





BISL Limited	No Group	37%	*	*	37%	*	*	*
Black Horse Limited	LLOYDS	52%	25%	*	*	80%	*	*
Blemain Finance Limited	No Group	12%	13%	*	*	*	*	*
BMW Financial Services (GB) Limited	No Group	41%	42%	*	*	*	*	*
Bradford & Bingley Plc	UK ASSET RESOLUTION	12%	*	*	*	9%	*	*
Brightside Insurance Services Limited	No Group	37%	*	*	38%	*	*	*
British Gas Insurance Limited	No Group	46%	*	*	46%	*	*	*
British Gas Services Limited	No Group	51%	*	*	52%	*	*	*
BUPA Insurance Limited	BUPA	46%	*	*	46%	*	*	*
Cabot Financial (Europe) Limited	No Group	43%	43%	*	*	*	*	*
Canada Life Limited	No Group	17%	*	*	*	*	*	*
Canada Square Operations Limited	CITI - EMEA GROUP	29%	*	*	*	29%	*	*
Capital One (Europe) plc	No Group	60%	23%	*	*	62%	*	*
Cash On Go Limited	No Group	35%	35%	*	*	*	*	*
Casheuronet UK LLC	No Group	63%	63%	*	*	*	*	*
Caversham Finance Limited	No Group	43%	43%	*	*	*	*	*
Cfo Lending Limited	No Group	43%	43%	*	*	*	*	*
Cheltenham & Gloucester plc	LLOYDS	16%	*	30%	*	15%	*	*
CIGNA Europe Insurance Company SA-NV	No Group	28%	*	*	19%	*	*	*
Cigna Insurance Services (Europe) Limited	No Group	19%	*	*	18%	*	*	*
CIS General Insurance Limited	No Group	24%	*	*	25%	*	*	*

CitiFinancial Europe Plc	No Group	81%	*	*	*	86%	*	*
Close Brothers Limited	No Group	43%	43%	*	*	*	*	*
Clydesdale Bank Plc	No Group	46%	14%	28%	*	79%	*	*
Clydesdale Financial Services Limited	BARCLAYS (GS)	33%	33%	*	*	*	*	*
Connells Limited	SKIPTON GROUP	27%	*	36%	*	9%	*	*
Countrywide Assured Plc	No Group	8%	*	*	*	*	*	*
Countrywide Principal Services Limited	No Group	41%	*	*	*	*	*	*
Covea Insurance plc	No Group	31%	*	*	32%	*	*	*
Coventry Building Society	No Group	6%	*	*	*	3%	*	*
Creation Consumer Finance Ltd	No Group	58%	51%	*	*	*	*	*
Creation Financial Services Limited	No Group	51%	40%	*	*	*	*	*
Cumberland Building Society	No Group	17%	*	*	*	18%	*	*
DAS Legal Expenses Insurance Company Limited	No Group	30%	*	*	30%	*	*	*
DFS Trading Limited	No Group	48%	*	*	*	50%	*	*
Domestic & General Insurance Plc	No Group	36%	*	*	36%	*	*	*
Domestic & General Services Limited	No Group	63%	*	*	63%	*	*	*
DSG Retail Limited	No Group	68%	*	*	76%	*	*	*
Elderbridge Limited	No Group	40%	35%	*	*	*	*	*
Elevate Credit International Limited	No Group	41%	41%	*	*	*	*	*
Elite Insurance Company Limited	No Group	60%	*	*	60%	*	*	*
Endsleigh Insurance Services Ltd	No Group	9%	*	*	9%	*	*	*





J D Williams & Company Limited	No Group	54%	33%	*	*	89%	*	*
J.P. Morgan Europe Limited	No Group	11%	11%	*	*	*	*	*
John Lewis Financial Services Limited	HSBC (GS)	59%	*	*	*	*	*	*
Kensington Mortgage Company Limited	No Group	23%	*	24%	*	*	*	*
Leeds Building Society	No Group	20%	*	24%	*	19%	*	*
Legal & General Insurance Limited	LEGAL & GENERAL	32%	*	*	34%	*	*	*
Legal & General Partnership Services Limited	LEGAL & GENERAL	27%	*	30%	*	26%	*	*
Legal and General Assurance Society Limited	LEGAL & GENERAL	12%	*	*	15%	*	3%	14%
Lending Stream Llc	No Group	47%	47%	*	*	*	*	*
Link Financial Outsourcing Limited	No Group	28%	28%	*	*	*	*	*
Liverpool Victoria Friendly Society Limited	LIVERPOOL VICTORIA GROUP	22%	*	*	*	*	*	*
Liverpool Victoria Insurance Company Limited	LIVERPOOL VICTORIA GROUP	31%	*	*	31%	*	*	*
Lloyds Bank General Insurance Limited	LLOYDS	41%	*	*	30%	85%	*	*
Lloyds Bank PLC	LLOYDS	56%	21%	28%	9%	64%	32%	16%
Loans.co.uk Ltd	BANK OF AMERICA MERRILL LYNCH GROUP	9%	*	*	*	9%	*	*
London General Insurance Company Limited	No Group	27%	*	*	29%	*	*	*
Lowell Financial Ltd	No Group	9%	9%	*	*	*	*	*
Lowell Portfolio I Ltd	No Group	14%	14%	*	*	*	*	*
Mapfre Asistencia, Compania	No Group	43%	*	*	43%	*	*	*





One Call Insurance Services Limited	No Group	56%	*	*	56%	*	*	*
One Insurance Limited	No Group	69%	*	*	69%	*	*	*
OneSavings Bank Plc	No Group	23%	*	*	*	*	*	*
Openwork Limited	OPENWORK	20%	*	*	*	*	*	*
Paragon Finance Plc	No Group	26%	24%	*	*	*	*	*
PayPal Sarl & Cie, SCA	No Group	13%	13%	*	*	*	*	*
PDL Finance Limited	No Group	38%	38%	*	*	*	*	*
Pepper (UK) Limited	No Group	28%	*	28%	*	*	*	*
Phoenix Life Assurance Limited	PHOENIX GROUP	13%	*	*	*	*	*	7%
Phoenix Life Limited	PHOENIX GROUP	18%	*	*	17%	*	13%	21%
Pinnacle Insurance Plc	No Group	31%	*	*	32%	31%	*	*
PRA Group (UK) Limited	No Group	15%	14%	*	*	*	*	*
Principality Building Society	No Group	21%	*	*	*	*	*	*
Provident Personal Credit Limited	No Group	33%	33%	*	*	*	*	*
PSA Finance UK Limited	No Group	26%	24%	*	*	*	*	*
R. Raphael & Sons Plc	No Group	57%	57%	*	*	*	*	*
RAC Insurance Limited	No Group	42%	*	*	42%	*	*	*
RAC Motoring Services	No Group	29%	*	*	29%	*	*	*
RCI Financial Services Limited	No Group	50%	49%	*	*	*	*	*
ReAssure Life Limited	No Group	11%	*	*	*	*	*	*
ReAssure Limited	No Group	20%	*	*	*	*	*	28%
Red Sands Insurance Company (Europe) Limited	No Group	46%	*	*	45%	*	*	*



Standard Life Assurance Limited	STANDARD LIFE	23%	*	*	*	*	*	35%
Stonebridge International Insurance Ltd	No Group	35%	*	*	35%	*	*	*
Sun Life Assurance Company of Canada (U.K.) Limited	No Group	18%	*	*	*	*	*	15%
Swinton Group Ltd	No Group	31%	*	*	31%	*	*	*
TD Direct Investing (Europe) Limited	No Group	33%	*	*	*	*	*	*
Telefonica Insurance S.A.	No Group	53%	*	*	53%	*	*	*
Telefonica UK Limited	No Group	37%	40%	*	*	*	*	*
Tesco Personal Finance PLC	TESCO PERSONAL FINANCE	46%	17%	*	12%	86%	*	*
Tesco Underwriting Limited	AGEAS	34%	*	*	34%	*	*	*
The Car Finance Company (2007) Ltd	No Group	43%	43%	*	*	*	*	*
The Co-operative Bank Plc	No Group	29%	20%	27%	*	38%	*	*
The Mortgage Works (UK) Plc	NATIONWIDE	34%	*	33%	*	*	*	*
The National Farmers' Union Mutual Insurance Society Limited	No Group	30%	*	*	30%	*	*	*
The Prudential Assurance Company Limited	PRUDENTIAL PLC	19%	*	*	*	*	15%	24%
The Royal Bank of Scotland Plc	THE ROYAL BANK OF SCOTLAND GROUP	36%	29%	34%	12%	43%	38%	*
The Royal London Mutual Insurance Society Limited	ROYAL LONDON GROUP	18%	*	*	24%	*	22%	14%
The Society of Lloyd's	No Group	32%	*	*	32%	*	*	*
Towergate Underwriting Group Limited	No Group	39%	*	*	39%	*	*	*
TSB Bank plc	No Group	21%	21%	19%	*	*	*	*

UK Insurance Limited	DIRECT LINE GROUP	27%	*	*	27%	*	*	*
Ulster Bank Ltd	THE ROYAL BANK OF SCOTLAND GROUP	36%	27%	*	*	*	*	*
Uncle Buck Finance LLP	No Group	31%	31%	*	*	*	*	*
Union Reiseversicherung AG	No Group	51%	*	*	51%	*	*	*
Unum Ltd	No Group	48%	*	*	48%	*	*	*
Vanquis Bank Limited	No Group	54%	54%	*	*	*	*	*
Virgin Money plc	VIRGIN MONEY	36%	41%	*	*	*	*	*
Vitality Health Limited	No Group	36%	*	*	36%	*	*	*
Volkswagen Financial Services (UK) Limited	No Group	23%	23%	*	*	*	*	*
Wage Day Advance Limited	No Group	46%	46%	*	*	*	*	*
WDFC UK Limited	No Group	59%	59%	*	*	*	*	*
Welcome Financial Services Limited	No Group	53%	*	*	*	53%	*	*
West Bromwich Building Society	No Group	18%	*	*	*	20%	*	*
Western Union Payment Services Ireland Limited	No Group	61%	61%	*	*	*	*	*
WorldPay (UK) Limited	No Group	34%	34%	*	*	*	*	*
Yorkshire Building Society	YORKSHIRE	15%	18%	16%	*	15%	*	*
Zenith Insurance plc	No Group	36%	*	*	36%	*	*	*
Zurich Assurance Ltd	No Group	18%	*	*	13%	*	15%	17%
Zurich Insurance PLC	No Group	22%	*	*	22%	*	*	*

The table above shows the percentage of cases the ombudsman service resolved in the six-month period from 1 Jul to 31 Dec 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.