

## Parties<sup>1</sup> that have provided evidence during the course of our investigation

### Large distributors and underwriters

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

### 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  
 Banque PSA Finance plc  
 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

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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.

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  
Everyday Loans Ltd  
Express Gifts Limited  
First Trust Bank  
GE Capital Bank Ltd  
Hanley Economic Building Society  
Holmesdale Building Society  
Ipswich Building Society  
JD Williams Ltd  
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  
Marketing & Management Services Ltd  
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  
Otto UK Ltd  
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  
Shop Direct Group Financial Services Ltd (formerly Everyday Financial Solutions)  
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  
CUNA Mutual Group  
FirstAssist Insurance Services Ltd  
GMAC Insurance  
Groupama Insurance Company Ltd (FirstAssist)  
Hitachi Capital (UK) plc  
Legal & General Group plc  
LifeSearch Ltd  
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 Advice Services Ltd  
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  
Renrod Motor Group  
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 Independent Financial Advisers  
Association of Mortgage Intermediaries  
BMRB  
British Bankers' Association  
British Insurance Brokers' Association  
British Retail Consortium (incorporating MOTA—Mail Order Traders Association)  
Building Societies Association  
Callcredit Limited  
Citizens Advice  
Claim 2 Gain Ltd  
Consumer Credit Trade Association  
Council of Mortgage Lenders  
Datamonitor  
Defaqto  
Experian  
Finance & Leasing Association  
Finance Industry Standards Association  
Financial Ombudsman Service  
Financial Services Authority  
George Wilkinson Associates  
GfK NOP  
Income Protection Task Force  
Intermediary Mortgage Lenders Association  
Medconsultancy Limited  
Intel  
Moneyfacts Group plc  
Moneysupermarket.com Group plc  
Nielsen Media Research

A member of the public with experience in the financial sector  
Office of Fair Trading  
Protect—Association of Creditor Assurers  
PPI Insight  
Retail Motor Industry Federation  
Rod Revell  
Smaller Businesses Practitioner Panel  
South African National Credit Regulator  
uSwitch Ltd  
Which?