

Parties¹ 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
 Cattles plc (Cattles)
 Genworth Financial Insurance Company Limited (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 Group (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
 Berkeley Alexander Insurance Services
 BMW Financial Services (GB) Ltd
 Bradford & Bingley plc
 Bristol & West plc
 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

¹For the purposes of our inquiry we considered an underwriter to be large if in 2006 it underwrote more than £100 million GWP, and a distributor to be large if in 2006 it sold more than £90 million in GWP.

Clydesdale Bank plc
Co-operative Bank
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
Everyday Financial Solutions (EFS)
Everyday Loans Ltd
First Trust Bank
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
Nemo Personal Finance Ltd
Newcastle Building Society
NHI Services Ltd
Northern Bank Ltd
Norwich and Peterborough Building Society
Nottingham Building Society
Paymentcare Ltd
Peter Alan Ltd
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
Secure Trust Bank plc
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
FirstAssist Insurance Services Ltd
Groupama Insurance Company Ltd (FirstAssist)
Hitachi Capital (UK) plc
Legal & General Group plc
Metlife Insurance Ltd
Millennium Insurance Brokers 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
Black and White Group Ltd
Burns-Anderson plc
Charcol Ltd
Connells Group
Countrywide Principal Services Ltd
DaimlerChrysler Insurance Services UK Ltd
EUI Ltd
FCE Bank plc
Freedom Finance plc
Furness Building Society
Genesis Home Loans plc
Home of Choice Ltd
Legal & General Partnership Services Ltd
Lighthouse Group plc
Lifetime Insurance Mortgage Experts
London and Country Mortgages Ltd
MGM Home Finance plc
Mortgage Broking Services Ltd
Mortgage Intelligence Ltd
Mortgage Times Group Ltd
Mortgages Direct Ltd

Ocean Finance and Mortgages Ltd
Openwork Ltd
Park Row Associates Ltd
Paymentshield Ltd
Personal Touch Financial Services Ltd
Pink Home Loans
Select & Protect Ltd
Sesame Ltd
Slater Hogg
St James's Place Wealth Management
Your Move

Others

APACS—the UK payments association
Association of British Insurers
Association of Finance Brokers
Association of Mortgage Intermediaries
BMRB
British Bankers' Association
British Insurance Brokers' Association
Building Societies Association
Citizens Advice
Consumer Credit Trade Association
Council of Mortgage Lenders
Datamonitor
Defaqto
Finance & Leasing Association
Finance Industry Standards Association
Financial Ombudsman Service
Financial Services Authority
GfK NOP
Intel
Moneyfacts Group plc
Moneysupermarket.com Group plc
MOTA—Mail Order Traders Association
Nielsen Media Research
Office of Fair Trading
Protect—Association of Creditor Assurers
PPI Insight
uSwitch Ltd
Which?