

**what consumers complained about
to the ombudsman service in
October, November and December 2011**

	number of new cases					% resolved in favour of consumer				
	Q3	Q2	Q1	full year	full year	Q3	Q2	Q1	full year	full year
	(Oct to Dec) 2011/12	(Jul to Sep) 2011/12	(Apr to Jun) 2011/12	2010/11	2009/10	(Oct to Dec) 2011/12	(Jul to Sep) 2011/12	(Apr to Jun) 2011/12	2010/11	2009/10
payment protection insurance (PPI)	30,301	19,259	56,025	104,597	49,196	68%	92%	55%	66%	89%
credit card accounts	4,032	5,751	5,500	17,356	18,301	51%	55%	60%	61%	68%
current accounts	3,421	4,197	3,201	19,373	24,515	35%	32%	26%	27%	20%
house mortgages	2,383	2,796	2,044	7,060	7,452	24%	33%	36%	36%	37%
car and motorcycle insurance	1,814	2,116	1,741	5,784	5,451	49%	46%	47%	45%	38%
overdrafts and loans	1,566	1,718	1,402	5,805	6,255	36%	38%	39%	43%	48%
buildings insurance	1,100	1,505	1,225	3,469	3,437	51%	51%	44%	42%	43%
deposit and savings accounts	912	1,233	880	4,326	4,508	46%	40%	40%	42%	52%
mortgage endowments	888	895	603	3,048	5,400	29%	28%	26%	31%	38%
travel insurance	550	728	582	2,503	1,956	44%	50%	50%	42%	44%
'point of sale' loans	537	619	568	2,765	1,735	47%	52%	36%	36%	52%
whole-of-life policies	519	596	393	1,444	1,690	27%	32%	29%	33%	28%
contents insurance	494	642	461	1,697	1,863	53%	55%	47%	41%	38%
personal pensions	450	506	347	1,126	1,359	35%	37%	39%	36%	29%
hire purchase	402	459	394	1,395	1,430	39%	48%	46%	43%	48%
term assurance	352	344	194	926	912	27%	25%	26%	27%	24%
portfolio management	321	371	254	1,148	1,040	59%	61%	68%	67%	48%
home emergency cover	296	415	388	*	*	72%	66%	59%	*	*
warranties	239	240	205	895	863	66%	63%	66%	61%	53%
specialist insurance	228	259	253	1,791	1,070	51%	53%	54%	51%	50%
income protection	227	211	179	702	740	33%	45%	41%	42%	39%
endowment savings plans	201	250	207	924	1,512	34%	38%	35%	33%	25%
investment ISAs	200	304	156	824	1,301	50%	57%	54%	48%	42%
debit and cash cards	195	208	196	878	964	44%	36%	35%	41%	43%
unit-linked investment bonds	194	200	178	849	2,453	59%	67%	70%	72%	57%
catalogue shopping	182	197	133	582	755	64%	61%	60%	66%	79%
critical illness insurance	182	215	162	528	598	27%	33%	36%	31%	31%
debt collecting	181	206	151	512	697	35%	36%	31%	42%	42%
inter-bank transfers	176	216	132	529	606	42%	44%	40%	43%	43%
legal expenses insurance	172	232	177	619	597	27%	17%	23%	21%	25%
'with-profits' bonds	171	186	165	683	1,056	29%	23%	31%	37%	28%
cheques and drafts	149	200	173	691	773	43%	49%	48%	47%	49%
mobile phone insurance	145	177	119	*	*	72%	52%	58%	*	*
share dealings	142	166	135	979	1,105	51%	50%	51%	62%	52%

* Complaints involving home emergency cover and mobile phone insurance were previously categorised under 'specialist insurance' – and were not shown separately in previous years.

▶ *continued*

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credit broking	133	165	194	697	341	63%	70%	74%	63%	62%
self-invested personal pensions (SIPPs)	127	125	108	417	410	62%	54%	52%	46%	53%
pet and livestock insurance	126	158	121	438	462	46%	36%	37%	31%	24%
annuities	123	137	103	423	501	32%	41%	42%	37%	33%
direct debits and standing orders	122	174	138	571	737	44%	39%	44%	45%	48%
private medical and dental insurance	122	150	95	506	652	41%	53%	49%	50%	35%
(non-regulated) guaranteed bonds	119	103	120	430	421	46%	47%	41%	40%	50%
electronic money	108	109	94	369	453	28%	30%	33%	36%	49%
store cards	106	138	107	480	574	56%	76%	74%	70%	74%
roadside assistance	105	95	85	300	226	44%	58%	52%	40%	35%
debt adjusting	101	125	102	302	231	59%	69%	57%	54%	65%
commercial vehicle insurance	83	111	82	317	290	33%	41%	37%	36%	35%
commercial property insurance	81	82	65	429	487	34%	28%	31%	31%	22%
payday loans	75	**	**	59	33	73%	**	**	64%	58%
guaranteed bonds	72	118	74	408	595	26%	36%	43%	40%	37%
personal accident insurance	70	72	62	304	274	42%	41%	56%	49%	26%
guaranteed asset protection ('gap' insurance)	61	70	44	182	224	47%	57%	35%	46%	53%
hiring/leasing/renting	61	60	**	221	283	30%	62%	**	43%	37%
occupational pension transfers and opt-outs	61	79	57	281	368	29%	40%	47%	49%	48%
state earnings-related pension (SERPs)	59	81	71	196	560	3%	1%	3%	7%	2%
merchant acquiring	49	66	**	110	95	17%	17%	**	15%	18%
business protection insurance	45	49	**	204	222	29%	31%	**	22%	25%
OEIC – Open Ended Investment Companies	37	**	**	140	329	61%	**	**	76%	56%
building warranties	33	40	**	121	161	42%	31%	**	39%	40%
money remittance	**	44	**	68	19	**	50%	**	47%	50%
'structured capital-at-risk' products	**	46	34	550	273	**	96%	96%	52%	49%
unit trusts	**	**	32	125	192	**	**	51%	65%	44%
total	55,401	50,014	80,711	204,257	160,641	52%	80%	49%	51%	50%
other products and services	506	631	590	1,864	2,371	47%	45%	43%	34%	42%
	55,907	50,645	81,301	206,121	163,012	52%	80%	49%	51%	50%

** 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.