

Parties that have provided evidence during the course of our investigation

Large distributors and underwriters

Abbey National plc (Abbey)
Alliance & Leicester plc (Alliance & Leicester)
Aviva plc (Aviva)
AXA UK plc (AXA)
Barclays Bank plc (Barclays)
Capital One Bank (Europe) plc (Capital One)
Cardif Pinnacle Insurance Holdings plc (Cardif Pinnacle)
Cassidy Davis (Lloyds TSB Underwriting Operation)
Cattles plc (Cattles)
Genworth Financial Insurance Company Ltd (Genworth)
HBOS plc (HBOS)
HSBC Bank plc (HSBC)
Lloyds TSB Group plc (Lloyds TSB)
London General Insurance Company Ltd (London General Insurance)
MBNA Europe Bank Ltd (MBNA)
Nationwide Building Society (Nationwide)
Northern Rock plc (Northern Rock)
Prudential plc (Prudential)
The Royal Bank of Scotland plc (RBSG)

Small distributors

Airdrie Savings Bank
ALD Automotive Ltd
American Express Insurance Services Europe Ltd
Ant Insurance
Argos Ltd/Home Retail Group
Automobile Association Insurance Services Ltd
Bank of Ireland (Subsidiary of Bristol & West)
Berkeley Alexander Insurance Services
BMW Financial Services (GB) Ltd
Bradford & Bingley plc
Bristol & West plc (Bank of Ireland)
Britannia Building Society
British Insurance Ltd
Buckinghamshire Building Society
Cambridge Building Society
Catholic Building Society
Centrepont Insurance Services Ltd
Chelsea Building Society
Cheshire Building Society
Church House Trust plc
CitiFinancial Europe plc
Close Brothers Ltd
Clydesdale Bank plc
Coventry Building Society
Coversure Insurance Services Ltd
Cumberland Building Society

CUNA Mutual Group
Darlington Building Society
Debenhams Retail plc
Derbyshire Building Society
DFS Trading Ltd
Dudley Building Society
Dunfermline Building Society
Egg Banking plc (CitiFinancial Europe)
First Trust Bank (AIB Group)
GE Capital Bank Ltd
Hanley Economic Building Society
Holmesdale Building Society
Ipswich Building Society
Kent Reliance Building Society
Leeds Building Society
Leek United Building Society
Liverpool Victoria Banking Services Ltd
London Scottish Bank plc
Mansfield Building Society
Market Harborough Building Society
Marlborough Loans Ltd
Marsden Building Society
Melton Mowbray Building Society
Molyneux Associates Ltd
Monmouthshire Building Society
Morgan Stanley Bank International Ltd (Goldfish Bank Limited)
Nemo Personal Finance Ltd (Principality Building Society)
Newcastle Building Society
NHI Services Ltd
Northern Bank Ltd
Norwich and Peterborough BS
Nottingham Building Society
Ocean Finance and Mortgages Ltd
Paymentcare Ltd
Paymentshield Ltd
Peter Alan Ltd (Principality Building Society)
Picture Financial Services plc
Post Office Financial Services (Joint Venture with Bank of Ireland)
Principality Building Society
Progressive Building Society
PSP Westinsure Ltd
Scarborough Building Society
Scottish Building Society
Scottish Widows Bank plc (Lloyds TSB)
Secure Trust Bank plc (OneBill)
Skipton Building Society
Source Software Ltd
Stroud & Swindon Building Society
The Chorley and District Building Society
The Funding Corporation
Thomas Cook Group plc
Tipton and Coseley Building Society
Toyota Financial Services (UK) plc
Universal Provident Ltd
Wesleyan Savings Bank Ltd
West Bromwich Building Society

Yorkshire Building Society
Zopa Ltd
Zurich Insurance Company UK

Small underwriters

ACE European Group Ltd
Aioi Motor and General Insurance Company of Europe Ltd
Allianz Insurance plc
Amtrust International Underwriters Ltd
Assurant Group Ltd
B Portwood & Company Ltd
Brit Insurance Ltd
Co-operative Financial Services (includes The Co-operative Bank, the Co-operative Insurance Society (CIS) and CIS General Insurance Limited (CISGIL))
FirstAssist Insurance Services Ltd
Groupama Insurance Company Ltd (FirstAssist)
Hitachi Capital (UK) plc
Legal & General Group plc
Metlife Insurance Ltd
Millenium Insurance Underwriting Ltd
Primary Insurance Company Ltd
QBE Insurance (Europe) Ltd
SCOR UK Company Ltd (Cassidy Davis)
Sterling Insurance Group Ltd

Intermediaries

Alexander Hall Associates Ltd
AXA Sun Life Services plc
Charcol Ltd
Connells Ltd
Countrywide Principal Services Ltd
DaimlerChrysler Insurance Services UK Ltd
EUI Ltd
FCE Bank plc
Furness Building Society
Home of Choice Ltd
Legal&General Partnership Services Ltd
MGM Home Finance plc
Openwork Ltd
Personal Touch Financial Services Ltd
Select & Protect Ltd
Sesame Ltd
Slater Hogg
St James' Place Wealth Management
The Mortgage Times Group Ltd

Others

APACS—the UK payments association
Association of British Insurers
Association of Finance Brokers
Association of Mortgage Intermediaries

British Bankers' Association
British Insurance Bankers Association
Building Societies Association
Citizens Advice
Consumer Credit Trade Association
Council of Mortgage Lenders
Finance & Leasing Association
Finance Industry Standards Association
Moneysupermarket Financial Group
MOTA—Mail Order Traders Association
Protect - Association of Creditor Assurers
PPI Insight
uSwitch Ltd
Which?