Limited	AXA	34%	*	*	34%	*	*	*
Loans.co.uk Ltd	Bank of America Merrill Lynch Group	30%	*	*	*	32%	*	*

MBNA Limited	Bank of America Merrill Lynch Group	54%	21%	*	17%	55%	*	*
Bank of Ireland (UK) Plc	Bank of Ireland	46%	49%	22%	*	52%	*	*
Barclays Bank Plc	Barclays	47%	31%	38%	20%	61%	43%	40%
Clydesdale Financial Services Limited	Barclays	40%	40%	*	*	*	*	*
Firstplus Financial Group Plc	Barclays	40%	37%	*	*	44%	*	*
BUPA Insurance Limited	BUPA	42%	*	*	42%	*	*	*
Canada Life Limited	Canada Life	22%	*	*	*	*	*	*
Pinnacle Insurance Plc	Cardiff Pinnacle	36%	*	*	27%	44%	*	*
Canada Square Operations Limited	Citibank	59%	*	*	*	59%	*	*
CitiFinancial Europe Plc	Citibank	71%	*	*	*	72%	*	*
CIS General Insurance Limited	CO-OP	31%	*	*	30%	*	*	*
Clydesdale Bank Plc	CYBG Plc	73%	19%	20%	11%	90%	*	*
UK Insurance Limited	Direct Line Group	32%	*	*	31%	*	*	*
Domestic & General Insurance Plc	Domestic & General	38%	*	*	38%	*	*	*
esure Insurance Limited	ESURE	17%	*	*	17%	*	*	*
Friends Life Limited	Friends Provident	30%	*	*	23%	*	*	31%
Friends Life Services Limited	Friends Provident	24%	*	*	*	*	*	20%
Sesame Limited	Friends Provident	23%	*	*	*	6%	*	26%
HFC Bank Limited	HSBC	78%	*	*	*	78%	*	*
HSBC Bank plc	HSBC	49%	13%	33%	26%	61%	26%	*
John Lewis Financial Services Limited	HSBC	48%	48%	*	*	*	*	*

Marks & Spencer Financial Services plc	HSBC	66%	21%	*	*	80%	*	*
Legal & General Insurance Limited	Legal & General	38%	*	*	40%	*	*	*
Legal & General Partnership Services Limited	Legal & General	88%	*	92%	*	21%	*	*
Legal and General Assurance Society Limited	Legal & General	14%	*	*	13%	*	24%	9%
Liverpool Victoria Friendly Society Limited	Liverpool Victoria Group	27%	*	*	*	*	*	*
Liverpool Victoria Insurance Company Limited	Liverpool Victoria Group	32%	*	*	32%	*	*	*
Bank of Scotland Plc	Lloyds	34%	11%	24%	31%	38%	16%	11%
Black Horse Limited	Lloyds	74%	17%	*	*	85%	*	*
Cheltenham & Gloucester plc	Lloyds	14%	*	35%	*	12%	*	*
Lloyds Bank General Insurance Limited	Lloyds	48%	*	*	32%	82%	*	*
Lloyds Bank PLC	Lloyds	70%	25%	24%	20%	78%	39%	10%
Scottish Widows Limited	Lloyds	20%	*	*	*	*	*	20%
St Andrew's Insurance plc	Lloyds	23%	*	*	24%	23%	*	*
The National Farmers' Union Mutual Insurance Society Limited	National Farmers Union Mutual Society Limited	32%	*	*	33%	*	*	*
Nationwide Building Society	Nationwide	15%	28%	32%	16%	10%	14%	*
The Mortgage Works (UK) Plc	Nationwide	15%	*	15%	*	*	*	*
Abbey Life Assurance Company Limited	No Group	26%	*	*	*	*	*	26%
ACE European Group Limited	No Group	41%	*	*	40%	*	*	*
Acromas Insurance Company Limited	No Group	44%	*	*	44%	*	*	*

Active Securities Limited	No Group	62%	62%	*	*	*	*	*
Advantage Insurance Company Limited	No Group	30%	*	*	30%	*	*	*
Ageas Insurance Limited	No Group	37%	*	*	37%	*	*	*
AIB Group (UK) Plc	No Group	26%	13%	*	*	29%	*	*
AIG Europe Limited	No Group	14%	*	*	14%	*	*	*
American Express Insurance Services Europe Limited	No Group	87%	*	*	*	91%	*	*
American Express Services Europe Limited	No Group	71%	18%	*	*	83%	*	*
Amigo Loans Ltd	No Group	3%	3%	*	*	*	*	*
Amtrust Europe Limited	No Group	41%	*	*	41%	*	*	*
Amtrust International Underwriters Ltd	No Group	38%	*	*	38%	*	*	*
Arnold Clark Automobiles Limited	No Group	13%	*	*	*	11%	*	*
Arrow Global Limited	No Group	54%	56%	*	*	*	*	*
Assurant General Insurance Limited	No Group	37%	*	*	33%	*	*	*
Automobile Association Insurance Services Limited	No Group	41%	*	*	41%	*	*	*
Be Wiser Insurance Services Ltd	No Group	53%	*	*	53%	*	*	*
BISL Limited	No Group	26%	*	*	26%	*	*	*
Blemain Finance Limited	No Group	18%	18%	*	*	*	*	*
BMW Financial Services(GB) Limited	No Group	32%	33%	*	*	*	*	*
Brightside Insurance Services Limited	No Group	33%	*	*	33%	*	*	*
British Gas Insurance Limited	No Group	38%			38%			

			*	*		*	*	*
British Gas Services Limited	No Group	34%	*	*	35%	*	*	*
Cabot Financial (Europe) Limited	No Group	54%	54%	*	*	*	*	*
Capital One (Europe) plc	No Group	63%	23%	*	*	65%	*	*
Capquest Debt Recovery Limited	No Group	53%	53%	*	*	*	*	*
Cash On Go Limited	No Group	47%	47%	*	*	*	*	*
Casheuronet UK LLC	No Group	61%	61%	*	*	*	*	*
Catlin Insurance Company (UK) Ltd	No Group	31%	*	*	31%	*	*	*
Caversham Finance Limited	No Group	59%	58%	*	*	*	*	*
CIGNA Europe Insurance Company SA-NV	No Group	25%	*	*	24%	*	*	*
Cigna Insurance Services (Europe) Limited	No Group	42%	*	*	40%	*	*	*
Close Brothers Limited	No Group	43%	44%	*	*	*	*	*
Countrywide Assured Plc	No Group	28%	*	*	*	*	*	*
Countrywide Principal Services Limited	No Group	41%	*	58%	*	*	*	*
Covea Insurance plc	No Group	37%	*	*	38%	*	*	*
Coventry Building Society	No Group	4%	*	*	*	3%	*	*
Creation Consumer Finance Ltd	No Group	63%	50%	*	*	86%	*	*
Creation Financial Services Limited	No Group	44%	37%	*	*	*	*	*
Cumberland Building Society	No Group	4%	*	*	*	2%	*	*
DAS Legal Expenses Insurance Company Limited	No Group	24%	*	*	24%	*	*	*
DFS Trading Limited	No Group	57%	*	*	*	58%	*	*

DSG Retail Limited	No Group	53%	*	*	*	*	*	*
Eldon Insurance Services Ltd	No Group	28%	*	*	28%	*	*	*
Elevate Credit International Limited	No Group	43%	43%	*	*	*	*	*
Elite Insurance Company Limited	No Group	37%	*	*	37%	*	*	*
Equifax Limited	No Group	44%	44%	*	*	*	*	*
Equiniti Financial Services Limited	No Group	69%	*	*	*	*	67%	*
Erudio Student Loans Limited	No Group	29%	29%	*	*	*	*	*
Europaische Reiseversicherung AG	No Group	48%	*	*	48%	*	*	*
Everyday Loans Limited	No Group	42%	*	*	*	43%	*	*
Experian Limited	No Group	31%	30%	*	*	*	*	*
Express Finance (Bromley) Limited	No Group	66%	66%	*	*	*	*	*
Express Gifts Ltd	No Group	41%	33%	*	*	*	*	*
FCA Automotive Services UK Ltd	No Group	44%	44%	*	*	*	*	*
FCE Bank Plc	No Group	45%	45%	*	*	*	*	*
Financial Insurance Company Limited	No Group	46%	*	*	*	46%	*	*
First Central Insurance Management Ltd	No Group	45%	*	*	45%	*	*	*
First Response Finance Ltd	No Group	62%	*	*	*	82%	*	*
FirstRand Bank Limited	No Group	48%	47%	*	*	*	*	*
GE Money Home Lending Limited	No Group	27%	*	37%	*	13%	*	*
GMAC UK Plc	No Group	57%	57%	*	*	*	*	*
Great Lakes Reinsurance (UK) SE	No Group	32%	*	*	32%	*	*	*

Hargreaves Lansdown Asset Management Limited	No Group	13%	*	*	*	*	*	*
Hastings Insurance Services Ltd	No Group	18%	*	*	18%	*	*	*
Hitachi Capital (UK) Plc	No Group	32%	32%	*	*	*	*	*
Home Retail Group Card Services Limited	No Group	36%	37%	*	*	*	*	*
Home Retail Group Insurance Services Limited	No Group	34%	*	*	*	34%	*	*
Homeserve Membership Limited	No Group	34%	*	*	34%	*	*	*
Idem Capital Securities Limited	No Group	22%	23%	*	*	*	*	*
IGO4 Limited	No Group	40%	*	*	40%	*	*	*
Instant Cash Loans Limited	No Group	54%	54%	*	*	*	*	*
Insurance Factory Ltd	No Group	36%	*	*	36%	*	*	*
Inter Partner Assistance SA	No Group	51%	*	*	51%	*	*	*
J D Williams & Company Limited	No Group	61%	27%	*	*	86%	*	*
Kensington Mortgage Company Limited	No Group	30%	*	*	*	*	*	*
Leeds Building Society	No Group	25%	*	42%	*	15%	*	*
Lending Stream Limited	No Group	45%	45%	*	*	*	*	*
Lending Stream Llc	No Group	39%	39%	*	*	*	*	*
London General Insurance Company Limited	No Group	42%	*	*	38%	45%	*	*
Lowell Portfolio I Ltd	No Group	21%	21%	*	*	*	*	*
Mapfre Asistencia, Compania Internacional De Seguros y Reaseguros, S.A.	No Group	50%	*	*	50%	*	*	*

Markerstudy Insurance Company Limited	No Group	33%	*	*	33%	*	*	*
MCE Insurance Company Limited	No Group	72%	*	*	72%	*	*	*
MEM Consumer Finance Limited	No Group	69%	69%	*	*	*	*	*
Mercedes-Benz Financial Services UK Limited	No Group	30%	30%	*	*	*	*	*
Metro Bank PLC	No Group	40%	40%	*	*	*	*	*
MYJAR Limited	No Group	51%	51%	*	*	*	*	*
National House-Building Council	No Group	43%	*	*	43%	*	*	*
National Savings and Investments	No Group	22%	20%	*	*	*	*	*
Newcastle Building Society	No Group	14%	*	*	*	13%	*	*
NewDay Ltd	No Group	72%	41%	*	*	94%	*	*
Northern Bank Limited	No Group	26%	16%	*	*	28%	*	*
Nottingham Building Society	No Group	15%	*	*	*	19%	*	*
Octagon Insurance Company Limited	No Group	36%	*	*	36%	*	*	*
One Call Insurance Services Limited	No Group	45%	*	*	45%	*	*	*
One Insurance Limited	No Group	75%	*	*	75%	*	*	*
OneSavings Bank Plc	No Group	31%	*	*	*	*	*	*
PayPal Sarl & Cie, SCA	No Group	5%	5%	*	*	*	*	*
PDL Finance Limited	No Group	40%	40%	*	*	*	*	*
Pepper (UK) Limited	No Group	30%	*	29%	*	*	*	*
Pixie Loans Limited	No Group	27%	27%	*	*	*	*	*
Positive Solutions (Financial Services) Limited	No Group	30%	*	*	*	*	*	*

PRA Group (UK) Limited	No Group	33%	31%	*	*	*	*	*
Provident Personal Credit Limited	No Group	31%	31%	*	*	*	*	*
PSA Finance UK Limited	No Group	43%	43%	*	*	*	*	*
R. Raphael & Sons Plc	No Group	43%	44%	*	*	*	*	*
RAC Insurance Limited	No Group	36%	*	*	36%	*	*	*
RAC Motoring Services	No Group	39%	*	*	39%	*	*	*
RCI Financial Services Limited	No Group	48%	44%	*	*	*	*	*
ReAssure Life Limited	No Group	17%	*	*	*	*	*	17%
Red Sands Insurance Company (Europe) Limited	No Group	39%	*	*	39%	*	*	*
Sabre Insurance Company Limited	No Group	26%	*	*	26%	*	*	*
Saga Services Limited	No Group	27%	*	*	28%	*	*	*
Secure Trust Bank Plc	No Group	53%	38%	*	*	93%	*	*
Shawbrook Bank Limited	No Group	30%	29%	*	*	*	*	*
Shop Direct Finance Company Limited	No Group	92%	58%	*	*	98%	*	*
Skrill Limited	No Group	50%	50%	*	*	*	*	*
Skyfire Insurance Company Limited	No Group	47%	*	*	47%	*	*	*
Solid Försäkringar AB	No Group	54%	*	*	54%	*	*	*
Southern Pacific Mortgage Limited	No Group	54%	*	*	*	*	*	*
Sun Life Assurance Company of Canada (U.K.) Limited	No Group	29%	*	*	*	*	*	26%
Swinton Group Ltd	No Group	35%	*	*	35%	*	*	*
Telefonica Insurance S.A.	No Group	44%	*	*	44%	*	*	*

Tesco Underwriting Limited	No Group	29%	*	*	29%	*	*	*
The Car Finance Company (2007) Ltd	No Group	39%	39%	*	*	*	*	*
The Co-operative Bank Plc	No Group	33%	22%	41%	*	40%	*	*
The Society of Lloyd's	No Group	28%	*	*	25%	*	*	*
Towergate Underwriting Group Limited	No Group	35%	*	*	36%	*	*	*
TSB Bank plc	No Group	24%	24%	25%	*	*	*	*
Uncle Buck Finance LLP	No Group	40%	40%	*	*	*	*	*
Union Reiseversicherung AG	No Group	52%	*	*	52%	*	*	*
Unum Ltd	No Group	59%	*	*	59%	*	*	*
Vanquis Bank Limited	No Group	20%	20%	*	*	*	*	*
Vitality Corporate Services Limited	No Group	49%	*	*	*	*	*	*
Vitality Health Limited	No Group	18%	*	*	18%	*	*	*
Volkswagen Financial Services (UK) Limited	No Group	29%	28%	*	*	*	*	*
Wage Day Advance Limited	No Group	41%	41%	*	*	*	*	*
WDFC UK Limited	No Group	72%	72%	*	*	*	*	*
Welcome Financial Services Limited	No Group	59%	17%	*	*	64%	*	*
WorldPay (UK) Limited	No Group	32%	32%	*	*	*	*	*
Zenith Insurance plc	No Group	31%	*	*	31%	*	*	*
Phoenix Life Assurance Limited	Phoenix Group	14%	*	*	*	*	*	15%
Phoenix Life Limited	Phoenix Group	22%	*	*	29%	*	*	19%
Principality Building Society	Principality	10%	*	*	*	13%	*	*

The Prudential Assurance Company Limited	Prudential PLC	14%	*	*	*	*	*	14%
ReAssure Limited	ReAssure Company Limited	23%	*	*	22%	*	*	25%
National Westminster Bank Plc	Royal Bank Of Scotland	47%	26%	35%	11%	69%	40%	*
The Royal Bank of Scotland Plc	Royal Bank Of Scotland	53%	27%	33%	13%	66%	32%	*
Ulster Bank Ltd	Royal Bank Of Scotland	35%	21%	*	*	81%	*	*
The Royal London Mutual Insurance Society Limited	Royal London Group	24%	*	*	22%	*	*	25%
Royal & Sun Alliance Insurance Plc	RSA Insurance UK	23%	*	*	23%	*	*	*
Sainsbury's Bank Plc	Sainsburys Bank	25%	25%	*	*	*	*	*
Santander Cards UK Limited	Santander UK	31%	*	*	*	30%	*	*
Santander Consumer (UK) Plc	Santander UK	36%	38%	*	*	*	*	*
Santander UK Plc	Santander UK	30%	32%	37%	12%	29%	44%	33%
Connells Limited	Skipton Group	40%	*	57%	*	17%	*	*
Skipton Building Society	Skipton Group	19%	*	*	*	14%	*	*
St. James's Place Wealth Management Plc	St James Place	24%	*	*	*	*	*	*
Standard Life Assurance Limited	Standard Life	24%	*	*	*	*	*	23%
Tesco Personal Finance PLC	Tesco Personal Finance	42%	24%	*	16%	73%	*	*
Bradford & Bingley Plc	UK Asset Resolution	7%	*	*	*	5%	*	*
Mortgage Express	UK Asset Resolution	26%	*	26%	*	*	*	*
NRAM plc	UK Asset Resolution	31%	*	34%	*	30%	*	*
Virgin Money plc	Virgin Money	38%	41%	25%	*	*	*	*
West Bromwich Building Society	West Bromwich Group	18%	*	*	*	10%	*	*

Yorkshire Building Society	Yorkshire	13%	39%	17%	*	11%	*	*
Endsleigh Insurance Services Ltd	Zurich	25%	*	*	25%	*	*	*
Openwork Limited	Zurich	24%	*	*	*	*	*	*
Zurich Assurance Ltd	Zurich	24%	*	*	32%	*	*	20%
Zurich Insurance PLC	Zurich	32%	*	*	32%	*	*	*

The table above shows the percentage of cases the ombudsman service resolved in the six-month period from 01 Jan to 30 Jun 2016 - 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.