

**what consumers complained about
to the ombudsman service in July,
August and September 2010**

	number of new cases			% resolved in favour of consumer		
	Q2 2010/11 (July to Sept)	Q1 2010/11 (April to June)	previous year 2009/10	Q2 2010/11 (July to Sept)	Q1 2010/11 (April to June)	previous year 2009/10
payment protection insurance (PPI)	21,320	13,520	49,196	73%	81%	89%
current accounts	5,246	5,420	24,515	24%	26%	20%
credit card accounts	4,595	4,296	18,301	55%	62%	68%
house mortgages	1,789	1,721	7,452	30%	33%	37%
overdrafts and loans	1,510	1,564	6,255	40%	43%	48%
car and motorcycle insurance	1,399	1,436	5,451	43%	46%	38%
deposit and savings accounts	1,287	1,009	4,508	40%	40%	52%
'point of sale' loans	875	622	1,735	36%	46%	52%
buildings insurance	874	955	3,437	39%	43%	43%
mortgage endowments	756	944	5,400	31%	30%	38%
travel insurance	741	553	1,956	37%	55%	44%
specialist insurance	459	397	1,070	51%	46%	50%
contents insurance	419	444	1,863	38%	37%	38%
whole-of-life policies	375	409	1,690	34%	35%	28%
portfolio management	362	246	1,040	72%	46%	48%
personal pensions	326	357	1,359	32%	30%	29%
hire purchase	312	399	1,430	40%	44%	48%
warranties	261	219	863	58%	53%	53%
investment ISAs	251	185	1,301	51%	46%	42%
'with-profits' bonds	220	233	1,056	46%	35%	28%
endowment savings plans	237	229	1,512	32%	31%	25%
debit and cash cards	226	220	964	38%	41%	43%
term assurance	198	200	912	23%	32%	24%
share dealings	191	485	1,105	66%	65%	52%
unit-linked investment bonds	180	204	2,453	76%	62%	57%
income protection	171	188	740	37%	40%	39%
debt collecting	151	136	697	49%	37%	42%
catalogue shopping	148	196	755	69%	71%	79%
credit broking	152	99	341	48%	57%	62%
cheques and drafts	148	148	773	43%	43%	49%

▶ *continued*

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legal expenses insurance	148	142	597	27%	21%	25%
private medical and dental insurance	137	140	652	51%	49%	35%
direct debits and standing orders	134	140	737	45%	38%	48%
interbank transfers	126	124	606	44%	46%	43%
critical illness insurance	119	138	598	24%	35%	31%
guaranteed bonds	117	104	595	32%	48%	37%
pet and livestock insurance	113	99	462	25%	44%	24%
annuities	111	95	501	44%	29%	33%
self-invested personal pensions (SIPPs)	104	112	410	47%	47%	53%
store cards	103	100	574	65%	58%	74%
electronic money	92	111	453	32%	40%	49%
spread betting	82	62	191	17%	17%	19%
occupational pension transfers and opt-outs	67	55	368	55%	48%	48%
commercial vehicle insurance	65	52	290	40%	35%	35%
commercial property insurance	64	68	487	34%	34%	22%
state earnings-related pension (SERPs)	64	60	560	4%	7%	2%
debt adjusting	61	60	231	62%	55%	65%
roadside assistance	59	59	226	44%	45%	35%
hiring, leasing and renting	58	69	283	49%	41%	37%
personal accident insurance	56	80	274	50%	48%	26%
business protection insurance	43	53	222	23%	23%	26%
guaranteed asset protection ('gap' insurance)	41	48	224	42%	49%	53%
unit trusts	40	36	192	69%	57%	44%
open ended investment companies ('oeics')	33	34	329	84%	67%	56%
debt counselling	*	56	163	*	57%	63%
total	47,286	39,213	160,776	52%	52%	50%
other products and services	455	363	2,236	43%	43%	42%
	47,741	39,576	163,012	52%	52%	50%