

the financial products involved in complaints to the ombudsman service in October, November and December 2013

	number of new cases					% resolved in favour of consumer				
	year to date	Q3	Q2	Q1		year to date	Q3	Q2	Q1	
	(Apr to Dec) 2013/14	(Oct to Dec) 2013/14	(Jul to Sept) 2013/14	(Apr to Jun) 2013/14	full year 2012/13	(Apr to Dec) 2013/14	(Oct to Dec) 2013/14	(Jul to Sept) 2013/14	(Apr to Jun) 2013/14	full year 2012/13
payment protection insurance (PPI)	326,977	79,578	115,247	132,152	378,699	65%	48%	61%	78%	65%
current accounts	11,146	3,568	3,705	3,873	18,868	32%	33%	33%	31%	33%
house mortgages	9,254	3,223	3,090	2,941	11,915	29%	32%	28%	27%	26%
credit card accounts	7,432	2,384	2,449	2,599	19,399	29%	28%	32%	28%	33%
car and motorcycle insurance	5,375	1,801	1,866	1,708	7,785	40%	37%	42%	40%	46%
overdrafts and loans	4,699	1,512	1,580	1,607	7,791	34%	35%	34%	34%	34%
buildings insurance	3,151	1,076	1,037	1,038	4,611	45%	43%	46%	46%	48%
packaged bank accounts	3,107	1,261	1,110	736	1,629	80%	80%	82%	66%	**
mortgage endowments	2,749	849	980	920	4,657	27%	25%	29%	27%	25%
term assurance	2,255	694	784	777	3,572	19%	21%	23%	12%	12%
deposit and savings accounts	1,931	487	598	846	4,512	40%	36%	40%	42%	42%
travel insurance	1,633	558	544	531	2,715	53%	48%	57%	53%	49%
whole-of-life policies	1,480	494	487	499	2,239	21%	22%	20%	21%	23%
contents insurance	1,347	431	485	431	2,027	39%	34%	42%	43%	40%
hire purchase	1,170	437	383	350	1,621	43%	44%	42%	43%	43%
“point of sale” loans	1,084	363	374	347	1,939	38%	37%	35%	43%	43%
personal pensions	1,083	372	381	330	1,808	27%	31%	25%	25%	32%
income protection	1,051	337	352	362	1,461	27%	28%	25%	28%	30%
home emergency cover	894	266	287	341	1,284	50%	47%	49%	55%	61%
portfolio management	890	305	272	313	1,449	59%	56%	58%	63%	54%
debit and cash cards	829	275	280	274	1,285	41%	41%	39%	43%	45%
critical illness insurance	777	218	285	274	1,370	25%	26%	28%	20%	21%
secured loans	762	264	270	228	925	30%	29%	30%	28%	21%
card protection insurance	747	202	298	247	*	75%	79%	70%	76%	*
private medical and dental insurance	745	251	235	259	949	38%	39%	38%	38%	38%
self-invested personal pensions (SIPPs)	701	393	176	132	620	55%	56%	51%	55%	61%
investment ISAs	680	228	242	210	1,528	42%	43%	46%	33%	30%
inter-bank transfers	604	226	206	172	1,036	34%	35%	36%	32%	41%
catalogue shopping	586	205	211	170	950	55%	57%	54%	53%	58%
warranties	576	224	195	157	903	50%	41%	53%	54%	62%
payday loans	569	218	191	160	542	64%	59%	64%	72%	71%
unit-linked investment bonds	550	176	202	172	1,030	45%	42%	47%	43%	46%
pet and livestock insurance	531	190	174	167	830	31%	28%	28%	36%	52%
cash ISA - Individual Savings Account	525	216	309	*	*	46%	46%	47%	*	*
legal expenses insurance	507	170	187	150	882	40%	40%	40%	39%	37%
endowment savings plans	492	145	192	155	973	19%	24%	17%	17%	21%
share dealings	484	188	142	154	609	37%	32%	40%	42%	42%
debt collecting	468	192	139	137	817	41%	41%	44%	35%	44%
roadside assistance	462	209	139	114	490	42%	40%	47%	38%	42%
credit broking	431	134	142	155	711	56%	49%	58%	59%	64%
commercial property insurance	429	137	167	125	720	44%	43%	48%	39%	41%
cheques and drafts	411	154	131	126	686	42%	46%	43%	38%	45%
commercial vehicle insurance	383	114	141	128	599	41%	45%	38%	42%	43%
electronic money	377	119	138	120	400	34%	32%	30%	37%	29%
direct debits and standing orders	376	105	153	118	651	40%	39%	38%	41%	45%
mobile phone insurance	375	121	140	114	615	73%	66%	80%	72%	71%
debt adjusting	369	121	126	122	484	70%	78%	61%	74%	69%
state earnings-related pension (SERPs)	357	130	115	112	476	2%	2%	2%	1%	2%
annuities	356	111	125	120	624	32%	32%	32%	31%	29%
store cards	352	103	139	110	650	45%	47%	40%	52%	51%
personal accident insurance	309	103	100	106	495	30%	31%	24%	38%	39%
guaranteed bonds	283	95	100	88	580	20%	25%	16%	20%	28%
occupational pension transfers and opt-outs	283	112	88	83	399	37%	39%	36%	34%	51%
specialist insurance	281	89	76	116	825	51%	49%	62%	63%	66%
“with-profits” bonds	272	81	86	105	675	28%	38%	24%	21%	20%
merchant acquiring	253	81	102	70	235	18%	15%	18%	28%	23%
hiring / leasing / renting	247	75	97	75	304	35%	39%	23%	42%	38%
building warranties	237	192	45	**	206	48%	54%	38%	**	39%
business protection insurance	215	77	74	64	261	40%	42%	43%	34%	44%
OEICs (open-ended investment companies)	172	32	61	79	370	30%	37%	26%	27%	47%
guaranteed asset protection (“gap” insurance)	172	60	59	53	309	24%	30%	22%	20%	28%
(non-regulated) guaranteed bonds	129	33	53	43	336	35%	37%	29%	42%	40%
income drawdowns	75	43	32	**	189	46%	39%	49%	**	49%
credit reference agency	74	**	32	42	109	34%	**	26%	43%	41%
home credit	73	**	43	30	98	30%	**	25%	37%	31%
foreign currency	68	37	31	**	113	31%	32%	35%	**	32%
conditional sale	68	31	37	**	86	41%	38%	43%	**	43%
unit trusts	31	31	**	**	165	53%	53%	**	**	40%
safe custody	30	**	**	30	120	49%	**	**	49%	50%
total	406,704	106,707	142,717	158,367	508,779	58%	45%	55%	69%	49%
other products and services	496	560	460	830	102	44%	47%	40%	42%	48%
	407,200	107,267	143,177	159,197	508,881	58%	45%	55%	69%	49%

* Complaints involving card protection insurance, packaged accounts and cash ISAs were not previously categorised individually and so no figures were shown in previous years.

** This table shows all financial products and services where we received (and settled) at least 30 cases. This is consistent with the approach we take on publishing complaints data relating to named individual businesses. Where financial products are shown with a double asterisk, we received (and settled) fewer than 30 cases during the relevant period.