

Parties¹ 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)

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.

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?