



INSIGHT CONSULTANCY
DELIVERY

No Win - No Fee Usage in the United Kingdom

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Quality Service

Premium Panels

Online Pioneers

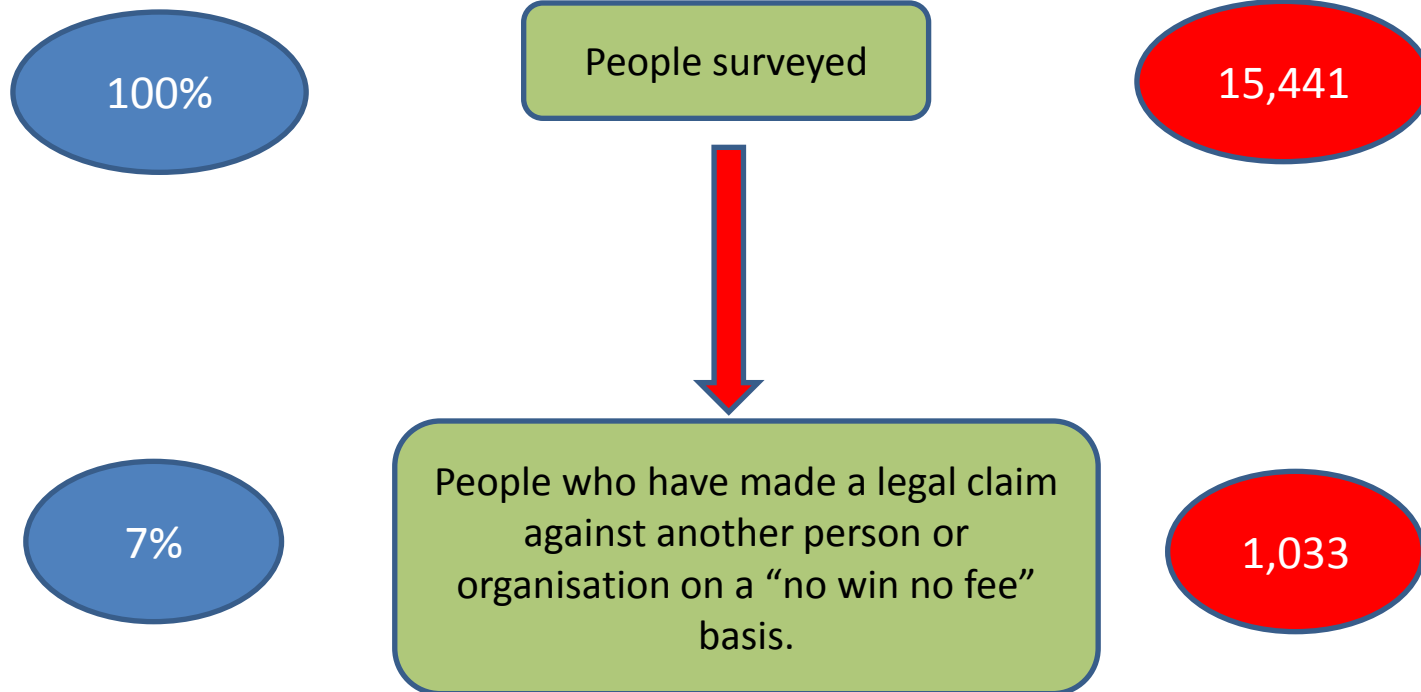
Research Excellence



**Who makes no win
no fee claims**

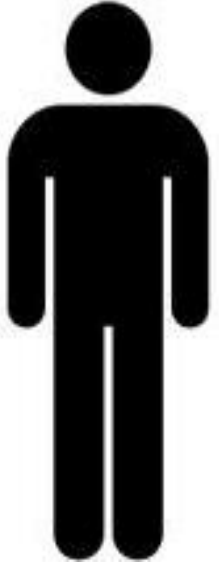


The No Win – No Fee Funnel



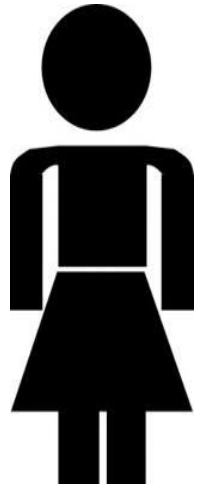
- If we consider the adult population of England and Wales to be 43,167,000 – then it can be determined that 2,887,892 people have made a “no win no fee” claim in the past 5 years.
- The vast majority of these people have used “no win no fee” for personal injury claims.

Average No Win – No Fee Profile

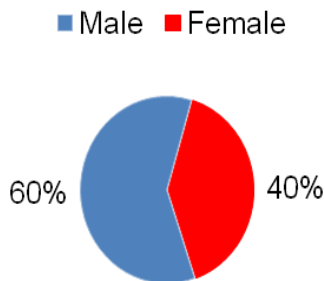


- Aged 39 years
- Income £29,953
- News from the BBC and The Sun

- Aged 44 years
- Income £19,166
- News from the BBC and The Daily Mail

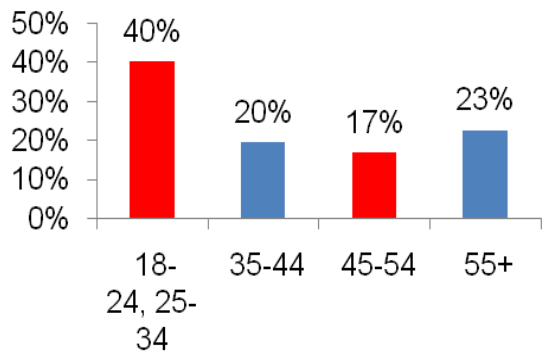


Gender

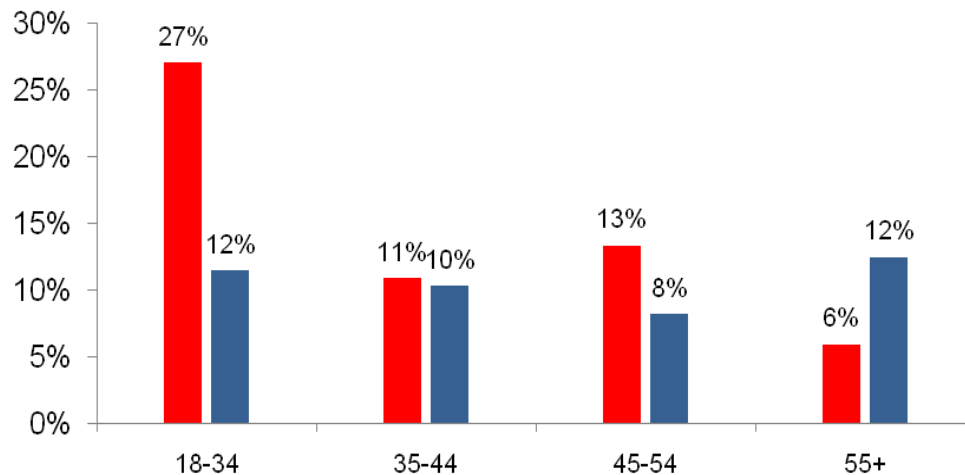


- Men are more likely to make NWNF claims than women.
- Among males 25-34 year olds are most likely to undertake a NWNF claim

Age



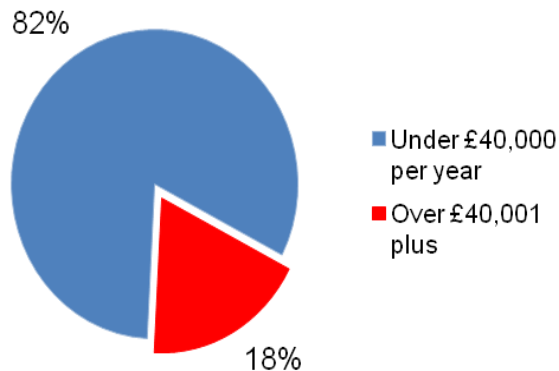
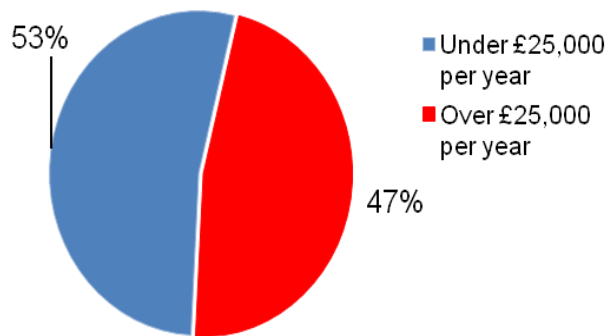
■ Male ■ Female



Personal income before tax

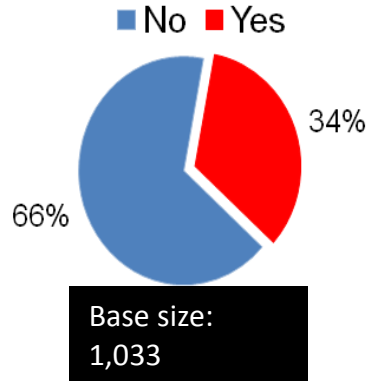


- No win no fee claims are NOT the domain of the rich.
- Half of those who have made a claim on a no win no fee basis have a personal income below £25,000.
- Less than 20% of people who have made a no win no fee claim earn over £40,000 per year.

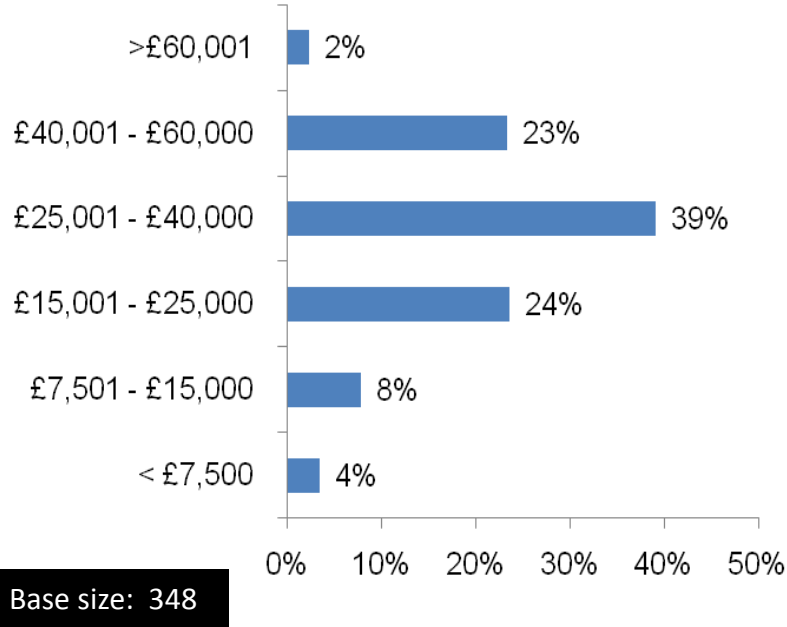
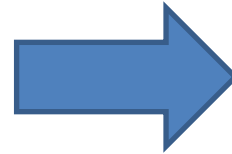
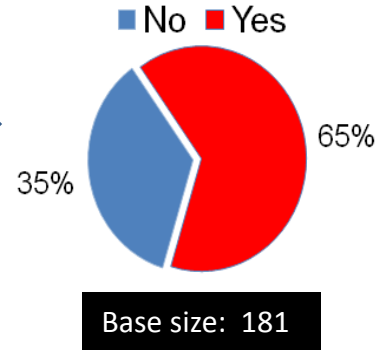


Claiming via trade union/membership organisation

NWNF claims made via Trade Union

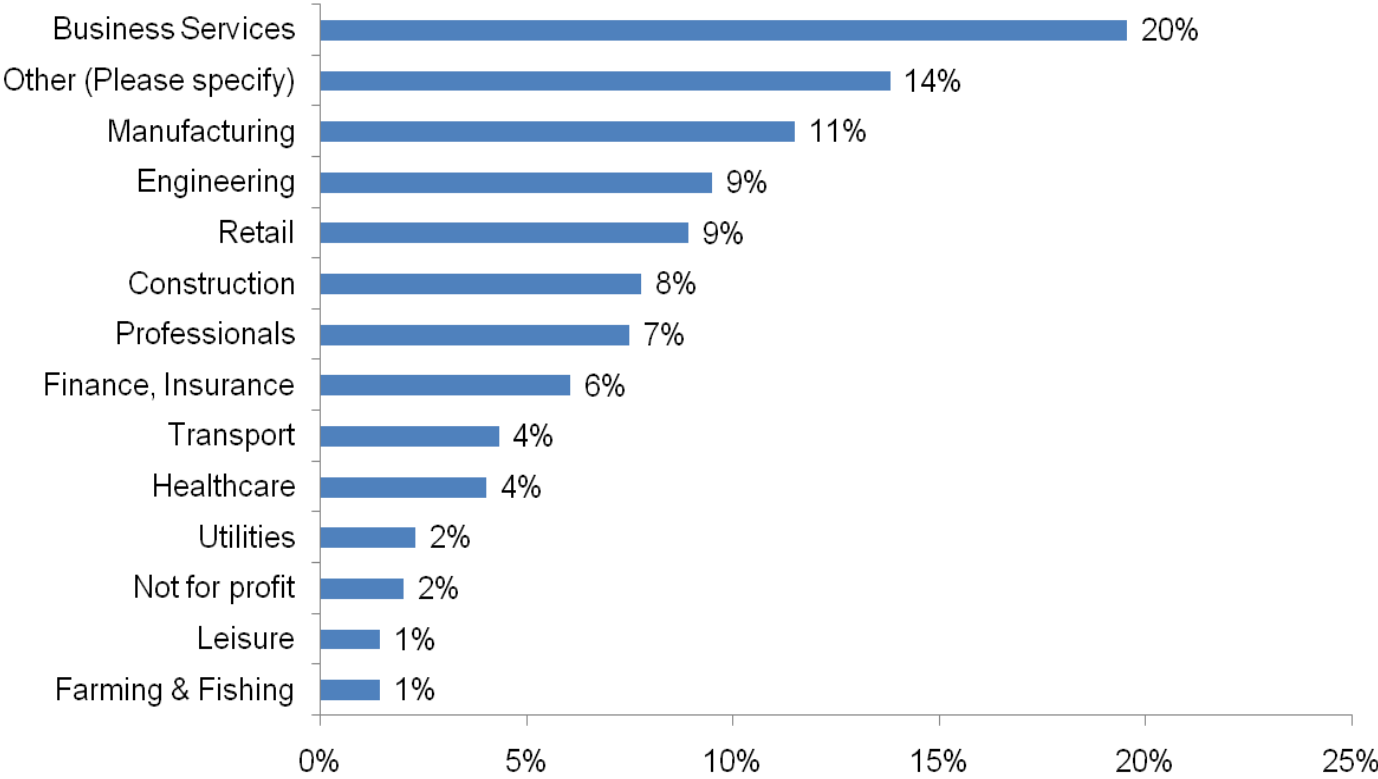


More likely to be males aged 18-34 years



- Two thirds of no win no fee claims are made independently of trade unions/membership organisations.
- However men under 34 years are considerably more likely to use a membership organisation than not.
- Those in the middle income brackets are more likely to make a no win no fee claim via a trade union or membership organisation than the upper and lower ends.

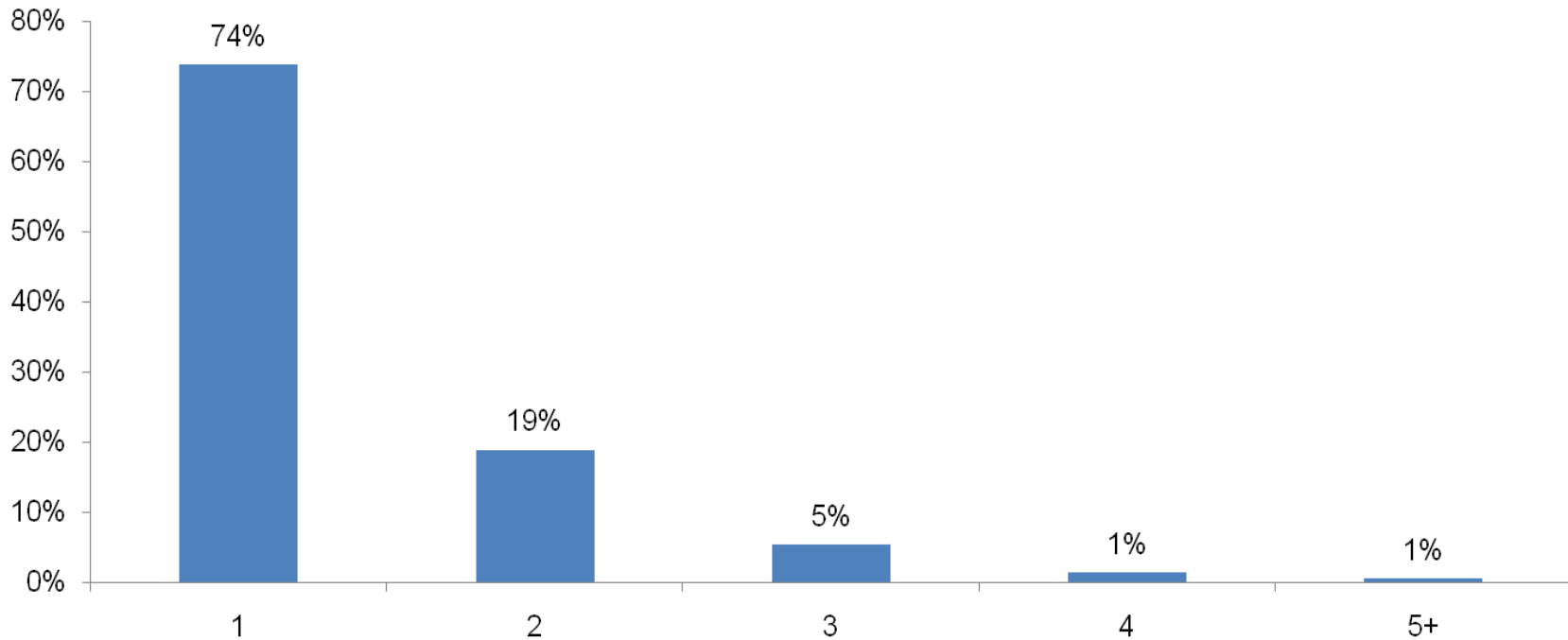
Claiming via trade union/membership organisation



*Business services includes industries such as market research, IT, design, printing, recruitment, and other ancillary and clerical services.

Frequency of NWNF claims

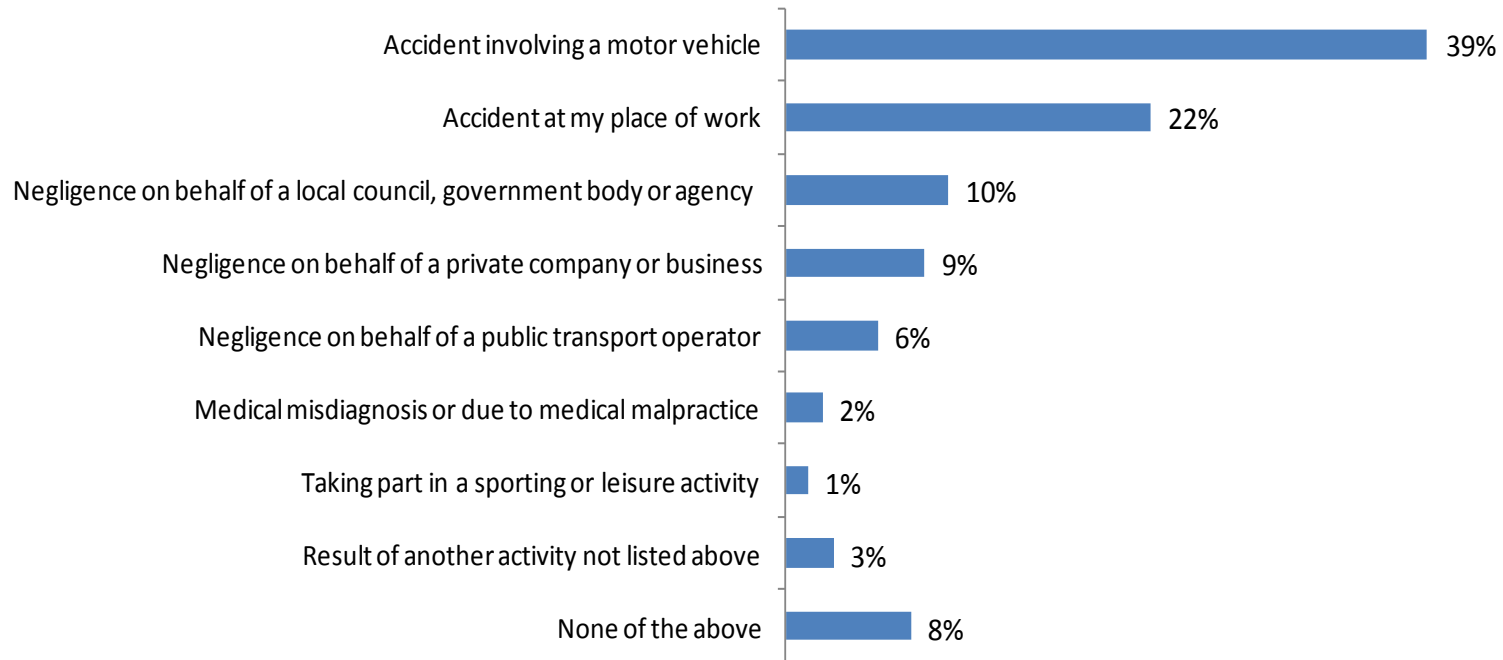
How many no win no fee claims have you made?



- Most NWNF claimants have only made one NWNF claim.
- There are clearly very few so called “serial claimants”.

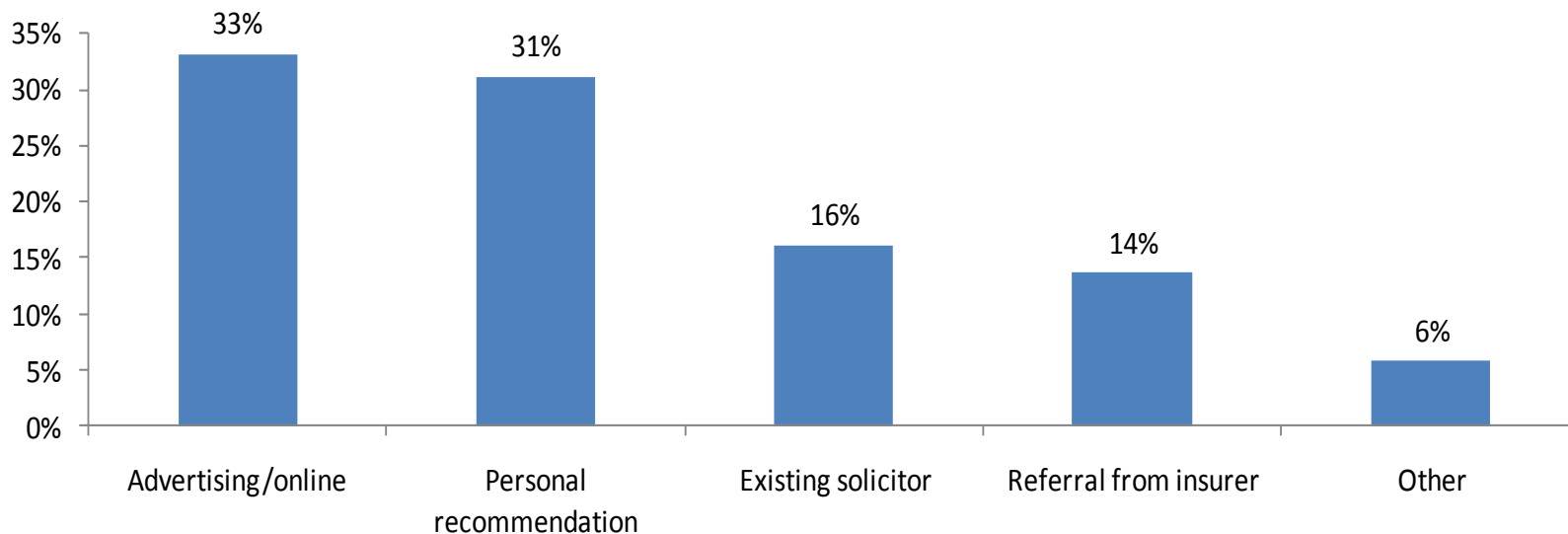
Types of injury sustained

Physical injury, illness or mental trauma.....



How was solicitor found

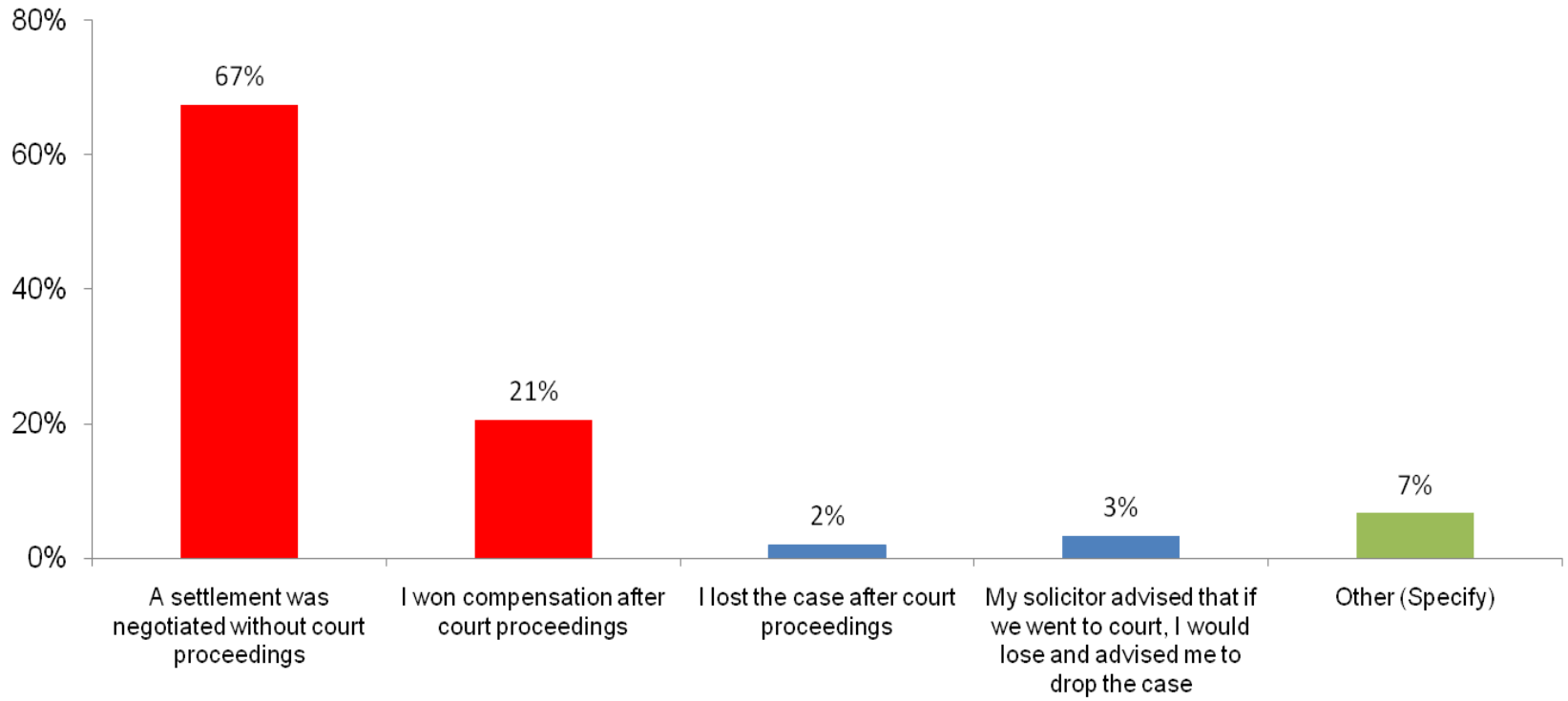
How solicitor was found?



- Advertising and the internet are clearly powerful sources when it comes to recruiting a solicitor for a NWNF claim.
- It would appear that respondents consider a referral from a trade union to be a personal recommendation given that a third of all NWNF claims are made via a trade union or other membership organisation. As such, 'referral from trade union' and 'personal recommendation' have been merged into a single category.

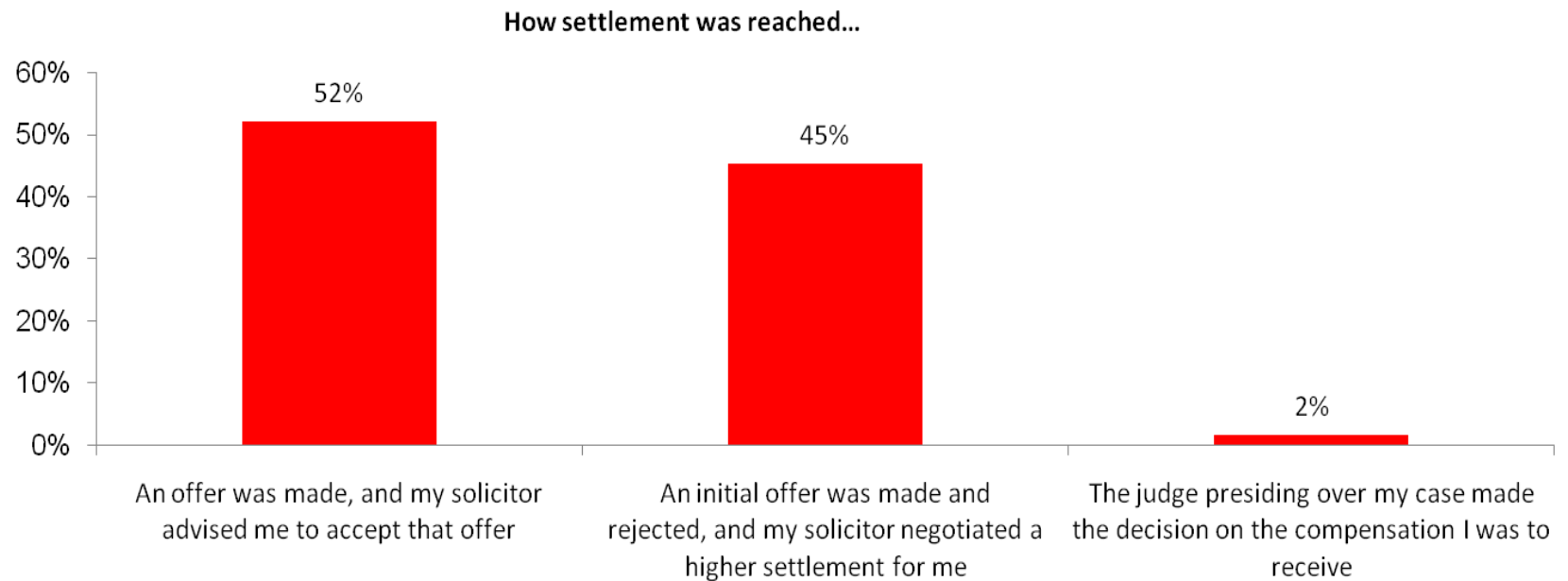
Outcome of NWNF cases

What was the outcome...



• 23% of all NWNF claims had to be pursued through court proceedings.

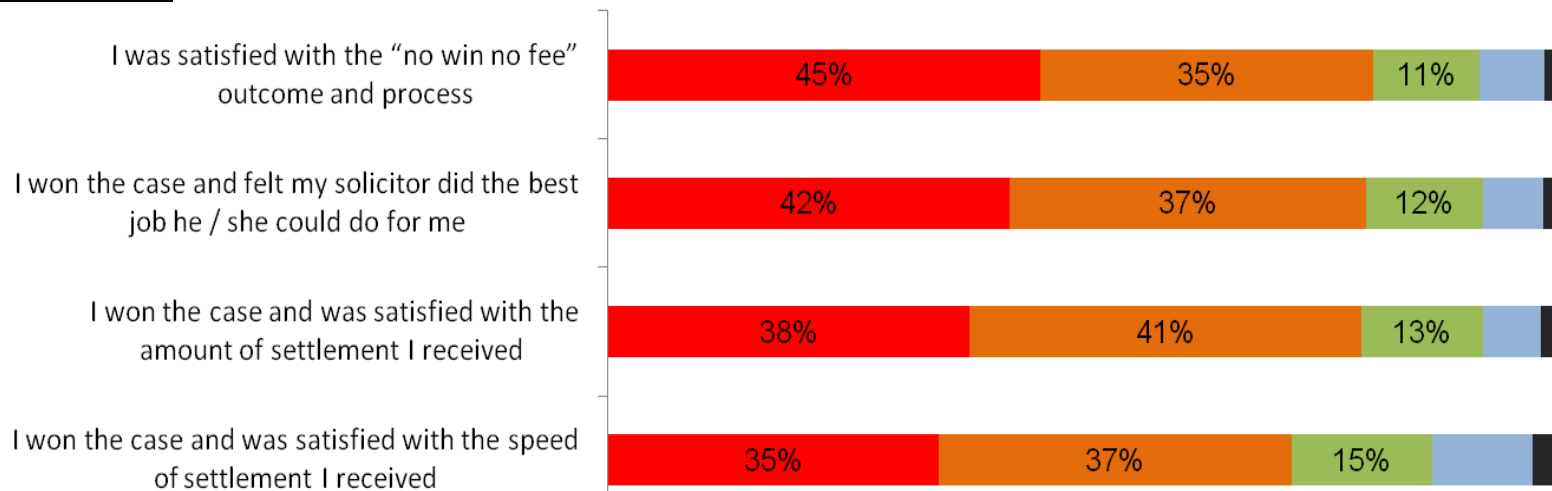
How settlement was reached in successful cases



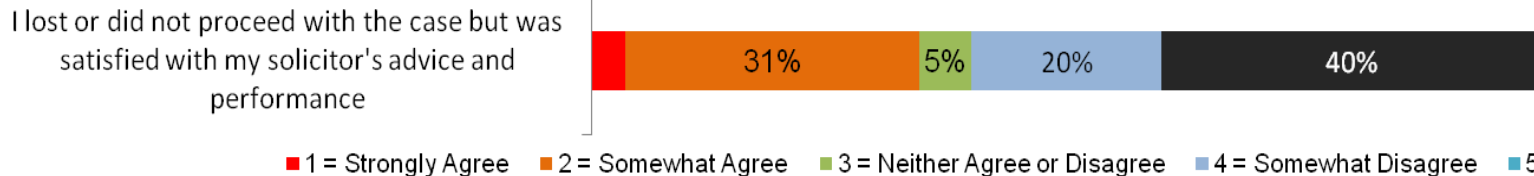
NWNF Satisfaction Ratings

Base size: 909

Satisfaction of WON cases



Satisfaction of LOST cases

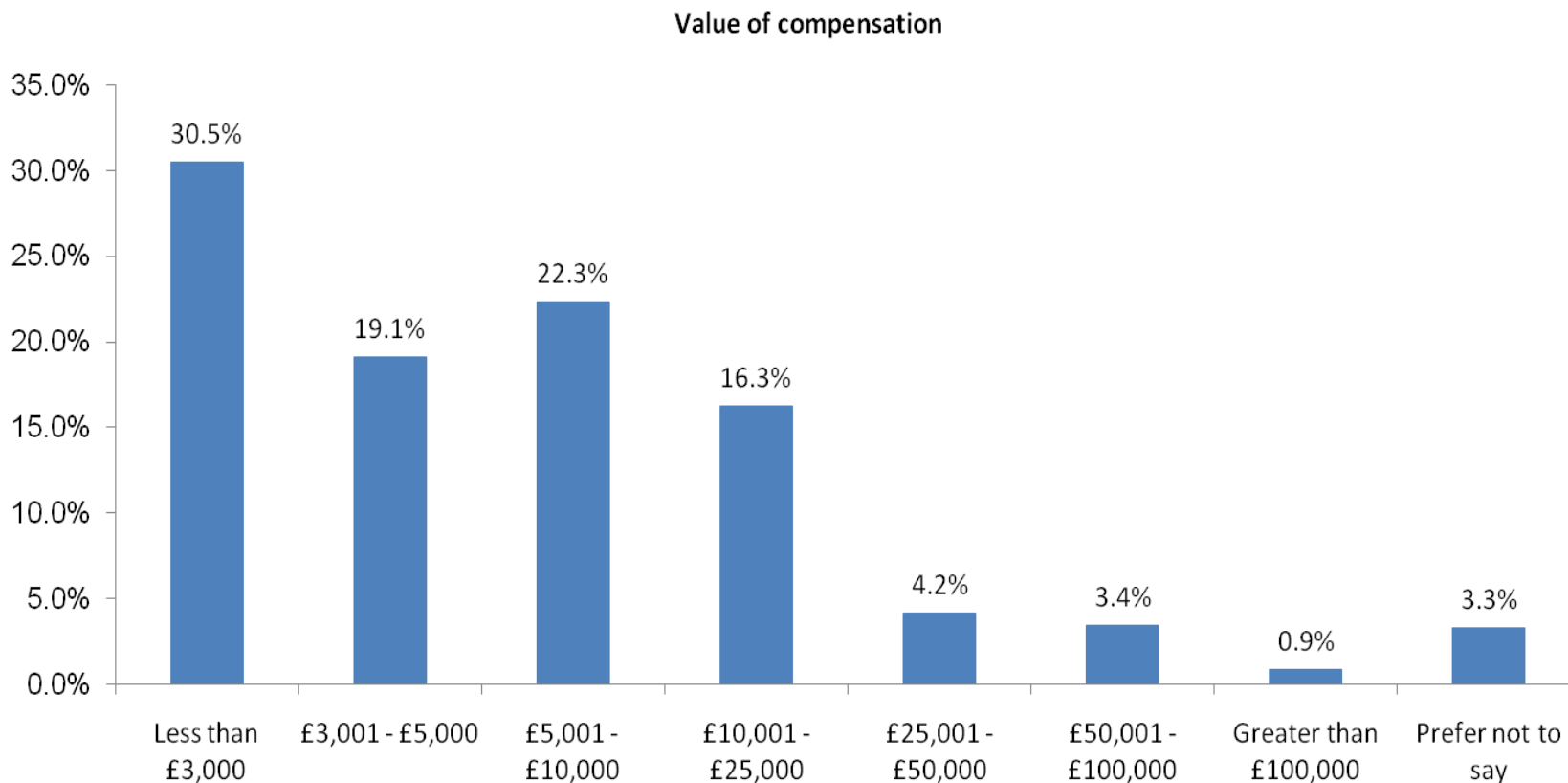


■ 1 = Strongly Agree ■ 2 = Somewhat Agree ■ 3 = Neither Agree or Disagree ■ 4 = Somewhat Disagree ■ 5 = Strongly Disagree

Base size: 55

- Claim satisfaction levels are undeniably linked to the outcome of each claim.
- As would be expected, satisfaction levels of speed and amount of settlement, solicitor performance and general outcome of claims were much higher amongst cases which were 'won'.
- Nearly a third of all claimants who lost were still satisfied with their solicitor's performance.

NWNF compensation levels

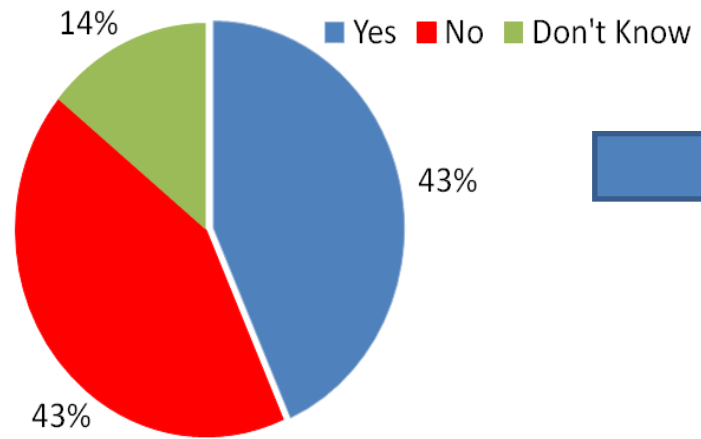


- NWNF claims tend not to yield high levels of compensation with nearly 50% of pay outs being under £5,000.
- Only 8 cases amongst survey respondents provided compensation of more than £100,000, meaning that across the total population fewer than 26,000 cases over the last five years would have yielded this amount.

Before the event insurance...

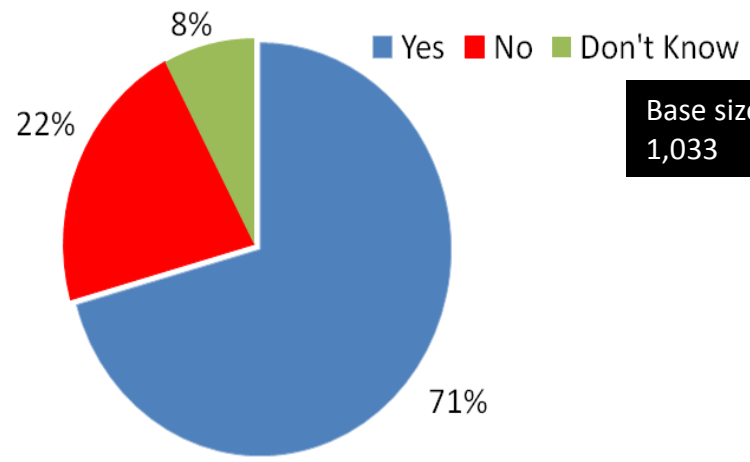
Base size:
5,143

Before the event insurance?

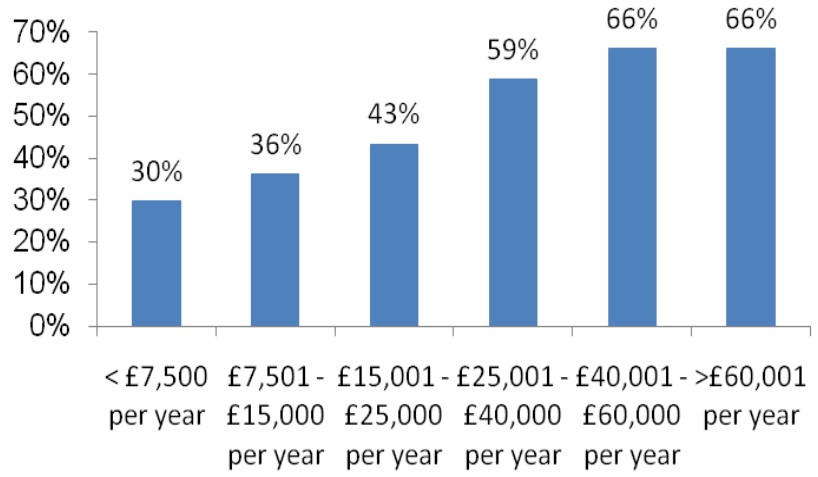


NWNF claims -before the event insurance?

Base size:
1,033



Before the event insurance by income



- Rates of BTE penetration rise with income.
- Those with BTE policies are disproportionately represented in NWNF cases.
- However, it is unclear whether the claimants took out BTE insurance prior to making their claim or after their claim.

Base size: 730

Methodology Notes

- Fieldwork conducted May 4th to May 11th 2011.
- All ages cited in this document represent the survey respondent's age at the point the study was undertaken, and not at the point that the NWNF claim was made.
- Averages quoted on slide 4 are set as follows:
 - The mean average is used to calculate age and salary;
 - The mode average (being the most frequent occurring variable) is used to calculate voting intention and readership
- Sample sizes for the study are as follows:
 - 15,441 total surveys
 - 3,706 total legal claim respondents
 - 1,033 total NWNF respondents
 - 954 total NWNF personal injury respondents
 - The 5,143 BTE respondents are a sub-set of the total surveys, based on those that have completed the full study and those that answered additional questions after screen-out.