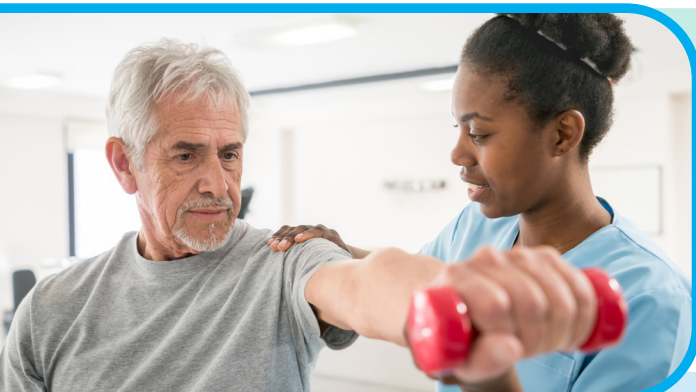




Building a Brighter Future  
for Injured People

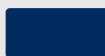

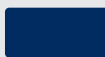
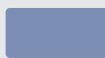
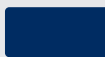
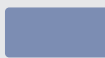
## Annual report & accounts 2023



# The Association of Personal Injury Lawyers Objectives



Building a Brighter Future  
for Injured People

-  To promote full and just compensation for all types of personal injury;
-  To promote and develop expertise in the practice of personal injury law;
-  To promote wider redress for personal injury in the legal system;
-  To campaign for improvements in personal injury law;
-  To promote safety and alert the public to hazards wherever they arise;
-  To provide a communication network for members.

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While I really should not be surprised by this anymore, 2023 has been another year full of challenge and change.

APIL's judicial review proceedings were ongoing of course, and this has been a significant focus during my presidency. However, there have also been more than enough other reforms going on. As I write this in late March 2024, we are still in the dark as to the government's fixed recoverable costs reforms for clinical negligence claims under £25,000. The government intended to introduce these in April 24, and yet at this point in time, there is no sign and no word from the Department of Health and Social Care (DHSC) as to what is happening. Firms are left waiting for the Civil Procedure Rule Committee (CPRC) minutes each month, which have not given us much to go on either. While this sort of disregard for the industry and the injured people we serve is not unusual, that certainly does not make it acceptable.



Jonathan Scarsbrook  
President

Within my firm, I recently came across the following statement written just shy of 30 years ago: 'The question of planning the PI department strategy is highly problematic, for at no stage in recent history has the state of PI law been in such a state of flux. Hardly a month passes without another consultation document, white paper etc and so to try and make firm decisions based upon, say a three or five-year plan, is nigh on impossible.' Sound familiar?

It seems constant change has been our status quo for over three decades, and it shows no sign of letting up. There is always something pressing to deal with, and usually many of these elements need handling at the same time. With consultations and calls for evidence from the Ministry of Justice, Civil Justice Council, CPRC & DHSC, as well as issues arising around the 'old' claims portal and the 'new' Official Injury Claim portal, the ongoing development of the Damages Claims Portal and all the challenges that brings, the effort is constant.

The appeal courts too would not want to miss out - and there have been a number of significant high-profile cases, including *Paul v Royal Wolverhampton NHS Trust* [2024] UKSC 1, *Hassam v Rabot* [2024] UKSC 11, *Churchill v Merthyr Tydfil BC* [2023] EWCA Civ 1416 and *Hadley v Przybylo* [2024] EWCA Civ 250. In addition, primary legislation also generates a degree of change; for example, the Personal Injury Discount Rate review this year, as set out in the Civil Liability Act 2018.

When I took on the role of President last year, I said that APIL was as relevant and necessary as ever before. I stand by that statement; it is so important to have such a committed and knowledgeable team doing everything possible to fight for the rights and redress open to those unfortunate enough to suffer injury or illness.

It has been my honour to serve as APIL President over the past year, and as we face into the year ahead, which I have no doubt will be dominated by the discount rate, I will do all I can to support your new President.

"It seems constant change has been our status quo for over three decades, and it shows no sign of letting up"



**The year 2023 has been a challenging one operationally, with impacts arising from significant changes to the staff team, a programme of investments in our campaigning and policy work using our designated reserve funds, along with a judicial review.**

These factors have contributed to a financial loss for the year which has required, and will continue to require, careful management by the Executive Committee. Despite these challenges we have maintained an excellent service to our members and continued to deliver a genuine impact for victims of negligence.

I would like to thank my fellow officers for their leadership and exceptional contribution to our organisation. John McQuater served as President until May 2023, when he then started the role of Immediate Past President. Our current President Jonathan Scarsbrook was elected at the AGM in May.

Both have demonstrated strong and determined leadership as we continued to progress the Association's work following the pandemic. Jill Greenfield served as Treasurer until the AGM in May, when Gordon Dalyell was elected to fill that role. Jill and Gordon both worked closely with staff during a year of investment and operational challenges.



Brett Dixon  
Secretary

Suzanne Trask continued in her role as Vice President. In June, Kim Harrison was appointed by the Executive Committee as the second Vice President to fill a casual vacancy arising from the May elections. Kim also continued to chair our Diversity Committee. Both Suzanne and Kim have contributed hugely to our campaigning and policy work, while supporting our President.

I would also like to thank all the members of the Executive Committee. Congratulations are due to Daniel Easton, elected to the EC at the 2023 AGM as an Additional Officer after the departure of Michael Imperato and Neil McKinley, our former President from 2021-22. Pauline Roberts was elected to the Wales seat and Oonagh McClure to the Northern Ireland seat. Victoria Lebrech and Musa Garba continued in their roles as lay-members of the EC, helping to ensure strong representation in our decision-making for people whose lives have been affected by needless injury.

The elections in May 2023 resulted in two vacant seats on the EC and a skills audit has been conducted; work on analysing the information learned from this is ongoing. In line with our Code of Good Governance I can report that John McQuater and Gordon Dalyell have served as directors on the EC, supporting our work, for nine years or more.

Thanks also to our volunteers, not just on the EC, but also the Coordinators of Special Interest and Regional Groups, along with the many informal working groups set up to consider policy matters. These are all essential to our campaigning work.

The EC has continued its programme of governance improvements during the year. A new Governance Committee, which I chair in my role as APIL Secretary, was created in September as a sub-committee of the EC with delegated authority to discuss and reach agreement on various aspects of governance. The Committee approved a new Code of Conduct for Members which is available to view on the APIL website. The Committee

also agreed revised Special Interest Group and Regional Group policies and a revised Privacy Policy. It recommended a new Membership Policy which was approved by the EC and is published on the APIL website.

Following a detailed review, the EC agreed to streamline our membership categories to broaden the organisation's appeal and make us a more inclusive association. There are now three membership categories – legal practitioner, associate and affiliate, to replace the previous ten.

The EC approved the recommendations of the Remuneration and Appointments Committee, which, chaired by the Treasurer, met to consider remuneration for those delivering training and lay EC members.

My thanks, also, to our hardworking staff led by our Chief Executive Mike Benner and the Senior Management Team. In 2023 we welcomed Justin Mingaye as the new Head of Membership Services after the departure of Marlene Lord after almost thirty years in the role, during which she contributed a great deal to our organisation.

We have invested in our Campaigns and Communications team and our Legal Affairs team to strengthen our

campaigning activity. As a result we have welcomed Julie Crouch, Press and Communications Officer, and Luca Piizzi, Assistant Policy Researcher, to the staff. We also recruited Zach Wheelhouse Steel as Communications Assistant and Joey Collins as Digital Events Officer, to fill vacancies arising due to departures. While doing so we have said goodbye to Asher Mayers-Thompson, Paul Fleming, Amir Rehman, and Jacqui Newman. The staff headcount remains steady at 25.

I have very much enjoyed my second year as Secretary, and it has been a pleasure to work with my fellow Officers, EC members, and our hard-working committed staff team. It has also been a pleasure to be able to meet even more members in-person this year as the organisation has focussed on a welcome return to face-to-face training and events.

**"Thanks also to our volunteers, not just on the EC, but also the Coordinators of Special Interest and Regional Groups, along with the many informal working groups set up to consider policy matters. These are all essential to our campaigning work"**



**In the world of campaigning there is never a quiet year and 2023 has been no exception, with our campaigns reaching into practically every area of personal injury law. Our work is as essential as ever.**

It has certainly been year of change for our association and we have been faced with significant operational challenges, increased costs and continued headwinds. Despite this we have continued to focus on our campaigning work and the provision of excellent training and benefits for our valued members. Working towards our vision of “a society without needless injury, but when people are injured they receive the justice they need to rebuild their lives” has remained at the forefront of our minds each and every day.

As a not-for-profit organisation we have carefully used cash reserves to invest in our capability in our campaigns and legal affairs teams. As a unique voice for victims of negligence, we must ensure we can be effective in the face of our sector's bombardment by a government that seems hell-bent on widening the justice gap - whether through whiplash reforms,



Mike Benner  
Chief Executive Officer

unworkable fixed recoverable costs reforms, out-dated bereavement damages, or a failure to act to support survivors of childhood sexual abuse.

Our campaigning and policy work has been very broad this year, across all jurisdictions and areas of personal injury law.

The momentum behind our flagship campaign to rebuild trust in personal injury law, *Rebuilding Shattered Lives*, has continued to grow. The focus this year on protecting personal injury law from erosion has been powerful and effective. The centrepiece film of *Victoria's Story* has been shared and supported by 26 firms during the year, and won a major award at the Association Excellence Awards. Plans for the third phase for 2024 are well under way, and we will keep up the momentum and build even greater impact.

Our proactive campaigns such as *Injury Awareness Week*, reform of bereavement damages law, a ban on cold calling and the campaign to secure full compensation for sufferers of asbestos-related lung cancer have all progressed well towards securing the changes we seek. Alongside this activity, we have responded on important issues such as the need for the Government to act following the recommendations from the Independent Inquiry into Child Sexual Abuse. We have also been involved in 29 government consultations with the aim of ensuring victims of negligence are at the centre of policy-making.

Our campaigning work is supported by our impactful research and insight work, which throughout the year has highlighted a number of areas where a clear 'justice gap' exists.

APIL's judicial review proceedings against the Lord Chancellor, issued in August, on the extension of fixed recoverable costs in PI cases has been a major project, and has demonstrated our determination and ability to take action when required. Our joint intervention with MASS into the joined appeals of *Rabot v Hassam*, *Briggs v Laditan* will, we hope, help to ensure clarity and

fairness in how tariff and non-tariff injuries are assessed.

We have also made great progress on some practical partnership initiatives such as the Rehabilitation Guide and the Serious Injury Guide, two very helpful tools for members, the Severe Injury Help Hub, an essential service for victims, and in our social media reach, having built a community of 20,000 users and followers.

We started work on improving our membership journey to ensure processes make it as easy as possible for our members to engage and get the most out of their membership. Our membership numbers remain fairly static and we are confident that, with the impact of the pandemic behind us, we can now grow our organisation. Fifty-nine members gained new accreditations - well done to you all. Inquiries to our public inquiries line increased by 15%, demonstrating the need for the service for consumers.

We continued to deliver the training required by our members on the subjects they want, and at the time it is needed. We delivered 125 webinars and courses. Our conferences remain very popular and successful, with extremely high customer satisfaction ratings. We also saw a strong switch back to in-person attendance as members seek out more networking opportunities.

I believe the investments and changes in 2023 put APIL in a strong place for its growth journey to ensure we can effectively face the headwinds against our sector in 2024 and beyond.

We are a unique community of dedicated personal injury professionals, and our strength lies in our ability to work together

towards our campaigns. I am grateful for the leadership and support from our Officers and Executive Committee members and for the commitment, dedication and hands-on attitude of our hard-working staff team.

Thank you for your support during 2023 and I look forward to working with you and your firms in our ongoing fight for the rights of victims of negligence.

“Our campaigning and policy work has been very broad this year, across all jurisdictions and areas of personal injury law”

Now into its second year, the diversity sub-committee has continued to work towards building on APIL’s equality, diversity and inclusion (EDI) policy and plan which was implemented in 2022.

The Committee formed a staff group to focus on operational areas, which met four times, with the aim of building on APIL’s EDI policy and plan and achieving APIL’s strategic plan.

The 2023 year started with the analysis of our membership data, with the findings showing the biggest representation gaps lie with black and Asian members, and members under the age of 25. We plan to combine these findings with internal initiatives currently being developed such as the Future Leaders Group, the mentoring hub, soft skills training, and working with universities to work closely with the under-represented members of APIL.

We showed our support for International Women’s Day in March by arranging a group picture of staff for our social media channels and dedicated web page. Female members of the Executive Committee also supported this initiative with pictures for the website. APIL also made a financial contribution to a local women’s charity in Nottingham.

Pride took place in June and previous APIL President, Jonathan Wheeler, championed APIL’s cause with a blog for our Harness Voices webpage. As part of the Pride celebration an internal training session for staff was held on LGBTQ+ awareness.

Black History Month UK is celebrated in October of every year, but our call for submissions for stories for our website received a very poor response from black female members. Our focus therefore continued on external events for 2024.

“The Committee formed a staff group to focus on operational areas, which met four times, with the aim of building on APIL’s EDI policy and plan”



Kim Harrison  
Diversity Committee Chair



The APIL staff team – in alphabetical order

<p><b>Tanya Benjamin-Edwards</b> HR &amp; Business Support Manager</p>	<p><b>Mike Benner</b> Chief Executive Officer</p>	<p><b>Daniel Collins</b> Digital Events Officer</p>	<p><b>Joseph Collins</b> Digital Events Officer</p>	<p><b>Julie Crouch</b> Press and Communications Officer</p>
<p><b>Sam Ellis</b> Public Affairs Manager</p>	<p><b>Lorraine Gwinnutt</b> Head of Campaigns and Communications</p>	<p><b>Jane Hartwell</b> Communications Manager</p>	<p><b>Holly Humphreys</b> Accreditation Officer</p>	<p><b>Donna Humphries</b> Head of Finance</p>
<p><b>Abi Jennings</b> Head of Legal Affairs</p>	<p><b>Anthony Lord</b> Digital Events Manager</p>	<p><b>John McGlade</b> Senior Policy Researcher</p>	<p><b>Justin Mingaye</b> Head of Membership Services</p>	<p><b>Kirstylouise Montgomery</b> Customer Account Officer</p>
<p><b>Luca Piizzi</b> Assistant Policy Researcher</p>	<p><b>Robert Raizada</b> IT Manager</p>	<p><b>Ramos, Ana</b> Legal Affairs Assistant</p>	<p><b>Jenni Scothern</b> Corporate Governance Manager</p>	<p><b>Kathryn Scott</b> Senior Events Manager</p>
<p><b>Sharon Smith</b> Membership &amp; Accreditation Manager</p>	<p><b>Alice Taylor</b> Legal Policy Manager</p>	<p><b>Nicola Tucker</b> Accounts Assistant</p>	<p><b>Leesha Weir</b> Public Enquiries Officer</p>	<p><b>Zach Wheelhouse</b> Communications Assistant</p>



Here's a snapshot of what APIL has achieved in 2023

2023

award winners

We won a major award for our film *Victoria's Story*, the centrepiece of our hugely successful *Rebuilding Shattered Lives* campaign

Our powerful film, *Victoria's Story*, scooped gold in the best blog, podcast or video category at the Association Excellence Awards, and was shortlisted in the best use of video, animation or audio category in the 2023 Memcom Excellence Awards. Judges praised the "very powerful story" with "impressive viewing figures", calling it "impressive work" with "real bang for buck".

In the film, our Executive Committee member Victoria Lebreck talks about her own experience as a victim of negligence, and how compensation supported her in getting her life back on track. Some 26 law firms shared the film on their websites and social media channels. Our team promoted the film online, reaching more than 250,000 users across Facebook, Instagram, YouTube, and X.

Our valued input was sought after by governments and legal bodies

We were invited to meet with governments across the jurisdictions to give advice on topics including the discount rate, appropriate clinical negligence cover for those who work in the private healthcare sector; mandatory licensing for special procedures in Wales; and the recoupment of Scottish-only benefits.

We were also approached by the Law Commission to help it with a review of the current product liability regime.

We exposed how crime victims are being drastically under-compensated if they do not challenge the CICA's decisions

Our analysis of Criminal Injuries Compensation Authority (CICA) data uncovered how victims of crime face being under-compensated by tens of thousands of pounds if they do not challenge its decision-making.

In cases that ultimately reached appeal, the CICA offered an average of £7,848 initially. At appeal, its offers increased more than six-fold to £47,339. Given that those without legal support are unlikely to be in a position to challenge the CICA's decision-making, this highlighted the vital importance of legal representation in these claims. Our findings were widely reported in the legal press.

building community

We built a 20,000-strong community of social media users

Through our campaign work across X, Instagram, Facebook, and LinkedIn, we have built a community of 20,000 social media users. Hundreds of thousands of people viewed our content throughout the year, demonstrating the value of these platforms and the strength of our messaging.

exposing under-compensation

scrutinise reform

We responded to 29 Government consultations to challenge the impact of reform on injured people

We provided thoughtful and authoritative responses to a raft of consultations, including a licensing scheme for non-surgical cosmetic procedures; a review of the Package Travel Regulations; court fee increases; the Criminal Injuries Compensation Scheme; and fixed recoverable costs for lower damages clinical negligence claims. All our responses are available here: <https://www.apil.org.uk/consultations-and-apil-responses>.

reaching over 1.5 million

Our Injury Awareness Week 2023 reached millions of people

The hugely popular campaign in June received an impressive level of support from member firms, parliamentarians, businesses and charities, reaching more than one and a half million people on X alone. Hundreds of thousands more were reached across Facebook, Instagram, and LinkedIn, and through coverage in Scottish publications the *Daily Record* and *The World News*.

achieving change

seek clarity

We took legal action seeking clarity over damages when whiplash is combined with other injuries

We were granted permission to intervene by the Supreme Court in the whiplash mixed injury claims *Rabot v Hassam*, *Briggs v Laditan* which are being heard in 2024.

In this joint intervention with MASS, we are represented by Hugh James solicitors and Rob Weir KC.

We prompted a fresh Government consultation after issuing judicial review proceedings against the Lord Chancellor

Our considered decision to issue judicial review (JR) proceedings against the Lord Chancellor prompted the Government to publish a further consultation on the rules for including clinical negligence claims in the intermediate track, legal funding for inquests, and restoring companies to the register.

Even though – on receiving our letter before action – the Government issued a consultation suggesting it may concede some important points raised, we issued proceedings to challenge several aspects of the new rules to extend fixed recoverable costs (FRCs) in personal injury cases. The key grounds related to: failure to consult and lack of clarity over when new rules for FRCs in clinical negligence claims will apply; cases involving vulnerable people; representation and inquests; restoring companies to the Companies Register; and the apparent reversal without consultation of Court of Appeal case law that allows parties to contract out of fixed costs when there is a dispute in settlement agreements.

The JR, which was widely covered by the legal press over the summer, was stayed pending the outcome of a consultation.



# 2023

## unprecedented response

**We acted as an authoritative voice for injured people**

We achieved widespread coverage of our messages in national publications including *The Daily Telegraph*, *The Sun*, *Daily Star*, *Daily Mail*, and *The Times*, as well as many trade publications.

Our commentary and opinion pieces covered a vast range of issues including redress for child abuse survivors, women in the law, the personal injury landscape, proposals for a dual discount rate, and our campaign for fair redress for victims of asbestos-related lung cancer.

**Our members mobilised to give an unprecedented response on bereavement damages**

When the Government's answers to Parliamentary questions seemed to backtrack on what appeared to be a previous commitment to consider changing the law for the fathers of so-called 'illegitimate' children, we asked members to lobby their MPs. Their response to our call for action was unprecedented, and lobbying by APIL members succeeded in highlighting a profound injustice at a time when the majority of children are now born to parents who are unmarried.

**We delivered 125 training conferences, webinars and courses – with extremely high satisfaction levels**

We collaborated widely to build a comprehensive training schedule that meets the needs of members and keeps them fully informed and up-to-date, with plenty of opportunity to network and share experiences.

Our packed training programme included many hybrid events offering members the choice of attending in-person or logging in to a live-streamed event; and we saw a positive shift towards more delegates attending in person.

Events feedback has been extremely positive, cementing our position as the market leader in personal injury training. Comments included: "APIL training is the gold standard and not to be missed"; "Amazing speakers, excellent knowledge transfer and exchange of experience"; "Why attend in person? The networking, the camaraderie, the friendships, the discussions with peers"; "Overall brilliant conference".

## comprehensive training

## revealing research

**Our research uncovered a "gender justice gap" in work-related injury or illness**

On the eve of International Women's Day we published new research which found women are three times less likely than men to claim compensation for a work-related injury or illness.

Our analysis found that only 3% of women who are injured or become ill because of their work go on to claim compensation, and that while women represent more than half of work-related injury and illness victims, they comprise just 27% of employer liability claimants.

One possible explanation for this "gender justice gap" is that research examining the link between workplace environments and illness has traditionally focused on male-dominated industries. Without research linking their illness to their working environment, women will find it more difficult to hold those responsible for their condition to account.

**Our lobbying work contributed to the withdrawal of the Bill of Rights Bill**

The Government ditched legislation to reform the Human Rights Act following opposition from organisations including APIL. The Bill would have created a "permission stage" for human rights claims, only allowing claims by those who could prove they had suffered significant disadvantage because of the breach of their human rights. We warned Parliament's Joint Committee on Human Rights that this would signal that some human rights breaches were considered "acceptable". The Committee cited our argument in its report urging the Government to abandon the Bill.

**We helped even more people find a lawyer with the right expertise**

In 2023 we received some 2,692 enquiries from the public, a 15% rise on the previous year.

This included 1,519 telephone inquiries and 725 inquiries through our lawyer call back service.

## connect expertise

## working collaboration

**We worked collaboratively with defendants and insurers on initiatives to help injured people**

Working constructively with organisations such as the Forum of Insurance Lawyers (FOIL) enabled us to continue developing best practice for handling claims, for the benefit of clients.

We continued to develop the Serious Injury Guide, hosting a successful stakeholder engagement event in February with more than 70 claimant, defendant and insurer representatives. Having piloted a lower value threshold, we changed the Guide to make clear that it can be used in cases below £250,000 with an element of continuing future loss.

We continued to be involved in the cross-industry group for rehabilitation in lower-value road traffic accident claims, and began work in October to incorporate the proposed process for rehabilitation in soft tissue injury cases as an appendix to the Rehabilitation Code.

We also worked with FOIL to raise with the Government the unfairness created through Universal Credit as a whole being classed as a recoupable benefit.

## authoritative voice



Pillar 1  
Rebuild public trust

Misconceptions about the role and contribution of personal injury lawyers have resulted in low public trust and confidence in the sector. This in turn has fuelled misguided Government intervention to the detriment of genuinely injured people and the lawyers who support them. Kneejerk Government policy has been shaped by populist, uninformed and prejudicial views. Even the image of claimants themselves has been damaged by the view that fraudulent claims increase insurance premiums. Too many injured people have felt ashamed to make a claim at a time when they needed help to recover from an injury.

This section of the report outlines our work towards rebuilding public trust.

Rebuilding Shattered Lives

Momentum continued to grow in our long-term, flagship campaign to create a political and social environment that takes needless injury seriously; in which injured people are supported; and in which PI lawyers are celebrated for the work they do. This year, we focused our message on the need to protect personal injury law from erosion by those who are influenced by false myths and ignorance about the needs and motivations of injured people.

This is the focus of the campaign's latest, powerful, centrepiece film, Victoria's Story, which scooped gold in the best blog, podcast or video category at the Association Excellence Awards, and was shortlisted in the best use of video, animation or audio category in the 2023 Memcom Excellence Awards. Judges cited the "very powerful story" with "impressive viewing figures", calling it "impressive work" with "real bang for buck".

Twenty-six law firms joined the fledgling Rebuilding Shattered Lives movement and threw their support behind the film by sharing it with their online audiences. The APIL team continued to promote Victoria's Story online, reaching more than 250,000 users across Facebook, Instagram, YouTube, and X.

We briefed television, radio, and podcast producers about the campaign, and it was featured as part of a parliamentary event at the end of the year.

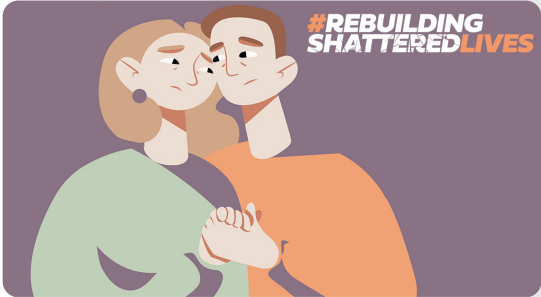
We published blogs and social media posts throughout the year about the need for injured people to be at the heart of policymaking. Engagement with the campaign's content was typically strong: a blog explaining why compensation must never be described as a 'win' reached 10,000 people on social media, without any paid-for promotion.



Severe Injury Help Hub

The Severe Injury Help Hub – our online resource for help and support – underwent a review in 2023. We updated and refreshed the text, and added new sources of support and information for injured people and their families.

We continued to promote the Hub on social media, and told selected consumer champions about the resource. The team at Dear Deirdre, The Sun's agony aunt pages, now has the Hub listed in its directory, ready to deploy should a reader pose a problem about a severe injury or family death.



Gold winner

best blog, podcast or video category at the Association Excellence Awards

250,000+

users across Facebook, Instagram, YouTube, and X



Pillar 1 Rebuild public trust

Cold Calling

We again urged politicians to act on cold calling after a new YouGov survey commissioned by us revealed that people were still being hassled about potential personal injury claims.

The Government introduced new rules in 2018 which were supposed to prevent people from being contacted by a claims management company about a potential claim unless they had given their consent to the call. But the survey found that in the year up to June 2023, 38% of UK adults received a personal injury cold call or text message.

An opportunity to introduce an outright ban remained before MPs and peers as the Data Protection and Digital Information Bill continued

its legislative journey through Parliament. Our briefing to politicians focused on the fact that cold calls are not harmless. The YouGov survey found that of those people who received a call or text, 86% were left feeling annoyed, angry, anxious, disgusted, or upset. The year ended with the Bill still in the House of Lords, which had not yet had the opportunity to consider amendments.

We also appealed directly to the Government to introduce a ban in response to a consultation from HM Treasury. The consultation, on proposals to ban cold calling for financial products, did not refer to cold calling for personal injury claims, but we used it as an opportunity to repeat calls for an outright ban.



Best Practice Guide

We began updating our Best Practice Guide to Rehabilitation this year, with the aim of publishing a revised guide at our APIL Advanced Brain and Spinal Cord Injury Conference in May 2024.

Rehabilitation provides a vital role in putting people back, as closely as possible, to the position they were in before their injury. APIL's guide, written by members for members, helps practitioners to use all the tools at their disposal to ensure every client has the opportunity to access early rehabilitation.

While still based on the Rehabilitation Code 2015, the guide will provide updated guidance following the extension of fixed recoverable costs, and will feature updated case studies, as well as being more user friendly than previous versions.

Social Media Growth

Our social media presence continues to grow. A 20% boom in followers on LinkedIn in 2023 and a consistently high level of engagement on our posts shows that our mixture of campaign news and research is hitting the right mark with professionals in our sector.

Our Instagram profile, @injuredpeople, is directed at a purely consumer audience. Our focus on engagement with other users in 2023, alongside posting regular, interesting and eye-catching content, has generated a 47% surge in followers. More than 110,000 people looked at our Instagram account during 2023.

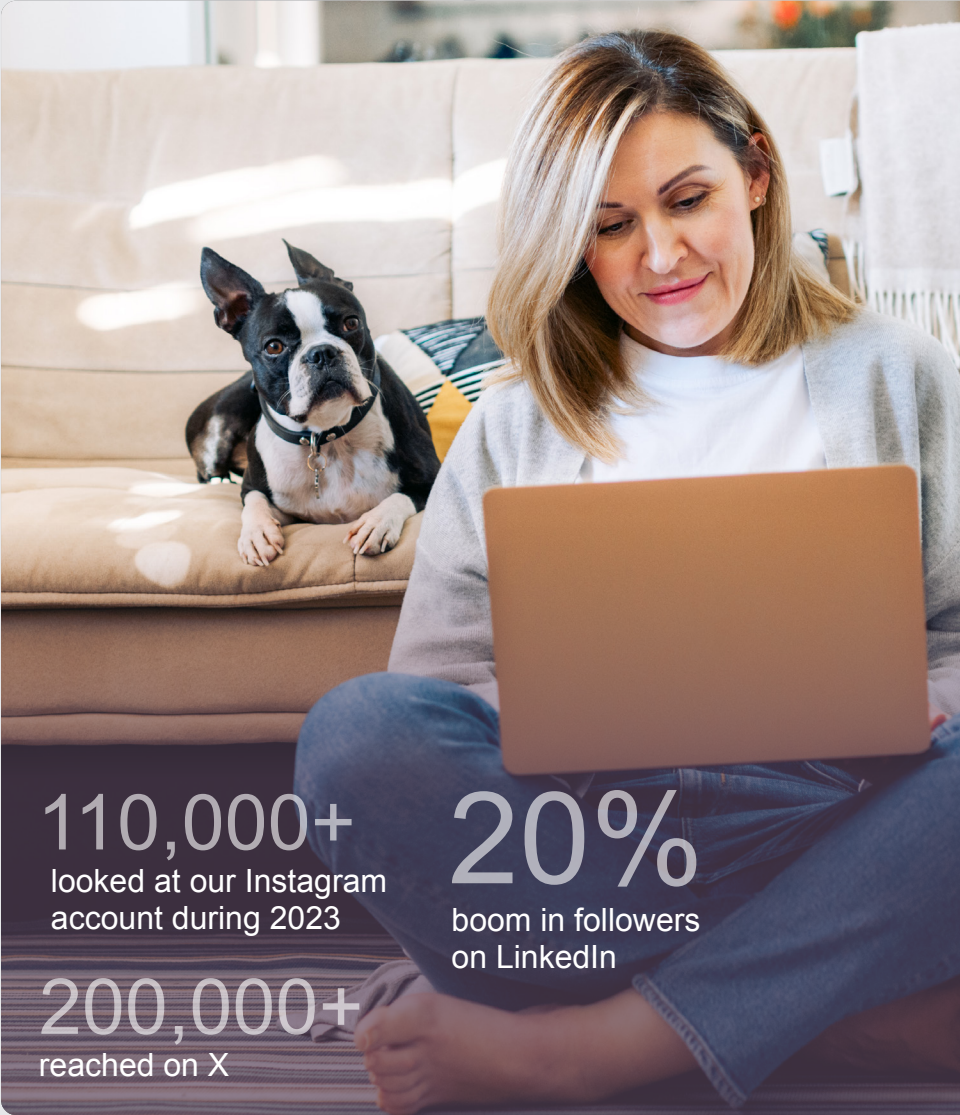
Despite turmoil for X as the takeover and changeover from Twitter triggered something of an exodus from the platform, our follower count dropped by only 0.7%. Interaction with our campaigns and news on X remains high when compared to the accounts of organisations of a similar nature. Our content on X reached more than 200,000 users.

Defending Victims

As the voice of injured people, we consistently promote and defend the right to full and fair compensation. Comments from our spokespeople in the national press including *The Sun*, *Daily Star*, and *Daily Telegraph* covered compensation for wrong-site amputations, birth injuries, and claims against schools. We also shared insight and comment in the wide spectrum of legal news outlets, on topics ranging from 'lost years' compensation, to qualified one-way cost shifting, and the proposed dual personal injury discount rate.

We remain vigilant in rebutting damaging or misleading headlines. Some of our most popular posts on X (formally Twitter) have been when we have rebutted articles in which a compensation payment has been described as a 'win', for example. These often reach up to 10,000 X users as people share our point with their followers and it gathers momentum.

Real stories help a subject to resonate with users. One of our most prolific posts of the year on X was a link to a *Guardian* story about how the family of headteacher Ruth Perry, who took her own life following an Ofsted inspection, is not eligible for legal aid for the inquest. We highlighted that distressed relatives are often thrown, unsupported, into an unfamiliar process.



38% of UK adults received a personal injury cold call or text message

89% were left feeling annoyed, angry, anxious, disgusted, or upset

the voice of injured people  
vigilant in rebutting damaging or misleading headlines



Pillar 2 Prevent needless injury

This section of the report highlights our work in raising awareness of and preventing needless injury. We re-named our previous Injury Prevention Week to Injury Awareness Week, to cover a broader range of topics; and we commissioned exclusive research from YouGov which laid bare the scale of injuries caused by negligence in the UK.



Injury Awareness Week 2023

Exclusive research from YouGov established the scale of injuries caused by negligence in the UK. We carried out a range of online and press activity to highlight that 30,000 people each week, on average, said they had been injured by negligence. We also emphasised the important difference between a simple accident which could not have been avoided, and negligence, which should not happen at all.

In our drive to strengthen and expand public understanding of, and empathy with, people who suffer needless injury, we modified the event's previous title of Injury Prevention Week to increase the range of topics that can be covered, reaching more consumers and attracting greater support. This proved highly successful.

Members and their firms got involved by sharing APIL's posts, and 37 of these developed their own injury awareness photo posts, blogs, videos, podcasts, and graphics.

This meant Injury Awareness Week reached more than one and a half million people on X alone. Hundreds of thousands more were reached across Facebook, Instagram, and LinkedIn, and through coverage in the *Daily Record* and *The World News*, both Scottish publications.

In a key development for 2023, Injury Awareness Week went beyond the personal injury sector for the first time. Taxi services, adventure activity centres, personal trainers, a private healthcare provider, and others got involved and helped to spread the word.

The Rugby Players Association even produced a special podcast for Injury Awareness Week in which three players discussed the impact of injuries on their lives, and the things that were important to them in their recoveries. Charities including Brake (the road safety charity) and Rospa (the Royal Society for the Prevention of Accidents) also supported the initiative.

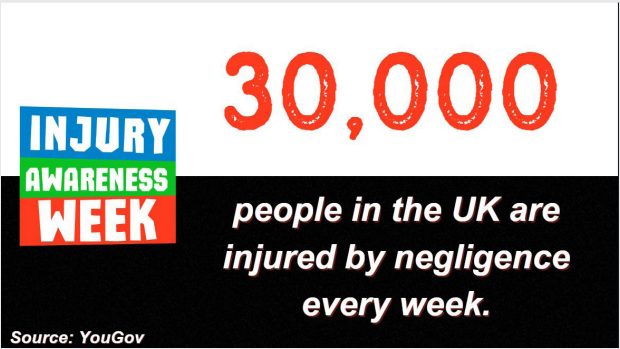
1.5 million +  
Injury Awareness Week reached more than one and a half million people on X alone



We sent a special Injury Awareness Week sign illustrating the YouGov research to politicians across all UK jurisdictions. Many of them had their photos taken with the sign, which they then posted on social media. Others shared APIL's content. For the first time, members of the House of Commons, Scottish Parliament, Welsh Parliament, and Northern Ireland Assembly all got involved. Forty-nine politicians supported Injury Awareness Week in some way.

Alexander Stewart, a Conservative member of the Scottish Parliament, tabled a motion in the Parliament to support the event. This was supported by 27 members of the Scottish Parliament, including Scottish conservative leader Douglas Ross, and members from four different political parties.

For the first time, members of the House of Commons, Scottish Parliament, Welsh Parliament, and Northern Ireland Assembly all got involved.





Pillar 2 Prevent needless injury

Special procedures

The Welsh Government approached us in September to help with the detail of the insurance requirements under its proposed mandatory licensing of special procedures. We highlighted that insurance needed to cover both public liability, and risks associated with the treatment itself.



Cosmetic procedures

Responding to the Department of Health and Social Care consultation on a licensing scheme for non-surgical cosmetic procedures, we supported the scheme and its proposed criteria. We emphasised the need for mandatory insurance requirements for public liability and treatment risk insurance; and for high-risk procedures to be limited to regulated healthcare professionals.

Our press work drew attention to the consultation, highlighting the need for a licensing scheme. Consumers must be confident they are in professional hands, and full and proper insurance cover must be available when treatments do go wrong.

Consumers must be confident they are in professional hands



Consumer protection

In April, we were invited to meet with the Law Commission to discuss issues with the Consumer Protection Act 1987 (CPA). We raised the need for a comprehensive review of the CPA due to its complexity, and the difficulties consumers face in obtaining redress.

Following this meeting we sent a briefing to the Department for Business and Trade (DBT) highlighting the issues and suggesting that the Law Commission reviews the CPA. The DBT and the Office for Product Safety and Standards then issued a consultation on proposed reforms to the product safety framework.

As well as raising concerns around the CPA, we supported reforming the framework to align product regulatory requirements more closely with product risk. We recommended adopting an 'opt-out' collective redress procedure for product liability claims, akin to competition law group actions. We reiterated our call for the Government to impose joint and several liability on online marketplaces to ensure consumers have statutory rights when purchasing from third-party sellers.

Our press output called for a clamp-down on online market places when unsafe goods or products from abroad - that do not comply with UK safety standards - are sold to unwitting customers.

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Pillar 3 Prompt and full redress

APIL campaigns effectively through evidence-based, policy-driven submissions and public affairs activity, taking both reactive and proactive stances as needed. We identify and respond to threats and opportunities that arise, and proactively focus on major campaigns such as bereavement damages; while also making our views known on issues such as costs reform, changes to the coronial process and human rights reform.

Identifying threats to injured people

Parliamentary event

At an event in November, we took campaigns to Parliament for justice for survivors of child sexual abuse, reform of bereavement damages, and the introduction of a new law to support sufferers of asbestos-related lung cancer.

Under the theme of ‘justice for victims of negligence’, APIL representatives including joint vice president Kim Harrison spoke to politicians about why reform in all three areas is needed. Politicians were also warned to be alert to any potential erosion in the law that would make it difficult for victims of negligence to receive the compensation.

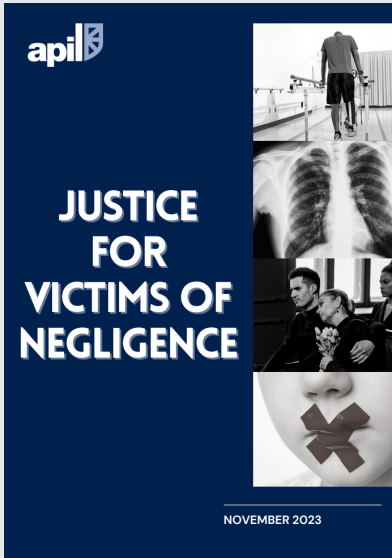
Politicians were also warned to be alert to any potential erosion in the law that would make it difficult for victims of negligence to receive the compensation

To highlight the importance of compensation, we gave politicians the opportunity to watch Victoria’s Story, the award-winning film in which executive committee member Victoria Lebrech talks about her own experience as a victim of negligence, and how compensation supported her in getting her life back on track. MPs and peers at the event were also able to speak to Victoria personally about her experience.

The event attracted interest from members of Labour’s shadow justice team, with Kevin Brennan, Shadow Minister for Victims and Sentencing, and Lord Ponsonby of Shulbrede, the party’s justice spokesman in the House of Lords, both attending. There was also interest in APIL’s campaigns from Conservative MPs, including former APIL member Peter Gibson, now the MP for Darlington.

To support our calls for reform, we produced a new booklet, Justice for Victims of Negligence, which set out

why reform is needed. This included QR codes to direct politicians to where they could find out more information about each campaign.



Bereavement damages – in Parliament

APIL members gave an unprecedented response to a call for action on bereavement damages.

We asked members to lobby their MPs after the Government used an identical answer to three separate parliamentary questions to say it believed “the existing framework... represents a reasonable, proportionate and practical approach”. Wholesale reform of bereavement damages is still very much our aim, but this particular lobbying drive focused specifically on the denial of bereavement damages to fathers of so-called ‘illegitimate’ children. The Government’s answer to the questions effectively backtracked on what appeared to be a previous commitment to consider changing the law on this particular point.

The parliamentary questions were asked by Labour MP Lilian Greenwood, who had been briefed about the Government’s lack of action.

In response to the questions from Lilian, the Government implied that fathers may not have had as close a relationship with their deceased children if they were “illegitimate”, and also said that a change in the law could lead to “intrusive and upsetting investigations”.

Lobbying by APIL members succeeded in highlighting a profound injustice at a time when the majority of children are now born to parents who are unmarried.

Lobbying by APIL members succeeded in highlighting a profound injustice at a time when the majority of children are now born to parents who are unmarried





Pillar 3 Prompt and full redress

Bereavement damages – press and media

We issued a press release in response to the Government’s parliamentary answers, which made a lead story in the *Law Society Gazette* in April. Our release described the Government’s stance as a “sickening display of indifference” towards grieving relatives.

Sabiha Ozseker was interviewed for a short film describing her sense of unfairness when none of her father’s relatives was eligible for statutory bereavement damages after he died due to clinical negligence. The film, called *Sabiha’s Story*, was produced in-house and helped to highlight our ongoing campaign for reform of

the law on bereavement damages in England, Wales, and Northern Ireland. In particular, it brought the campaign to a new audience through Instagram, where *Sabiha’s Story* was viewed 15,000 times.

Members also supported the bereavement damages campaign by talking about it on social media, and also mentioning it in articles, including on *Lexology*.

We briefed a contact at BBC Radio 4 about the campaign, and others are being kept up to date.



Whiplash and the justice gap – in Parliament

We contributed to parliamentary scrutiny of the whiplash reforms, after the House of Commons Justice Select Committee launched an inquiry into the reforms and the operation of the Official Injury Claim (OIC) service.

Our representatives had met with committee staff in January to discuss the inquiry before it was launched, and we then used its evidence to highlight the creation of a justice gap since the reforms had been introduced. In 2021, when the reforms were implemented, there was a 20% fall in the number of motor injury claims registered with the Government’s Compensation Recovery Unit compared with the previous year. At the same time, the number of reported road casualties went up by 11%. We told the committee that this justice gap had

allowed the insurance industry to enjoy healthy financial savings. At the time the evidence was submitted in February, the insurance industry had saved £83 million since the OIC portal went live.

The committee produced an interim report in September which included a recommendation to the Government to publish, in full, submissions on financial savings made by insurers. The Government is required to publish a report during the 2024/25 financial year on the extent to which financial savings made by insurers from the reforms have been passed to policyholders. The interim report marked a pause in the committee’s inquiry pending the Supreme Court’s hearing on ‘mixed injuries’, because the committee cannot consider issues that are currently before a court.

Whiplash and the justice gap – press and media

When the committee published its interim report, we issued a press release that lambasted the Government. “It is not a surprise that the reforms have failed,” said APIL president Jonathan Scarsbrook. “They were wholly unfair from the start. Insurance companies have made healthy financial savings at the expense of injured people, and those savings are not being passed on to consumers.”

Our ongoing research, analysis and commentary on the justice gap was published across legal and insurance journals. Our commentary about the way the concept of full and fair compensation had been abandoned was used in a high-profile article in the *Mail on Sunday* which examined what had happened to the savings on insurance premiums that had been promised to consumers.



None of Sabiha’s father’s relatives was eligible for statutory bereavement damages after he died due to clinical negligence

Pillar 3 Prompt and full redress

Claimants must now wait longer for justice through the county courts than they did in 2016

Work of the County Court inquiry

When the justice select committee launched a new inquiry into the work of the county court, we raised concerns about delays. We used government statistics to show that claimants must now wait longer for justice through the county courts than they did in 2016.

In written evidence submitted in December, we said the time it took for fast-track and multi-track claims to reach trial had increased by 44% compared with 2016. We warned that a lack of judicial availability was contributing to the delays, and also highlighted ongoing problems faced by claimant solicitors using the Damages Claims Portal.

Views were sought about progress on putting bereaved people at the heart of the Coroner Service, and about the effectiveness of Prevention of Future Death reports

Coroner Service inquiry

The year ended with the drafting of yet more written evidence, this time in response to an inquiry into the Coroner Service. The justice select committee issued a call for evidence which included a request for views about progress on putting bereaved people at the heart of the Coroner Service, and about the effectiveness of Prevention of Future Death reports.

Bill of Rights Bill

The Government dumped legislation to reform the Human Rights Act following opposition from organisations including APIL. One proposal in the Government’s Bill of Rights Bill would have created a “permission stage” for human rights claims, which would only have allowed claims by those people who could prove they had suffered significant disadvantage because of the breach of their human rights.

APIL’s concern with the proposal was cited in a report from Parliament’s Joint Committee on Human Rights, which urged the Government to abandon the Bill. We had warned the joint committee that the creation of a “permission stage” would have sent a message from the Government that some breaches of human rights were considered “acceptable”.

Asbestos-related lung cancer – in Parliament

We launched a new campaign jointly with the Asbestos Victims Support Groups Forum (‘the Forum’) to help secure full compensation for sufferers of asbestos-related lung cancer caused by exposure to asbestos in their workplaces. Currently, sufferers of asbestos-related lung cancer only receive full compensation if all former employers liable for the exposure to asbestos can be traced. This is not always possible, leaving some sufferers under-compensated.

Together with the Forum, we called for a new law that treats sufferers of asbestos-related lung cancer who cannot trace all their former employers the same as mesothelioma sufferers in the same situation. This would allow sufferers

of asbestos-related lung cancer to claim full compensation from any one liable employer that can be traced.

The campaign was discussed at a meeting of the asbestos sub-committee of the All-Party Parliamentary Group on Occupational Safety and Health, and has been strongly supported by SNP MP Martin Docherty-Hughes, an advocate for sufferers of asbestos-related diseases. Mr Docherty-Hughes wasted no time in raising the issue on the floor of the House of Commons, asking the Leader of the House of Commons for a debate in Parliament. Having been unsuccessful in his appeal, he continued to enter a ballot which is used by MPs to secure parliamentary debates.

Two parliamentary motions were used to highlight the need for the new law. The first, tabled in May, received cross-party support, with SNP, Plaid Cymru, DUP, Labour, Green Party, and independent MPs adding their names. A second motion, tabled in November after the start of the new parliamentary session, also received cross-party support.

Asbestos-related lung cancer – press and media

Media work on the campaign also got underway. The issue was presented to the insurance industry in a comprehensive editorial piece for *Insurance Post* magazine. Readers of regional newspapers in Scotland also read about the campaign in a story with supportive comment from Mr Docherty-Hughes.





Pillar 3 Prompt and full redress

IICSA – in Parliament

Support for survivors of child sexual abuse was high on our campaign agenda, as the Government continued to consider recommendations made by the Independent Inquiry into Child Sexual Abuse (IICSA).

In February, then APIL president John McQuater wrote to Sarah Dines, Minister for Safeguarding at the Home Office, about the importance of the recommendations, and why the Government's response must not be delayed. The Government had until 20 April to publish its response to IICSA's recommendations, which included abolishing the three-year limitation period for child sexual abuse claims, and a Government consultation on a new redress scheme.

APIL also briefed MPs on the need for the Government to give a timely and positive response to IICSA's recommendations. In response, one Labour MP pledged to maintain pressure on the Government, while Alexander Stafford, Conservative MP for Rother Valley, tabled three parliamentary questions. Mr Stafford questioned the Government about removing the limitation period, the timing for a consultation on a redress scheme, and asked when the Government would respond to IICSA's recommendations.

In the Government's response to the IICSA recommendations, published in May, ministers said they would consult on strengthening judicial guidance on limitation in child abuse cases, and consult on the establishment of a redress scheme. No timeframe was provided and we briefed MPs again on the need for the recommendations to be implemented as soon as possible.

Despite a promise from ministers that Parliament would be provided with an update on its progress on the recommendations by the end of the year, there was nothing forthcoming from the Government. We ended the year by following-up on previous offers of support from MPs to help secure an update from the Government.

IICSA – press and media

Following the Government's long-awaited response to IICSA's recommendations, we immediately urged that a consultation on a redress scheme must be meaningful. When the Government went quiet on IICSA, we called on the Government to act without further delay in a long-form comment piece for the *Law Society Gazette*.

We also continuously highlighted the urgent need to lift the limitation

time bar for child sexual abuse survivors, issuing comments and letters for publication in regional newspapers to highlight survivors' struggles. Members put our campaigns and communications team in touch with two survivors, who helped to give valuable insight into their experiences of the limitation period and how it affected their pursuit of justice.

Our work included social media content on National Sexual Abuse and Sexual Violence Awareness Week in February. This resonated with audiences on Instagram in particular, where engagement with the post was double the average for APIL's posts. Around this time, *Insurance Post's* Trade Voice section published a comment piece from us about the merits and pitfalls of a proposed redress scheme.



Clinical negligence – press and media

With a fixed recoverable costs scheme for low-value clinical negligence cases on the horizon, we made it clear that we would not be quiet about elements of the scheme that would impede justice for injured patients.

We reacted immediately when the Government responded to its consultation on the new regime in September, and criticised the plans to push the reforms through in just six months. In November, the legal journals reported on our view that disbursements in these claims should be funded by the wrongdoer, and we expressed the need for fatal cases to be removed from the scheme entirely.

We regularly briefed key national health writer contacts on developments in relation to clinical negligence claims and our position, and this work will continue.

We regularly briefed key national health writer contacts on developments in relation to clinical negligence claims and our position



Pillar 3 Prompt and full redress

Guiding reform through consultation responses

Protections for claimants bringing claims based abroad

Responding to the Department for Business and Trade review of the Package Travel Regulations, we opposed the exclusion of UK-only package holidays from regulations, and the proposal to set a minimum cost threshold for the regulations to apply to packages. Doing so would strip consumers of essential protections and create inequalities among consumers based on package prices. We called for a simpler definition of linked travel arrangements (LTAs) and advocated for transparent information to consumers on the package / LTA distinction.

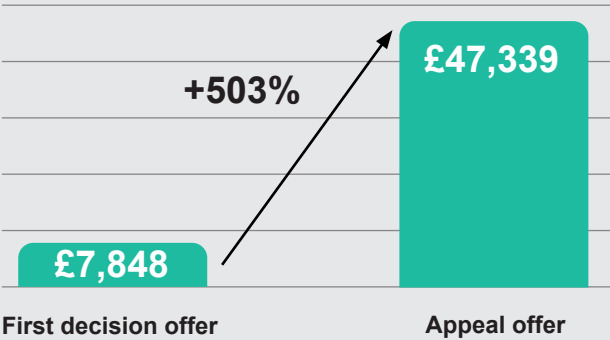
We supported the UK's signing of the Hague Convention 2019. However, the limitations of the Convention mean that several cross-border injury victims may still need to rely on domestic enforcement rules. We recommended continued efforts to rejoin Lugano, as Hague alone does not provide a comprehensive solution to post-Brexit judicial cooperation.

We emphasised the need to understand and monitor AI's safety risks and ensure appropriate routes for redress

Regulation for the future

In response to the Law Society's proposals for a 21st century justice system, we supported the development of an online 'Solutions Explorer' aimed at helping individuals and small businesses to identify and address their legal issues, as a means of improving access to justice. However, careful consideration must be given to ensuring that the tool is user friendly, with accurate information; and it should not aim to replace tailored legal advice. We recommended excluding personal injury claims from the initial platform rollout due to their unique characteristics.

In June, we responded to the Pro-innovation approach to AI regulation white paper. While acknowledging that laws and regulations must be adapted to match advances in technology, we emphasised the need to understand and monitor AI's safety risks and ensure appropriate routes for redress. We cautioned against prioritising the UK's leadership in AI business development. We also repeated our calls for both a review of the Consumer Protection Act 1987, and the importance of a strict liability regime for claims involving vehicle technology.



Costs

We expressed concerns to the Department of Health and Social Care (DoHSC) about the rapid implementation of fixed recoverable costs for lower damages clinical negligence claims, in response to a consultation on disbursements within the scheme. While supporting the recoverability of after-the-event (ATE) premiums and expert fees, we opposed the blanket exclusion of counsel advice fees from the scheme, except for Part 8 claims. We advocated for the inclusion of other essential disbursements, such as medical record collation fees, and argued for the recoverability of capacity assessments and translator / interpreter fees where necessary. To ensure fairness and access to justice, claimants should be entitled to recover reasonable costs.

Responding to the Ministry of Justice's consultation on court fee increases, we stressed that if court fees are to be increased in line with inflation, there should be similar regular inflationary reviews for Help with Fees thresholds, Guideline Hourly Rates (which will now be uplifted yearly) and fixed fees.

We agreed with most of the proposals put forward by the Ministry of Justice in its review of the Help with Fees remission scheme, but highlighted where the changes may impede access to justice. We disagreed with introducing "essential" and "non-essential" categories of spending to set the gross monthly income thresholds. We also cautioned against introducing a 24-month time limit for compensation payments to be disregarded as capital under the scheme. Compensation should never be considered disposable capital, as its purpose is to restore the position that claimants would have been in but for the wrong committed against them.

Criminal Injuries Compensation Scheme

We responded to the Government's latest consultation on the Criminal Injuries Compensation Scheme, agreeing with the Independent Inquiry into Child Sexual Abuse's recommendation that the time limit for applications for victims of child sexual abuse should be increased to seven years. We called for violence in the definition of a qualifying crime to be removed, with a focus instead on whether the crime caused harm. At the very least, the Government should implement IICSA's recommendation to amend the scheme to include other forms of child sexual abuse, including online-facilitated abuse.

We also analysed CICA data, highlighting its failings:

- Data obtained by APIL showed that victims of crime face being under-compensated by tens of thousands of pounds if they do not challenge the CICA's decision-making. Our research found that, in cases that ultimately reached appeal, an average of £7,848 was initially offered. However, at appeal, the CICA's offer in these cases increased more than six-fold - to £47,339. Given that those without legal support are unlikely to be in a position to challenge the CICA's decision-making, the research highlighted the vital importance of legal representation in these claims. Our analysis made headlines in the legal journals.
- Only 3% of injured victims of crime go on to receive compensation from the CICA, raising serious questions about how accessible the compensation scheme is, and the extent to which injured people are made aware of it.
- We found that the amount of compensation that victims of crime receive has collapsed. Since 2012, the amount provided has dropped by 26% in real terms, as the tariff that sets compensation amounts has not been increased in line with inflation. As a result, real-terms compensation for those who have lost their sight has fallen by almost £40,000 since 2012, while those who suffer a very serious brain injury will receive £63,000 less than in 2012.

only 3% of injured victims of crime go on to receive compensation from the CICA

Pillar 3 Prompt and full redress

Appropriate cover for when negligence occurs

This year we have worked on a number of projects to ensure that claims can be satisfied if brought.

In August, we were invited to meet with the Department for Health and Social Care as a result of our consultation response on appropriate clinical negligence cover for those who work in the private healthcare sector. We highlighted the importance of ensuring that there is insurance, or a safety net, in place to provide compensation to the claimant if they are harmed by the defendant's negligence.

Following the Department for Business and Trade's consultation on reform of the Consumer Credit Act 1974, we wrote to the Department to stress the importance of retaining section 75 in legislation. We included a number of powerful case studies provided by our members, to demonstrate section 75's impact. We later met with the Government to discuss our concerns. As a result of comments from APIL and others, the Government has recognised that some provisions will likely have to remain in legislation, rather than moving to Financial Conduct Authority rules.

56% increase in the time it takes lower-value clinical negligence claims to settle

Low value clinical negligence scheme

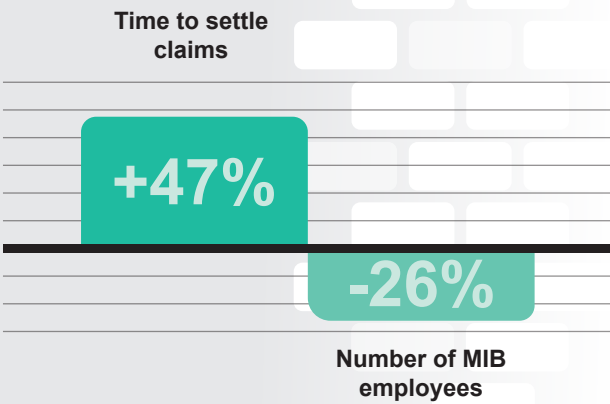
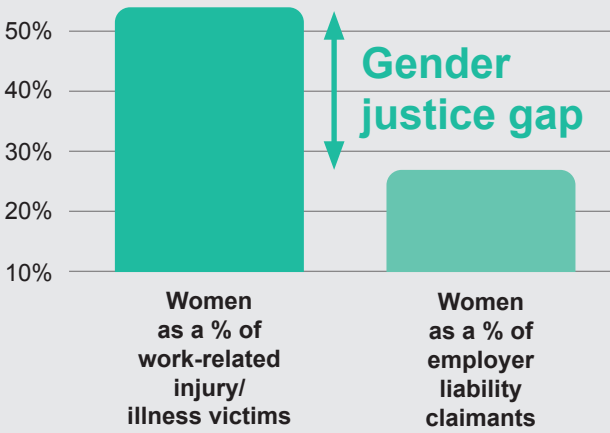
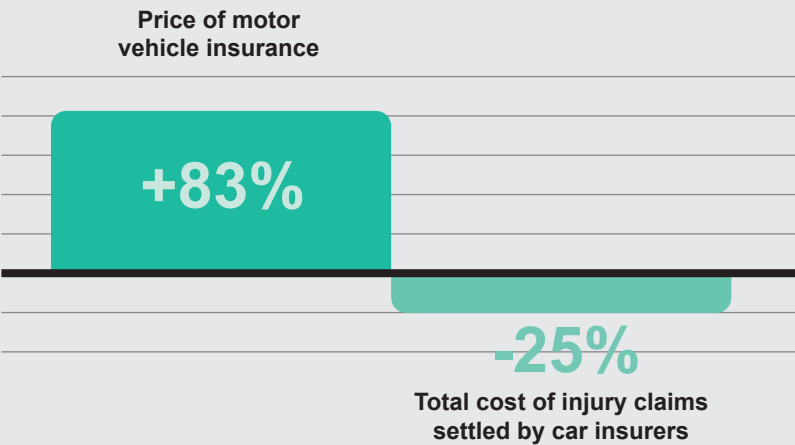
In September the DoHSC published its response to the consultation on fixed recoverable costs in lower-value clinical negligence claims which had run the previous year. Having taken 18 months to respond, it confirmed that its intention was to bring the scheme into force in April 2024.

While APIL has never been opposed to a scheme for lower-value clinical negligence cases in principle, we had significant concerns about the exclusions to any scheme, and the appropriate costs attached to that work. Following the publication of the Government response, those concerns had not been addressed. We therefore wrote to the DoHSC requesting a meeting to discuss, among other things, our concerns around the speed at which the Government is intending to introduce these reforms and the inconsistency with the exclusions under the scheme, particularly the proposals relating to fatal cases.

In addition to policy work in this area, APIL analysis revealed that lower-value clinical negligence claims affected by the government's fixed costs proposals are taking a record amount of time to settle.

The research found that these claims are taking an extra six months to settle when compared to 2010/11, and that increased delays have significantly outpaced rising claimant legal costs. While there has been a 56% increase in the time it takes lower-value clinical negligence claims to settle, average claimant legal costs for these claims have risen by just 15% in real-terms.

The government has used rising claimant legal costs to justify the introduction of fixed costs for these claims. However, with NHS Resolution itself acknowledging that 'the longer cases run for, the higher the costs', APIL's findings show that rising costs could have been avoided if delays had been kept under control.



APIL research

Throughout the year, our research highlighted how the 'whiplash reforms' have failed injured people and the public:

- Insurers have not delivered lower car insurance premiums. Our analysis of Office for National Statistics data found that the price of motor insurance has increased by 83% since the reforms were introduced. Over the same period, the cost of injury claims settled by car insurers fell by 25%.
- Access to justice has collapsed. In 2022, road injuries were up by 17% when compared to 2020, yet motor injury claims were down by 25%. More people are being injured, yet there are fewer claims.
- Injured people who do claim are being failed by the Official Injury Claim (OIC) system. Our analysis found that over half of claims that have been submitted to the system are awaiting any type of resolution. Further, for every ten claims submitted by unrepresented individuals, more than six calls are being made to the OIC's support centre. This suggests that those without legal support are struggling to grapple with the system.

On the eve of International Women's Day, we published new research which found that women are three times less likely than men to claim compensation for a work-related injury or illness.

Our analysis found that only 3% of women who are injured or become ill because of their work go on to claim compensation, and that while women represent more than half of work-related injury and illness victims, they comprise just 27% of employer liability claimants.

The reasons for this 'gender justice gap' are unclear. One possible explanation is that research examining the link between workplace environments and illness has traditionally focused on male-dominated industries. Without research linking their illness to their working environment, women will find it more difficult to hold those responsible for their condition to account.

Meanwhile in September, our research into soaring delays at the Motor Insurers' Bureau (MIB) made national headlines.

Our research found victims of uninsured and hit and run drivers were having to wait 47% longer for their claim to settle when compared to five years previously. In 2022 average claim settlement times exceeded a year – something that did not even occur during the height of the pandemic.

These findings exposed the failure of the MIB's 'transformation' programme, which has involved huge cuts to its workforce.

25% fall in injury claims settled by car insurers      only 3% of women who are injured or become ill because of their work go on to claim compensation      47% longer waiting times for victims of uninsured and hit and run drivers



Pillar 3 Prompt and full redress

Scotland

In March, we were invited to a Scottish Government stakeholder engagement event to discuss its plans for recoupment of Scottish-only benefits. We were not opposed to the plans, but raised concerns that any changes to the system should not result in delays to the administration of justice. We responded to a further call for comments in September on how the recovery of benefits should be administered. We maintain that the best approach would be for the Department for Work and Pensions to administer the scheme on behalf of Scottish ministers. This would reduce any delays or confusion around where information should be sent.

We supported all the Scottish Government's proposals in its consultation paper on the regulation of independent healthcare. These included enabling Healthcare Improvement Scotland to regulate pharmacists, pharmacy technicians and independent medical agencies, including those providing services online.

In November the Scottish Government issued a targeted information-gathering exercise on the process for low-value personal injury claims resulting from road traffic accidents. We used the opportunity to respond arguing for no change to the current process for handling low-value RTA claims.

Our analysis of claims data shows that the current number of RTA claims in Scotland is a fraction of the volume of low-value RTA claims in England and Wales at the time the reforms were introduced there. Figures suggest that, if a claims portal were to be introduced in

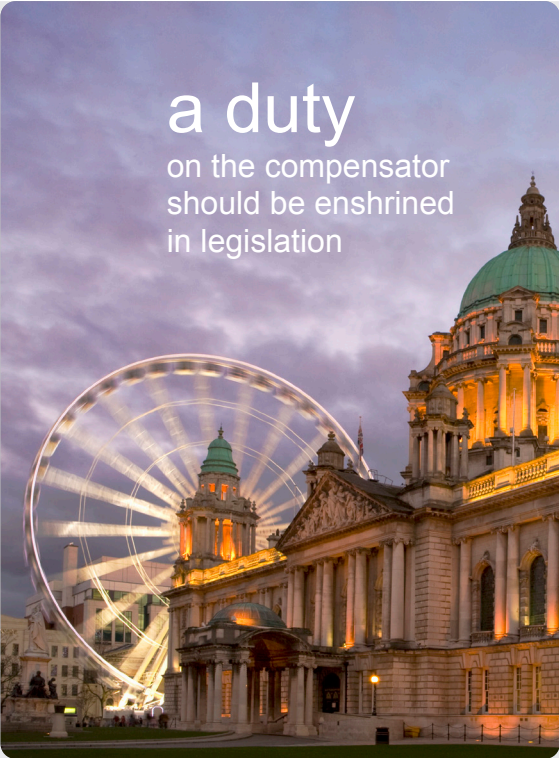
Scotland, around 70% of claims would ultimately be dealt with outside the portal process; and based on the current figures we have for Scotland, that would leave over 20,000 claims a year being dealt with outside a portal. The figures show the volume of claims that would be caught under such proposals would be very small.

We also worked in conjunction with law accountants Alex Quinn and Partners Limited to show that costs in Scotland are not high. Insurers continue to argue that the costs to damages ratio is disproportionate. However, data from 104 litigated cases handled by Alex Quinn and Partners over a six-month period prior to the consultation showed that, in fact, cases under £25,000 had a costs to damages ratio of 0.87.

SEIAC Bill

We responded to a call for views on the Scottish Employment Injuries Advisory Council Bill by the Scottish Parliament's Social Justice and Social Security Committee. The proposed legislation had been introduced by Scottish Labour MSP Mark Griffin. Its purpose was to create a new Scottish Employment Injuries Advisory Council (SEIAC) that would provide oversight of the new employment injury assistance (EIA) benefit that is expected to be introduced to replace industrial injuries disablement benefit.

We supported Mr Griffiths' proposal, but warned against a long delay between its establishment and the introduction of EIA - as this would create a risk that the SEAIC would be unable to carry out its main function.



Discount rate

England and Wales

The MoJ consulted on the possibility of a dual or multiple discount rate in England and Wales this year. Following the work undertaken speaking with members in other jurisdictions and examining the proposals, we do not believe that a dual or multiple rate would be any better for injured people. Work continues ahead of the 2024 review.

In relation to media coverage, APIL has long been a leading voice on the personal injury discount rate. In April, our in-depth comment piece outlined for the 572,000 subscribers to *The Times* the arguments against proposals for a dual discount rate. We explained that injured people do not behave like ordinary investors.

Injured people do not behave like ordinary investors

Northern Ireland

We were invited to a roundtable discussion on introducing legislation for court approval of all pre-proceedings settlements involving minors. We highlighted the importance of protecting compensation for minors - without court approval they are at risk of being under-compensated, or of their damages being "frittered away" by even well-meaning parents. We suggested that there should be a duty on the compensator, enshrined in legislation, to obtain court approval of any compensation paid to a child, regardless of whether proceedings have been issued.

Responding to a consultation on guidance for experts in the High Court in Northern Ireland, we commented on the importance of experts being able to attend court hearings and provide evidence orally, rather than as written evidence. We pointed out that the guidance had essentially been lifted from the Civil Justice Council in England and Wales, and there was inappropriate reference to "tracks" and costs budgeting.

Scotland and NI

At the end of May we received correspondence from the Scottish Government Justice Directorate and from the Department of Justice for Northern Ireland. Views were being sought on whether the regulations contained within the legislation need adjustment.

We recommended that the factors that are considered when setting the rate in Scotland and Northern Ireland should be reviewed. We have never believed that the standard adjustments for taxation and investment were correct. We suggested that the adjustment should be nearer the 1.5% mark. We also called for an additional adjustment for the possibility that an individual will outlive their life expectancy. The consultation also gave us the opportunity to raise concerns about moving toward a multiple rate system.

In July, we called publicly for a review of the investment portfolio used to set the personal injury discount rates in Scotland and Northern Ireland.

We have never believed that the standard adjustments for taxation and investment were correct

Leading voice

our in-depth comment piece outlined for the 572,000 subscribers to *The Times* the arguments against proposals for a dual discount rate



Pillar 3 Prompt and full redress

Interventions

Applications to intervene in appeals are a way for us to take steps to ensure prompt and full redress for injured people.

The Challenging Judgments Working Party (CJWP) is made up of the president, treasurer, an EC barrister member and two other EC members, to be appointed according to the subject matter under consideration. The CJWP has delegated authority from the EC to act. Its purpose is to consider requests from members for APIL to provide assistance in their clients' cases. This can take the form of either a request for APIL to intervene in an appeal or judicial review, or to assist by providing data, or to provide evidence to assist with a claim. APIL considered five requests to intervene this year. One was taken forward.

APIL and MASS were granted permission to intervene in the joined appeals of *Rabot v Hassam, Briggs v Laditan*; with APIL represented in the Supreme Court by Hugh James solicitors and Rob Weir KC, of Devereux Chambers. The appeal was due to be heard in 2024, and relates to the construction of section 3 of the Civil Liability Act 2018 and how tariff and non-tariff injuries are assessed.

The legal and insurance press were watching closely as this issue rolled on throughout 2023.



Judicial Review

This year APIL took the considered decision to issue judicial review proceedings against the Lord Chancellor. Even though following receipt of our letter before action, a consultation issued by the Government suggested it may concede some important points raised, proceedings were issued to challenge several aspects of the new rules to extend fixed recoverable costs in personal injury cases.

There were four key grounds to our challenge. The first concerned clinical negligence claims, including failure properly to consult on the new rules and a lack of clarity about when fixed costs might be applied. We also challenged the new costs rules relating to cases involving vulnerable people. A further challenge related to the unlawful exclusion from the new regime of fixed recoverable costs for representation at inquests, and for restoring companies to the Companies Register. Finally, we were challenging an apparent reversal of Court of Appeal case law, without consultation, which allows parties to contract out of fixed costs when there is a dispute in settlement agreements.

The JR was stayed pending the outcome of a consultation.

In terms of media coverage, the judicial review was among the top stories covered by the legal press over the summer.



Building partnerships

The Serious Injury Guide steering committee hosted a successful stakeholder engagement event in February. This was attended by over 70 claimant, defendant and insurer representatives, and covered the background to the guide; a number of case studies showing the huge value of the guide in assisting collaborative working; and a look towards the future. There was then a session for attendees to discuss what works about the guide, and any issues they regularly encounter.

Following the pilot for a lower value threshold, the Serious Injury Guide was amended this year to make clear that it can be used in cases below £250,000, where there is an element of continuing future loss.

The Serious Injury Guide steering group also discussed issues around disclosure this year. When alerted to issues of blanket refusals to disclose due to changes in police policy, APIL, on behalf of the committee, raised concerns with the National Police

Chiefs Council (NPCC). The NPCC explained that there had been some uncertainty about the lawful basis for disclosure, and further guidance was to be issued to forces. NPCC's updated guidance was sent out in July 2023, and NPCC stated that there should be a return to "business as usual". Unfortunately, members continue to report blanket refusals to disclose. The steering committee is currently gathering examples of good and poor practice from police forces, to share with the NPCC.

We continue to be involved in the cross-industry group for rehabilitation in lower-value road traffic accident claims. Work got underway in October to incorporate the proposed process for rehabilitation in soft tissue injury cases as an appendix to the Rehabilitation Code. We also worked with FOIL this year to raise with the Government the unfairness created through Universal Credit as a whole being classed as a recoupable benefit.

Unfortunately, members continue to report blanket refusals to disclose

below £250,000  
Serious Injury Guide can still be used if continuing loss



Pillar 4 Drive excellence in the PI sector

APIL is a diverse community of PI lawyers committed to injured people. We want our members to be recognised as providing the very best in legal representation for needlessly injured people; and we seek to attract a range of members at different stages of their lives and professional development. We aim to provide a growing and increasingly diverse community where members can thrive through networking, engagement and the very best training.

Membership and support base

Membership

The year 2023 saw a slight flattening out of the recent decline in membership recruitment and retention in APIL membership. We continued to offer 15, 12, 9 and 6-month joining options that brought in an average of 30 members per month, compared to an average of 34 members per month in 2022.

Of 3,165 renewals due, 2,780 members renewed (88%, giving an attrition rate of 12% which was a slight improvement on 2022 where 13% failed to renew).

We continued to allow members to accrue all continuing professional development (CPD) hours via distance learning to make it easier for those accredited to achieve the necessary hours to maintain their status.

Behind the scenes, the APIL team worked through a number of projects to improve the customer experience for members, which will bring about considerable improvements to the joining and renewal processes for members in 2024.

Accreditation

In 2023, 99 external events were accredited, giving members a wide choice of how to accrue their required CPD hours.

We granted 59 new individual accreditations from the seven levels available to members during 2023, while awarding a further 20 members with specialist accreditation status, covering six out of the eight specialist areas for accreditation.

We continue to monitor where there may be a shortfall with few or no accredited members in a particular location, and take steps to fill those gaps. We also asked accredited members to encourage their colleagues to get accredited if they have not already.

The online application process for new and renewing corporate and in-house accreditation is proving successful, with many opting to pay for two years rather than doing it annually.

99 external accredited events

235 enhanced experts

Experts

Expert numbers have declined slightly. Our standard listing experts declined from 252 in 2022 to 234 in 2023. Our enhanced expert population shrunk from 250 to 235 across the same period. Experts were encouraged to become Associate members in 2023 and we were pleased that 19 took the opportunity to join us and join in.

Groups

27 special interest, regional and membership elections were held for group posts – a maximum of three terms (6yrs) in post still applies.

2,780 members renewed

Public Enquiries

Public enquiries were up 15% on 2022, from 2,349 enquiries in 2022, to 2,692 during 2023. These comprised of 1,519 inquiries by telephone, 725 through our lawyer call back service, 242 emailed in, 130 via our chat facility, 73 through the APIL homepage and 3 postal. The percentage of members instructed remains at 7% of those enquiries (1,938 total enquiries in 2021).

Source of enquiry

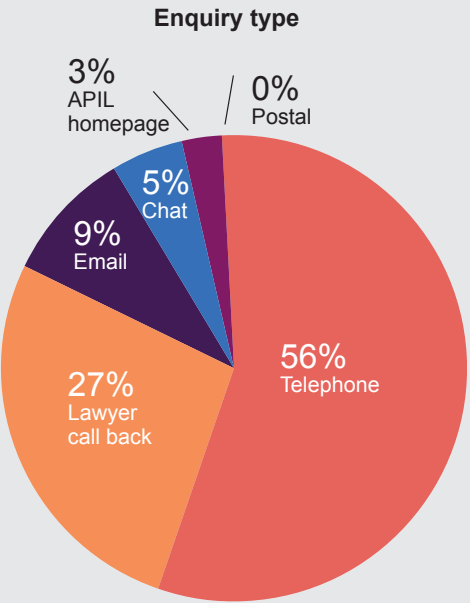
Source	Number of enquiries
Internet	1149
Citizens Advice	588
Law firm	281
Unknown/Unspecified	265
Other	166
Civil Legal Advice	85
Zurich	80
Word of mouth	40
Police	15
Brake	8
BUPA	7
National Accident Helpline	7
MIB	1

up 15% public enquiries

2,692 2023 public enquiries

1,519 telephone enquiries

7% members instructed



3,159 total members

Membership statistics at 31 December 2023

Legal Practitioners	2,916
Honorary life members	26
Associates	137
Academic Associates	5
Affiliates	73
Lay EC member	2
TOTAL MEMBERS	3,159
November total:	3,146
December:	
New Members	9
Restored	4
	3,159
Archived	0
Current member(s) changed to former member	0
TOTAL MEMBERS	3,159
Total, current, complimentary members of 3,159	534
Showing as former members (07/06/21)	198
Showing as former members after 07/06/21	557
New member total for 2023 (1 Jan-31 Dec)	366
Total new members for 2022 = 411 (1 January to 31 December 2022)	



Pillar 4 Drive excellence in the PI sector

APIL Accreditation Figures at 31 December 2023

	Number	Emeritus
Litigator	141	-
Senior Litigator	661	16
Fellow	103	13
Senior Fellow	10	5
Senior Counsel	4	1
Specialist Counsel	0	0
Junior Counsel	1	0
Total	920	35
	Down 3	Up 3

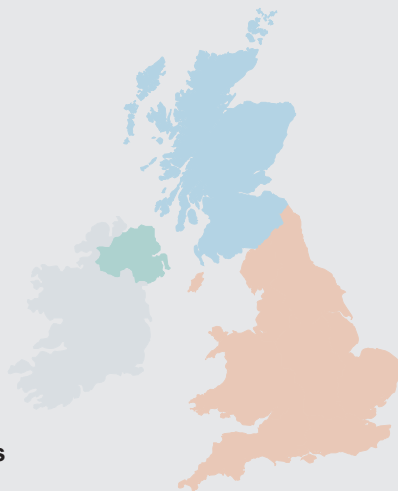
	Specialist	Assessor
Brain injury	66	21
Clinical negligence	63	17
Spinal cord injury	19	8
Occupational disease	79	20
Asbestos disease	80	21
Acc. & illnesses abroad	9	6
Fatal accidents	19	7
Military injury	7	5
Totals	342	105
	Down 1	Down 2

Non-accredited	2,204	32.10%	Up 12
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Corporate accreditation	110	Static
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External	36	Up 1
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In-house	58	Static
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Regional figures

APIL Northern Ireland	44
APIL Republic of Ireland	6
APIL Scotland	220
APIL Wales	133
Central England	125
Devon & Cornwall	78
East Anglia	123
East Midlands	119
London	694
North East	130
North West	523
South East	83
South of England	121
South West	163
West Midlands	195
Yorkshire	354
Sub Total	3,111

Rest of world	18
Europe (excluding Republic of Ireland)	30
Total	3,159

Junior Litigators	390
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Publications

Expert & Rehab Directory

Our informative Expert & Rehab Directory published again in 2023.

Advertisement, rehab postings and sales for 2023 –

£7,410

advertising income  
up  
on 2022



New report on the personal injury market

As part of their updated benefits package, members were provided with exclusive access to APIL's new report on the personal injury market.

The report, which we produced in partnership with leading research organisation IRN Legal Reports, includes:

- Findings from a survey of 600 PI claimants, including an analysis of how they choose their legal advisor
- An examination of key market trends, including market consolidation
- YouGov research which finds that 6.2 million potential victims of negligence have not gone on to claim or approach a law firm about their injuries or illness.

Web banner

Income £10,280  
up on 2022 (£8,862.50)

PI Focus

Our flagship member publication, PI Focus continues to go from strength to strength. Recent surveys indicated the following:

94% of members rated the relaunched magazine as good or outstanding

94% of members rated the design and layout of the magazine as good or outstanding

94% of members rated the quality of the magazine's content as good or outstanding

92% of members rated the relevance of the content as good or outstanding

Advertising income in 2023 was  
£63,628.75  
up on 2022 (£57,409.50).



Pillar 4 Drive excellence in the PI sector

Market-leading training from APIL

In line with the strategic plan, members were kept informed of emerging trends in personal injury through a variety of different training events – conferences, webinars, courses and meetings – with 125 events in total.

Continuing in 2023, we came out of the pandemic with a packed hybrid programme, offering our members the choice to attend at the venue in-person, or log in digitally to a live-streamed event.

To keep abreast of our hybrid training options, we refined our processes, introduced discounts for bulk purchases, and continued to develop the APIL app. Feedback from our events has been extremely positive, establishing APIL as the market leader of personal injury training:

125 events

conferences  
webinars  
courses  
hybrid meetings

APIL conferences  
Two major residential conferences were developed and delivered in 2023.

May

Advanced brain and spinal cord injury conference

CELTIC MANOR RESORT, SOUTH WALES

155 total delegates  
116 in-person (75%) and 39 virtual (25%)

30 speakers

5 sponsors

36 exhibitors

213 in attendance at the Thursday evening dinner dance

Three of the best received sessions were:

- Julian Shah – Bladder management in acute spinal cord injury cases
- Rehab with bells on: Neuro music therapy for ABI and spinal cord injury – Elizabeth Nightingale and Sofie Toft
- Life after injury – Eliis Kottas

Sponsors:

- Forensic Collision Investigation and Reconstruction Ltd (FCIR) kindly took on principal sponsorship of this conference, which was geared towards specialists in running catastrophic injury cases.
- DEKA CHAMBERS - Mid-conference social sponsor
- BLUME GROUP - Welcome reception sponsor
- NEURO PHYSIO WALES - Fabric bag sponsor
- PARTNERS IN COSTS - Refreshment and lunch sponsor

feedback

“Amazing speakers, excellent knowledge transfer and exchange of experience”

“Why attend in person? The networking, the camaraderie, the friendships, the discussions with peers”

“Overall brilliant conference, great variety of talks, great venue and lovely to network”

“For me, APIL training is the gold standard and not to be missed”

“Another fantastic conference! Really well organised with very hard working APIL team. I hope you’ll keep the slot where a client tells us their story – it’s always so humbling but also reinforces the sense of pride in being a PI lawyer and reminds me of what a huge positive impact we can make to our client’s lives”

“Excellent. Full programme this year, invariably informative”

“For me, APIL training is the gold standard and not to be missed”

“All speakers were engaging and well prepared. Many thanks to them all”

September

Annual clinical negligence conference 2023

HILTON BRIGHTON METROPOLE

233 total delegates  
175 in-person (78%) and 48 virtual (22%)

24 speakers

5 sponsors

31 exhibitors

250 in attendance for the annual dinner dance

We were delighted to head back to down to Brighton to see the newly refurbished Hilton Brighton Metropole; as we entered into a three-day programme on the subject of **Paediatrics: Primary care and emergency medicine**. New for 2023, we headed down the road to the ‘Seahorse Bar’ and enjoyed welcome drinks, as the sun set over Brighton Seafront. The following night, our annual dinner dance was also extremely well received, as everyone got on their feet while enjoying the surprise singing waiter act, and we saw the competitive side of several members with the interactive games.

The three best received sessions were:

- **Paediatric overview – the consultant paediatrician’s perspective – Dr Nelly Ninis**

This session won by a landslide – Dr Ninis was a fabulous speaker and her enthusiasm and passion for the subject really shone through

- **Paediatric brain and spinal tumours – Conor Mallucci**
- **Paediatric overview – the emergency medicine perspective – Nigel Zoltie**

Our special thanks go to principal sponsor **Evelyn Partners**

MEDICLAIMS - Thursday evening sponsor

PENNINGTONS MANCHES COOPER LLP - Welcome reception sponsor

EA MOBILITY - Refreshment and lunch sponsor

ANNE COSSAR & ASSOCIATES LTD - Fabric bag sponsor

feedback

- 99% of delegates said they would be highly likely to recommend APIL to their colleagues (scoring 8+ on the NPS scale).
- 85% of sponsors and exhibitors said they would be highly likely to recommend APIL to colleagues (scoring 8+ on the NPS scale)

“All excellent at getting their specialities across and well co-ordinated so very little overlap.

“Enjoyed being able to speak to them as they stayed around”

“Good theme and enjoyed how speakers on Thursday built on each other and took us through the patient’s journey”

“All speakers were engaging and well prepared. Many thanks to them all”

“I had the best time at my first clin neg conference! Is there anything more fun than being with people that understand, have the same aims as you and are totally lovely?! @APIL such a fab 3 days. Thank you.”



Pillar 4 Drive excellence in the PI sector

One-day conferences:

Conference	Date	Location	Total delegates	In-person	Virtual	Testimonials
Plastic and cosmetic surgery conference	6 June 2023	Virtual	31	NA	31	<i>"I found this conference very interesting indeed".</i>
Abuse conference	22 June 2023	Marriott Marble Arch Hotel, London and Virtually	71	42 (59%)	29 (41%)	<i>"Really informative and interesting day. Enjoyed the mix of topics and speakers."</i> <i>"I think this year's range of speakers / topics was excellent. Thoroughly engaging to the end."</i>
Asbestos conference	18 October 2023	Marriott Victoria and Albert Hotel, Manchester and Virtually	132	51 (39%)	81 (61%)	100% of delegates scored 8+ on NPS scale <i>"Great range of experienced speakers and informative discussions."</i> <i>"I thought the pace of the conference was just right. It kept my attention throughout. All speakers were excellent."</i>
International injuries conference	30 November 2023	Marriott Regents Park Hotel, London	67	54 (81%)	13 (19%)	100% of delegates scored 8+ on NPS scale <i>"APIL accidents abroad is the perfect combination of a most illuminating conference and a fantastic networking opportunity in a familiar - but at the same time - highly professional environment."</i> <i>"It is the not-to-be-missed annual conference! Very interesting and helpful topics and all speakers put a lot of work into their presentations."</i> <i>"Excellent presentations, high level of speakers and great setting. All very informative and useful on a practical level."</i>

Training courses

In 2023, 25 courses were delivered, comprising 17 live virtual events (including one course for expert witnesses), four in-person only, and two hybrid.

Our personal injury updates ran in London and Manchester in the spring and autumn, along with two tailored updates for lawyers in Northern Ireland and Scotland.

We ran a new course on the "Fixed recoverable costs extension: Understanding the changes and what it means for you" which was extremely popular.

We saw a higher percentage take-up of virtual packages against in-person attendance at our hybrid training courses. This shows that there is still a high demand for remote offerings and we are providing our membership with the choice they desire.

Our range of training continued to appeal to a range of experience, from the fundamentals through to intermediate and advanced in particular specialist areas.

With a high demand for remote offerings, we are providing our membership with the choice they desire

25 courses

4 in-person

17 live virtual

2 hybrid



Pillar4

Drive excellence in the PI sector

Table of PI update breakdown

Training course	Location	Venue	Total delegates	In-person	Virtual	Testimonials
PI update: Spring 2023	London	Leonardo Royal Tower Bridge	25	25	NA	<i>"Course very well run. Great topical content. Great speakers."</i> <i>"Really good and knowledgeable double act."</i>
PI update: Spring 2023	Manchester	Crowne Plaza City Centre and Virtually	116	17 (15%)	99 (85%)	
PI update: Autumn 2023	Manchester	Crowne Plaza City Centre and Virtually	23	23	NA	<i>"Quality of course materials excellent as always; as well as Brett and John. I never leave without learning something!"</i> <i>"A very good and informative course as ever. Many thanks."</i>
PI update: Autumn 2023	London	Montague on the Gardens and Virtually	120	26 (22%)	94 (78%)	<i>"Always reliable and entertaining."</i> <i>"First class speakers."</i>

Feedback on training courses

- "The content this time was extremely on point - thank you!"

"An excellent summary of current changes and general update".
- "Very enjoyable run through. I thought it worked well having the contributors acting as a tag team - breaks it up and keeps the content and delivery fresh".

"Very engaging - always good to hear what APIL are up to throughout the year and deliver presentations on that and not just training on various topics".
- "I thought the speaker was phenomenal and could have listened to him for hours. he explained very complicated cases in a very concise and understandable way".

Webinars and in-house training

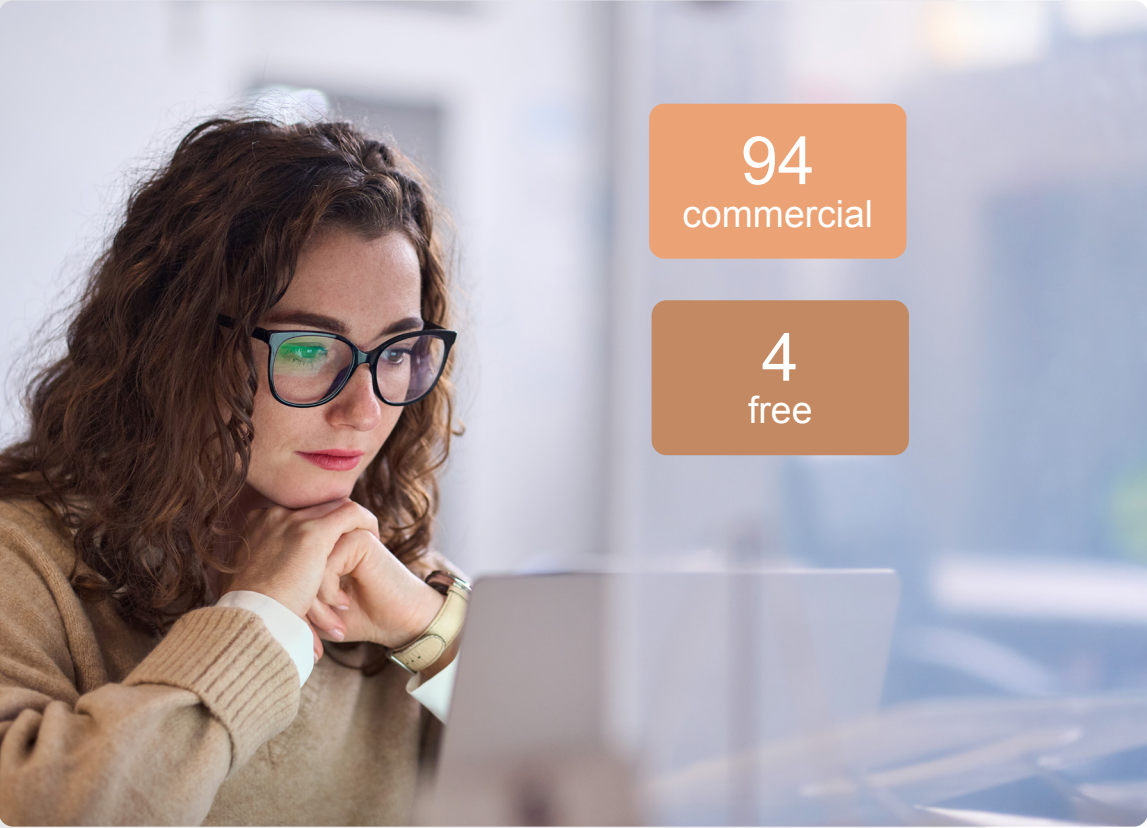
A total of 94 commercial and four free webinars ran in 2023.

The most popular webinar by far covered "QOCS: Massive changes and what they mean for you and your client".

APIL Headline News was free of charge to members and included latest campaign news and hot topics over the previous months.

We delivered four sessions, along with one Ask the EC meeting where members are invited to pose questions to selected EC panellists on particular areas of PI.

Meanwhile 11 personal injury or clinical negligence updates were delivered in-house either virtually or at various firms.





Pillar 4 Drive excellence in the PI sector

APIL groups

There were 42 meetings of APIL's regional, membership, and special interest groups, either held virtually or hybrid. The brain injury special interest group (SIG) held four meetings. The top attendances were the brain injury SIG with 169 registrations, and the clinical negligence SIG which was combined with our AGM, hitting 213 bookings.

The group meetings continued to grow in popularity throughout 2023 with virtual meetings becoming more frequent.

During the autumn, four of the seven meetings arranged were held hybrid. Feedback on this has been very positive with members enjoying the networking opportunities and the more personal, informal nature of such meetings, compared with the virtual offering.

42 meetings

169 registrations for brain injury SIG

Code of conduct

APIL's code of conduct is regularly reviewed by the Secretary and APIL's Legal Affairs Team. This year a decision was made to update our Code of Conduct to ensure that it remained fit for purpose and complemented the diversity of our membership. Our revised Code of Conduct is available for all members to view on the APIL website.

Our revised Code of Conduct is available for all members to view on the APIL website.

APIL takes member breaches of the APIL Code of Conduct very seriously, and each member's case is assessed on a case by case basis initially by APIL's Secretary. APIL investigated seven complaints about members and former members this year. In six of the cases, following investigation, no action was taken by APIL as the individual in question was no longer a member of APIL. One case was referred to the SRA and no further action was taken following liaison with them.

Diversity

Throughout the year, members continued to take part in APIL's diversity data collection exercise. Over 60% of members have now provided their data, which will be key to helping APIL measure its progress in becoming a more diverse, representative, and open association.

60% of members providing their data

Thank you to all those members who have provided their data.



Attendance at Executive Committee meetings 2022

Executive Committee Members	Total meetings attended (out of 5)
John McQuater <sup>(d)</sup> Atherton Godfrey, Doncaster	5/5
Jonathan Scarsbrook <sup>(a)</sup> Irwin Mitchell, Sheffield	5/5
Suzanne Trask Bolt Burdon Kemp, London	3/5
Brett Dixon Brett Dixon Training, Burnley	4/5
Jill Greenfield FieldFisher, London	1/2
Gordon Dalyell <sup>(b)</sup> Digby Brown, Edinburgh	5/5
Richard Baker 7 Bedford Row, London	4/5
Daniel Easton <sup>(c)</sup> Leigh Day, London	2/3
Musa Garba Lay EC Member	5/5
Stephen Glynn Deka Chambers	5/5
Guy Forster Irwin Mitchell, Cambridge	5/5
Kim Harrison Slater & Gordon, Manchester	5/5
Michael Imperato <sup>(e)</sup> Watkins & Gunn, Cardiff	2/2
Victoria LeBrec Lay EC Member	4/5
Oonagh McClure, Thompsons, Belfast	5/5
Neil McKinley JMP Solicitors, Grantham	2/2
Pauline Roberts NewLaw, Cardiff	5/5
Leticia Williams Hodge Jones Allen, London	4/5
Suzanne White Leigh Day, London	2/5

- (a) Elected as president at AGM 2023
- (b) Elected as treasurer at AGM 2023
- (c) Elected on to EC at AGM 2023
- (d) Post of immediate past president started at AGM 2023
- (e) Not re-elected at AGM 2023



Financial report

The year 2023 saw big changes at APIL. We started the year with a change to our budgeting process. Instead of the usual one-year budget, we produced a three-year budget aligned to our strategic plan. 2023 would be a managed deficit of around £100,000, while we invested in our capabilities and new income streams. 2024 would see APIL break even, and 2025 would see APIL in a position to deliver sustainable continued profit, enabling us to grow our reserves and continue investment in the organisation.

However, two significant departures from APIL's senior management team required a re-think due to operational pressures. In light of these changes it was decided that we would pull back on our development of new projects and concentrate on our 'core' activities of membership and training. The addition of Justin Mingaye, Head of Membership Services, to the management team has increased our operational capability and we are confident that we will start to see the results in the coming months.

Turnover for the association rose by £59,411 (3.2%).

Our training activities remained a mixture of online and in-person. Both residential conferences were held in person, with the option of attending virtually.

Membership income improved on the previous year by £26,090 (4.2%). Membership subscriptions account for 38% of APIL's income, followed by training activities at 27% and conferences at 29%.

The direct costs of providing APIL's activities rose by £68,156, a 11.5% increase on the previous year. This was mostly due to an increase in the cost of providing training events and also the cost of publishing our magazine.

Due to external factors outside APIL's control, we saw rising overheads over the course of the year. As usual, we kept a tight control over these. They were £48,411, 9.8% higher than 2022. We expect these costs to continue rising in 2024 and beyond.

The operational deficit, before bank interest and capital expenditure, stands at £-100,574.

APIL has spent £45,667 on a Judicial Review of the extension of fixed recoverable costs (October 2023 reforms). This is ongoing and there is a risk of further costs in 2024.

At the end of 2023, APIL's reserves, which consist of property, assets and cash, stand at £911,085.

Within this, we have set aside an operational reserve fund equal to three months' worth of operational costs plus an additional £100,000. We also have the remainder of the designated funds for JR / intervention and strategy spends.

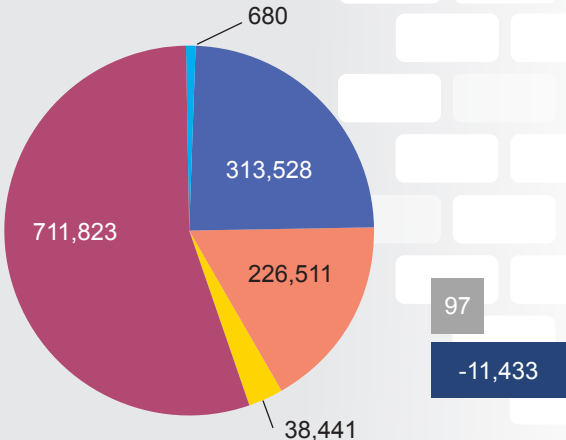


GORDON DALYELL  
Treasurer

The addition of Justin Mingaye, Head of Membership Services, to the management team has increased our operational capability

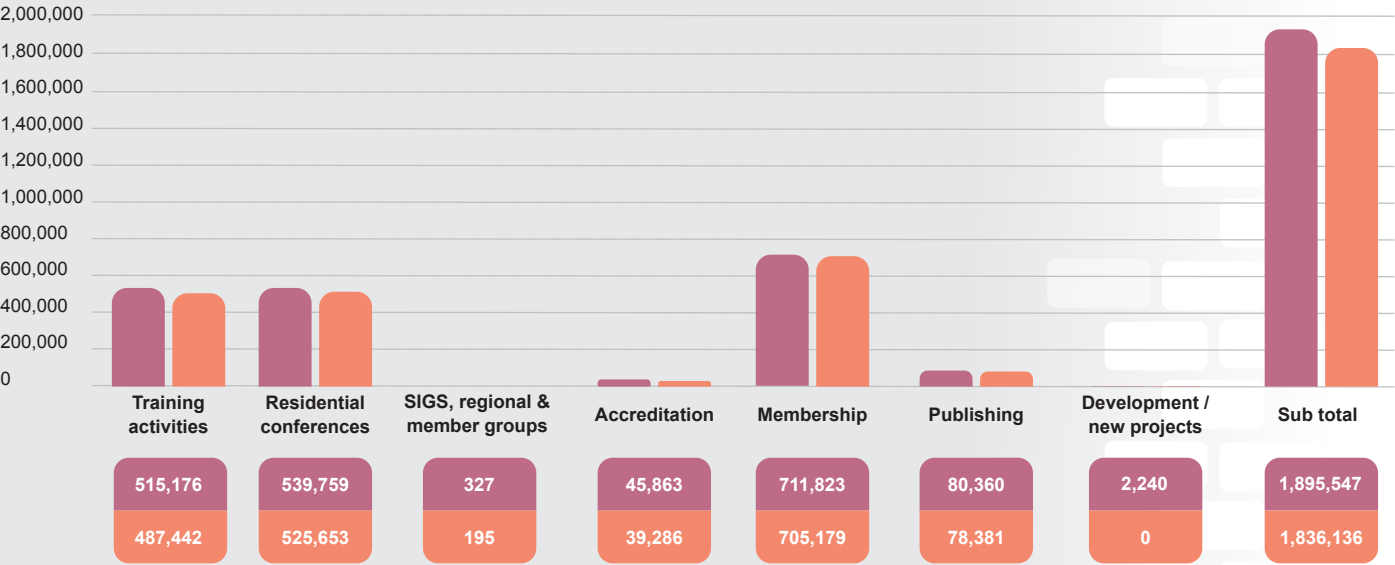
2023 operational contribution

- Training activities
- Residential conferences
- Accreditation
- Membership
- Development /new projects
- SIGS, Regional & Member Groups
- Publishing



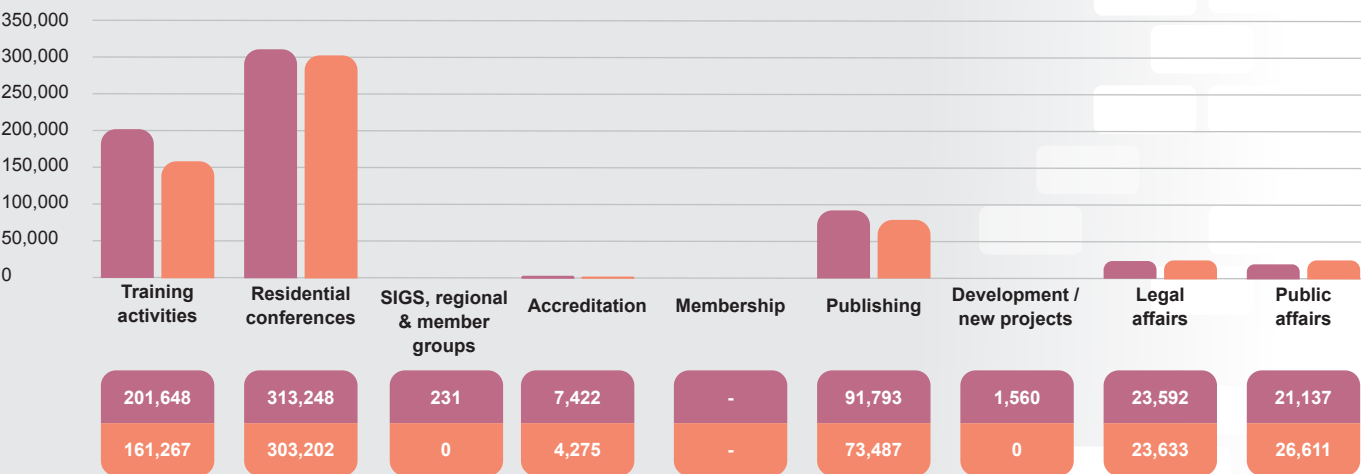
Income sources

2023 2022



Cost of Sales

2023 2022



Company information  
For the year ended 31 December 2023

DIRECTORS:

B N Dixon  
R Baker  
G Dalyell  
D T J Easton  
G W Forster  
M Garba  
S P Glynn  
K L Harrison  
V Lebrec  
O M McClure  
J E McQuater  
P J Roberts  
J Scarsbrook  
S J Trask  
S White  
L A Williams

SECRETARY:

B N Dixon

REGISTERED OFFICE:

Unit 3 Alder Court  
Rennie Hogg Road  
Nottingham  
Nottinghamshire  
NG2 1RX

REGISTERED NUMBER:

02889757 (England and Wales)

AUDITORS:

Clayton & Brewill  
Statutory Auditors and  
Chartered Accountants  
Cawley House  
149-155 Canal Street  
Nottingham  
Nottinghamshire  
NG1 7HR

Report of the directors  
For the year ended  
31 December 2023

The directors present their report with the financial statements of the company for the year ended 31 December 2023.

Principal activity

The principal activity of the company continued to be that of campaigning for improvements in personal injury law on behalf of the injured people; to promote, encourage and develop expertise in the practice of personal injury law by education and the exchange of information and knowledge.

Directors

The directors shown below have held office during the whole of the period from 1 January 2023 to the date of this report. :

B N Dixon	O M McClure
R Baker	J E McQuater
G Dalyell	P J Roberts
G W Forster	J Scarsbrook
M Garba	S J Trask
S P Glynn	S White
K L Harrison	L A Williams
V Lebrec	

Other changes in directors holding office are as follows:

- D T J Easton - appointed 10 May 2023
- N C McKinley - resigned 10 May 2023
- J M Imperato - resigned 10 May 2023
- J Greenfield - resigned 10 May 2023

Statement of directors' responsibilities

The directors are responsible for preparing the Report of the Directors and the financial statements in accordance with applicable law and regulations.

Company law requires the directors to prepare financial statements for each financial year. Under that law the directors have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the directors must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the company and of the surplus or deficit of the company for that period. In preparing these financial statements, the directors are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The directors are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Statement as to disclosure of information to auditors

So far as the directors are aware, there is no relevant audit information (as defined by Section 418 of the Companies Act 2006) of which the company's auditors are unaware, and each director has taken all the steps that he or she ought to have taken as a director in order to make himself or herself aware of any relevant audit information and to establish that the company's auditors are aware of that information.

This report has been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

ON BEHALF OF THE BOARD:

B N Dixon  
.....  
B N Dixon - Director  
April 2024



Report of the independent auditors  
to the Members of Association of Personal Injury Lawyers

Opinion

We have audited the financial statements of Association of Personal Injury Lawyers (the ‘company’) for the year ended 31 December 2023 which comprise the Income Statement, Balance Sheet and Notes to the Financial Statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 ‘The Financial Reporting Standard applicable in the UK and Republic of Ireland’ (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the company’s affairs as at 31 December 2023 and of its deficit for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors’ responsibilities for the audit of the financial statements section of our report. We are independent of the company in accordance with the ethical

requirements that are relevant to our audit of the financial statements in the UK, including the FRC’s Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the directors’ use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the company’s ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the directors with respect to going concern are described in the relevant sections of this report.

Other information

The directors are responsible for the other information. The other information comprises the information in the Report of the Directors, but does not include the financial statements and our Report of the Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent

otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Directors for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Directors has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Directors.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of directors’ remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the directors were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies’ exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Directors.

Responsibilities of directors

As explained more fully in the Statement of Directors’ Responsibilities set out on page two, the directors are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the directors determine necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the directors are responsible for assessing the company’s ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the directors either intend to liquidate the company or to cease operations, or have no realistic alternative but to do so.

Auditors’ responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- Enquiry of management and those charged with governance around actual and potential litigation and claims;
- Reviewing minutes of meetings of those charged with governance;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;

- Performing audit work over the risk of management override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for bias.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council’s website at [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our Report of the Auditors.

Use of our report

This report is made solely to the company’s members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the company’s members those matters we are required to state to them in a Report of the Auditors and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and the company’s members as a body, for our audit work, for this report, or for the opinions we have formed.

Yvonne Jackson BSc FCA  
(Senior Statutory Auditor)  
for and on behalf of Clayton & Brewill  
Statutory Auditors and  
Chartered Accountants  
Cawley House  
149-155 Canal Street  
Nottingham  
Nottinghamshire  
NG1 7HR

Date: April 2024

The financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Board of Directors and authorised for issue in April 2024 and were signed on its behalf by:

G Dalyell  
G Dalyell - Director

INCOME STATEMENT  
for the year ended 31 December 2023

	Notes	31/12/23 £	31/12/22 £
<b>TURNOVER</b>		1,895,549	1,836,132
Cost of sales		660,633	592,472
<b>GROSS SURPLUS</b>		1,234,916	1,243,660
Administrative expenses		1,396,412	1,244,656
<b>OPERATING DEFICIT</b>	4	(161,496)	(996)
Interest receivable and similar income		8,384	1,003
<b>(DEFICIT)/SURPLUS BEFORE TAXATION</b>		(153,112)	7
Tax on (deficit)/surplus		-	-
<b>(DEFICIT)/SURPLUS FOR THE FINANCIAL YEAR</b>		(153,112)	7

Association of Personal Injury Lawyers (Registered number: 02889757)

BALANCE SHEET  
31 December 2023

	Notes	31/12/23 £	31/12/22 £
<b>FIXED ASSETS</b>			
Tangible assets	5	438,766	446,116
<b>CURRENT ASSETS</b>			
Debtors	6	178,452	217,659
Cash at bank and in hand	7	650,054	898,315
		828,506	1,115,974
<b>CREDITORS</b>	8	356,187	497,893
Amounts falling due within one year			
<b>NET CURRENT ASSETS</b>		472,319	618,081
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		911,085	1,064,197
<b>RESERVES</b>			
Income and expenditure account		911,085	1,064,197
		911,085	1,064,197

Notes to the financial statements  
for the year ended 31 December 2023

1 STATUTORY INFORMATION

Association of Personal Injury Lawyers is a private company, limited by guarantee, registered in England and Wales. The company's registered number and registered office address can be found on the Company Information page.

2 ACCOUNTING POLICIES

Basis of preparing the financial statements

These financial statements have been prepared in accordance with Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" including the provisions of Section 1A "Small Entities" and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Significant judgements and estimates

In the application of the company's accounting policies, the directors are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

Income and expenditure

Membership subscriptions to the association cover a period of twelve months to 31 March each year. Subscriptions received during the year have been credited to the income and expenditure account, subject to the deferral of three months of each subscription, representing that portion attributable from 1 January 2024 to 31 March 2024.

Other income represents income from conferences, training events and publishing, and is recognised when the contractual obligations of the service for which the receipt relates have been delivered.

Expenses are included in the financial statements as they become receivable or due.

Expenses include VAT where applicable as the company cannot reclaim it.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Land and buildings -  
2% of cost or valuation

Plant and machinery etc -  
20% on cost

Deferred tax

Deferred tax is recognised in respect of all timing differences that have originated but not reversed at the balance sheet date.

Timing differences arise from the inclusion of income and expenses in tax assessments in periods different from those in which they are recognised in financial statements. Deferred tax is measured using tax rates and laws that have been enacted or substantively enacted by the year end and that are expected to apply to the reversal of the timing difference.

Unrelieved tax losses and other deferred tax assets are recognised only to the extent that it is probable that they will be recovered against the reversal of deferred tax liabilities or other future taxable profits.

Foreign currencies

Transactions in currencies other than pounds sterling are recorded at the rates of exchange prevailing at the dates of the transactions. At each reporting end date, monetary assets and liabilities that are denominated in foreign currencies are retranslated at the rates prevailing on the reporting end date. Gains and losses arising on translation in the period are included in profit or loss.

Pension costs and other post-retirement benefits

The company operates a defined contribution pension scheme. Contributions payable to the company's pension scheme are charged to profit or loss in the period to which they relate.

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

3 EMPLOYEES AND DIRECTORS

The average number of employees during the year was 26 (2022 - 25).



4 OPERATING DEFICIT

	31/12/23	31/12/22
	£	£
Depreciation - owned assets	15,454	16,112

5 TANGIBLE FIXED ASSETS

	Land and buildings	Plant and machinery etc	Totals
	£	£	£
<b>COST</b>			
At 1 January 2023	577,135	66,131	643,266
Additions	-	8,104	8,104
At 31 December 2023	577,135	74,235	651,370
<b>DEPRECIATION</b>			
At 1 January 2023	150,056	47,094	197,150
Charge for year	10,581	4,873	15,454
At 31 December 2023	160,637	51,967	212,604
<b>NET BOOK VALUE</b>			
At 31 December 2023	416,498	22,268	438,766
At 31 December 2022	427,079	19,037	446,116

6 DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/12/23	31/12/22
	£	£
Trade debtors	118,330	173,041
Other debtors	60,122	44,618
	178,452	217,659

7 CASH AT BANK AND IN HAND

Cash and cash equivalents are basic financial assets and include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

8 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/12/23	31/12/22
	£	£
Trade creditors	19,730	100,963
Taxation and social security	18,448	25,279
Other creditors	318,009	371,651
	356,187	497,893

9 FINANCIAL INSTRUMENTS

The company has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments. Financial instruments are recognised in the company's balance sheet when the company becomes party to the contractual provisions of the instrument. Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless

the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Classification of financial liabilities

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the company after deducting all of its liabilities.

Basic financial liabilities

Basic financial liabilities, including creditors, bank loans, loans from fellow group companies and preference shares that are classified as debt, are initially recognised at transaction price unless

the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

10 RELATED PARTY DISCLOSURES

During the year the following amounts have been paid to directors either directly or to companies controlled by them. All transactions are at arm's length and are on normal terms.

Training fees	2023	2022
	£	£
J McQuater	63,320	53,290
B Dixon	47,337	34,385
S Glynn	2,202	-
R Baker	1,720	860
D Easton	141	-

11 MEMBERSHIP SUBSCRIPTIONS

	2023 Number	2022 Number	2023 £	2022 £
Practitioner members	2367	2464	610,193	585,511
Student members	3	5	195	75
Paralegal members	80	79	10,885	9,980
Academic members	7	7	875	800
Overseas member	50	53	6,512	6,187
Associate members	86	77	14,445	12,130
Barristers	28	33	4,825	6,550
Complimentary members	536	533	-	-
Total	3157	3251	647,930	621,233

Add deferred income brought forward	153,490	146,737
Less deferred income carried forward	(164,059)	(153,490)
	637,361	614,480

Corporate accreditation income	49,120	42,305
Add deferred income brought forward	24,188	21,169
Less deferred income carried forward	(27,445)	(24,188)
	45,863	39,286
	683,224	653,766

12 MEMBERS' LIABILITY

The company is limited by guarantee, not having a share capital and consequently the liability of members is limited, subject to an undertaking by each member to contribute to the net assets or liabilities of the company on winding up such amounts as may be required not exceeding £1.



**Richard Baker,**  
7BR, London



**Gordon Dalyell,**  
**Treasurer**  
Digby Brown LLP,  
Edinburgh



**Brett Dixon,**  
**Secretary**  
Scott-Moncrieff &  
Associates Ltd, Clithero



**Daniel Easton**  
Leigh Day, London



**Guy Forster,**  
Irwin Mitchell,  
Cambridge



**Musa Garba,**  
Lay EC member



**Stephen Glynn,**  
Deka Chambers,  
London



**Jill Greenfield,**  
Fieldfisher,  
London



**Kim Harrison,**  
**Vice President**  
Slater & Gordon  
Lawyers, Manchester



**Michael Imperato,**  
Watkins & Gunn,  
Cardiff



**Victoria Lebec,**  
Lay EC member



**Oonagh McClure,**  
Thompsons NI, Belfast



**Neil McKinley,**  
JMP Solicitors,  
Grantham



**John McQuater,**  
**Secretary**  
Atherton Godfrey,  
Doncaster



**Pauline Roberts,**  
Hugh James, Cardiff



**Jonathan Scarsbrook,**  
**President**  
Irwin Mitchell LLP,  
Sheffield



**Suzanne Trask,**  
**Vice President**  
Bolt Burdon Kemp,  
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**Suzanne White,**  
Leigh Day, London



**Leticia Williams,**  
Hodge, Jones & Allen,  
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Building a Brighter Future  
for Injured People

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