

## Parties<sup>1</sup> that responded to the Remedies Notice

### Large distributors and underwriters

A large underwriter  
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 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)  
 Cattles plc (Cattles)  
 Genworth Financial Insurance Company Limited (Genworth)  
 HBOS plc (HBOS)  
 HSBC Bank plc (HSBC)  
 Lloyds TSB Group plc (Lloyds TSB)  
 MBNA Europe Bank Ltd (MBNA)  
 Nationwide Building Society (Nationwide)  
 The Royal Bank of Scotland Group (RBSG)

### Small distributors

Banque PSA Finance  
 Coventry Building Society  
 Everyday Loans Ltd  
 Marketing & Management Services Ltd  
 Post Office Financial Services  
 Shop Direct Group Financial Services (formerly Everyday Financial Solutions)

### Small underwriters

Assurant Solutions  
 Cassidy Davis  
 Legal & General Group plc  
 Sterling Insurance Group Ltd

### Intermediaries

Openwork Ltd  
 Paymentsshield Ltd

### Others

APACS—the UK payments association  
 Association of British Insurers  
 Association of Finance Brokers  
 Association of Independent Financial Advisers  
 Association of Mortgage Intermediaries  
 British Bankers' Association  
 British Insurance Brokers' Association  
 British Retail Consortium (formerly Mail Order Traders Association)

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<sup>1</sup>For 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.

Citizens Advice  
Claim 2 Gain Ltd  
Council of Mortgage Lenders  
Defaqto  
Finance & Leasing Association  
Finance Industry Standards Association  
Financial Services Authority  
George Wilkinson Associates  
GMAC Insurance  
Intermediary Mortgage Lenders Association  
LifeSearch Ltd  
A member of the public with experience in the financial sector  
Office of Fair Trading  
Rod Revell  
Which?