



Building a Brighter Future  
for Injured People



## Annual report & accounts 2025



## 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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**It has been another extremely busy year for APIL.**

July saw the launch of the APIL Corporate Supporter programme (ACS). With 16 partner firms joining in 2025, this has been a great success. Among other things, the scheme brings together APIL and the ACS firms to provide a stronger, united voice for claimants and their lawyers and to counter negative narratives put forward by the insurance industry.



Matthew Tuff  
President

The ruling in *Mazur v Charles Russell Speechlys* [2025] EWHC 2341 (KB) has brought great uncertainty for PI firms and APIL members, including our legal executive members. From the outset, APIL has been engaging across the legal and regulatory sector to ensure that the voice of the claimant PI profession is heard, and that the impact on our members is understood. Before Christmas, we applied for permission to intervene in the appeal. (The Court of Appeal subsequently granted us permission to intervene and, moreover, gave us permission to make oral submissions).

2025 saw the 10th anniversary of the Serious Injury Guide. To mark this, a workshop was held in London, which was well attended by members from APIL and the Forum of Insurance Lawyers, and representatives from a number of major insurers. It was a chance to share notes about how the Guide is working in practice, and to discuss how it could be made to work even better.

We have continued to fight back against the negative, misleading myths about personal injury lawyers and the motivations of claimants. One of the ways we are doing this is through the 'Rebuilding Shattered Lives' campaign. In the autumn, 'Rusty's story', won the award for

the best short film at the Association Excellence Awards. A new video, Charlie's Story, was filmed in October.

APIL has continued campaigning against the widespread abuse by defendants of the fundamental dishonesty rules. In articles published in publications such as The Times and the Law Society Gazette, I explained how many defendants fire off allegations of dishonesty at will, as an underhand tactic to try to browbeat honest claimants into accepting lower settlements. I mentioned how this behaviour would only escalate unless sanctions were introduced for defendants who make bogus allegations.

The last few months of 2025 were very busy for clinical negligence. Developments included the National Audit Office's (NAO) publication of its report on clinical negligence costs. APIL has actively sought to counter the narratives that seek to blame claimants and their lawyers for rising legal costs in clinical negligence claims. We submitted comprehensive evidence to the NAO and Public Accounts Committee (PAC) inquiries. We carried out detailed research. Our analysis confirmed that one of the most significant factors in rising clinical negligence legal costs is delays by

NHSR in dealing with claims. APIL polling found that an overwhelming majority of the public support the NHS paying compensation to those it injures.

In June, Injury Awareness Week was taken to Westminster for the first time. It allowed the APIL team to have valuable conversations with parliamentarians, including Justice Select Committee members.

I would like to express my heartfelt thanks to everyone in the APIL office for their support and advice.

Incredibly sadly, Lorraine Gwinnutt, APIL's head of campaigns and communications, passed away in January 2026. As well as being outstanding at her job, she was a lovely, kind woman, who will be dearly missed by all those who knew her.

It has been an honour to be the APIL President over the past year, and I look forward to supporting my successor in the role.

"APIL has been engaging across the legal and regulatory sector to ensure that the voice of the claimant PI profession is heard"

**2025 has been a thrilling and rewarding year for APIL. The executive committee worked with senior staff to review our strategic plan which will be launched in 2026, setting an exciting future for our organisation as the champion of the personal injury sector.**

The launch of our Corporate Supporter programme in the summer has been very successful with 16 firms joining in its first year. It has also been a very busy year on the campaigning front including, for example, our work on the Justice Select Committee Access to Justice inquiry, the ongoing work on the clinical negligence front and the Ministry of Justice's whiplash review. As always, our campaigning has focused on strong evidence and coherent policy creating an effective voice for the sector.

Following two years of financial loss in 2023 and 2024, largely due to campaigning activity such as our judicial review into fixed recoverable costs in the intermediate track which concluded in 2024, the EC set a stability break-even budget for the year and, thanks largely to a new income stream created by the Corporate Supporter programme, this has resulted in a small financial surplus enabling us to invest in our campaigning and research work.



Brett Dixon  
Secretary

I would like to thank my fellow officers for their leadership and exceptional contribution to our organisation. Kim Harrison served as president until May 2025, when she then took up the role of immediate past president. Our current President Matthew Tuff was elected at the AGM in May. As usual our presidents demonstrated strong and determined leadership for the organisation while supporting our staff team. Gordon Dalyell continued to serve as treasurer and has worked closely with staff to help meet our financial goals.

At the AGM in May, Matthew's election as president left his former seat as vice-president vacant after serving one year of his two-year term. To fill this vacancy the executive committee, in accordance with Article 28.6, appointed Pauline Roberts as vice-president for the remainder of the two-year term. Pauline's term will cease at the 2026 AGM. Our vice-presidents, Guy Forster and Pauline Roberts, have both contributed hugely to our campaigning and policy work, while supporting our president.

At the 2025 AGM, Richard Baker, Stephen Glynn and Leticia Williams' terms on the executive committee came to an end and Oonagh McClure resigned from her position. I am very grateful for their significant contribution to APIL. At the AGM we welcomed four elected additional officers: Jonathan Scarsbrook (formerly the immediate past president), Erin Darling-Finan (formerly the junior member seat), James Byrne as an additional officer in the barrister seat and Sabrina Lawlor as an additional officer in the Northern Ireland seat.

My thanks to all members of the executive committee. In May 2025, Erin Darling-Finan's term for the junior member seat ceased at the AGM and, to support APIL's commitment to equality, diversity and inclusion (EDI), the executive committee appointed a further junior member to sit on the executive committee. Nikki Ealey was successfully appointed to the junior member seat following a selection process, and the term of the seat will cease at the 2026 AGM.

To further support APIL's commitment to EDI, the executive committee agreed to appoint a member from a small to medium size firm to sit on the executive committee. Rachel Strange was successfully appointed to this seat and her term will also run until the 2026 AGM.

In July 2025, to support APIL's work on clinical negligence, it was agreed by the EC that Suzanne Trask be appointed as an additional officer until the 2026 AGM. This additional officer seat became vacant following the election when Pauline Roberts became vice-president.

A working group met in 2025 to consider succession on the executive committee and the election cycle, and this work is continuing via the governance sub-committee, with the approval of the executive committee. The EC will report on this work to the wider membership in due course.

In line with our code of good governance I can report that John McQuater, Gordon Dalyell and I have served as directors on the EC for nine years or more, providing valuable support to APIL's work.

Thanks to all our other committed volunteers, including the coordinators of special interest and regional groups, and the many informal working groups set up to consider policy matters. All of these activities are essential to our campaigning work and provide important benefits to our members.

Finally, my thanks go to our hardworking staff led by our chief executive Mike Benner, and the senior management team, Lorraine Gwinnutt (who sadly passed away in January 2026), Abi Jennings, Donna Humphries and Justin Mingaye.

2025 saw a few changes in the membership services department. We said goodbye to senior events manager, Ellie Moore; events officer, Joey Collins; senior membership services manager, Jayne Thomas; and membership services officer, Katie Lawrence. Kathryn Scott returned to APIL as events consultant, and Thabani Dube joined the organisation as membership services officer.

In our legal affairs team, Kaarunya Gurusamy joined us as assistant policy researcher after Emily Baker left to complete her PhD. The staff headcount decreased by two, to 24.

As I complete my fourth year as secretary, it is time for me to step back from the role due to other commitments. I have very much enjoyed the role and it has been a pleasure to work with my fellow officers, EC members and our committed staff team, and to have the opportunity to meet and engage with our wider membership community.

"I would like to thank my fellow officers for their leadership and exceptional contribution to our organisation"

**I frequently refer to APIL as ‘the champion of the PI sector’, and while this is easily said, in 2025 we delivered on this claim - providing a powerful and influential voice for our members, their firms, and for victims of negligence.**

Following two years of financial losses, due largely to our campaigning activity such as the judicial review into fixed recoverable costs in the intermediate track, we set a break-even stability budget for 2025 to stabilise our financial position in preparation for our forthcoming strategic plan, due in 2026. I am pleased to report that this was successful, and our financial position has improved considerably. We report a surplus this year of over £60,000.

In the summer we launched the all-new APIL Corporate Supporter programme, creating strategic partnerships with PI firms to face up to the challenges and opportunities in our sector. While we will always be an organisation for individual APIL members, these corporate partnerships enable us to grow and expand our community while boosting our campaigning capability. There is no doubt that the success of this launch, with sixteen firms joining in 2025, has contributed to our financial recovery; but the extra funds have been put to very good use in our campaigning activity. We have invested in Rebuilding Shattered Lives, our research, and in

strengthening our ability to intervene in cases when necessary. This was put to good use as we applied to intervene in CILEX's appeal of the decision in *Mazur v Charles Russell Speechlys* [2025] EWHC 2341 (KB) in December. The *Mazur* decision has had far-reaching implications for our legal executive members and the sector as a whole. We listened to the concerns of many of our members and took this step to bring a unique perspective from the claimant personal injury sector.

Our flagship Rebuilding Shattered Lives campaign continued to grow in 2025. Building understanding of and empathy for injured people is central to what we do at APIL. 'Rusty's Story' continued to reach far and wide, with more than 1.6 million viewings of the film and recognition from the prestigious Association Excellence Awards in November.

Our profile grew in 2025 with press coverage increasing by over 60%, including various high-profile national titles. Our social media audience also grew, and we welcomed thousands of new followers to our social media channels.

We continued our work to build relationships with the new government and attended the Labour Conference in October - giving us direct access to ministers and MPs. After years of campaigning, our public affairs activity paid off with the introduction of much-needed legislation to ensure bereaved families have access to legal representation and advice at inquests.



Mike Benner  
Chief executive

The broad reach of our campaigning activity is a unique quality of APIL, and this is demonstrated well by our consultation and policy work. We responded to no fewer than 24 consultations during the year, covering key issues including costs, regulatory proposals and vehicle technology.

While each of these are important, the highest-profile consultations and inquiries included the Justice Select Committee's inquiry into Access to Justice launched in July, which enabled us to point out the impact of fourteen years of detrimental reforms and repeated failures to improve the civil justice system. We warned the committee that in the world of civil litigation, people injured through negligence have effectively become second class citizens, with reforms the result of vitriolic rhetoric about injured people, which have been based on misinformation and misunderstanding.

We also provided evidence to the Public Accounts Committee, as the costs of clinical negligence came under the political spotlight once again in July. We stressed that behind every pound spent on compensation is a patient who has been injured needlessly by the NHS in which they have placed their trust. MPs were told these patients need and deserve full and fair compensation so they can try to put their lives back on track.

The Department of Health and Social Care, meanwhile, announced it had appointed former Labour MP David Lock KC to provide expert advice on clinical negligence to the government ahead of a review of the law. Despite our repeated requests, the year ended with us left in the dark about the timing of the review.

APIL's unique research work ensured these campaigns were supported by hard-hitting, groundbreaking evidence. We released a new report on public opinion about clinical negligence compensation alongside an analysis of the reality of what a no-fault compensation system would bring, through a collapse in compensation for victims or spiralling costs. Our polling research into the failures of the whiplash reforms provided new evidence of the public's support for compensation for whiplash victims.

These new projects ran alongside updates to our ongoing research programme revealing the growing justice gap for victims of negligence, particularly in workplace injuries and road injuries.

We continued to promote collaborative working in the tenth year of the Serious Injury Guide, the gold standard for cooperation across the sector.

On the training front, we continued to deliver the training our members need when they need it. We ran over 120 webinars on a huge range of subjects; and our conferences remain as popular as ever, with very high approval ratings from members. We ran dozens of special interest and regional group meetings, which continue to be a valuable member benefit. We created a new digital learning platform to improve and make it easier for members to access content.

Our membership team worked hard to welcome our new Corporate Supporters to the APIL family, as well as meeting the needs of our 3,000 members with improved renewal processes to make engagement easier for our busy members. Our accreditation

programme remains as popular as ever with more than 900 members accredited, including 51 newly accredited individuals.

I am grateful for the leadership and support from our presidents during the year: Kim Harrison until the AGM in May, and Matthew Tuff for the rest of the year. Thanks also to our officers and executive committee members, and all those volunteers involved in our groups and other committees.

Finally, thank you to our dedicated team of professional staff who work tirelessly to deliver our services and campaigns; and for your continued support for, and commitment to, our great and unique organisation.

**“These corporate partnerships enable us to grow and expand our community while boosting our campaigning capability... the extra funds have been put to very good use”**

**In March 2025 we used International Women’s Day to celebrate one of our own – our then president Kim Harrison.**

Kim was only the fourth female president of APIL since it was founded in 1990 and was our first female president since Amanda Stevens served in the role in 2008/2009. But when she was a teenager, Kim was told by a college careers adviser that someone like her could never become a solicitor. By ‘someone like her’, they meant working class, with an East Midlands accent. But Kim was determined to make it - and she did.

Kim’s story was included in a piece from the Manchester Evening News, the newspaper for the city where she works, which also spoke to other women working in the justice system about their stories. The story of Kim’s impressive career was covered in Manchester World, and in Nottingham World, as Kim grew up in Nottinghamshire, and featured as the ‘star letter’ in Take A Break, Britain’s biggest selling weekly women’s magazine.

This year we also invited members to join APIL’s newly established ‘EDI network’, and we are still on the lookout for new members to join and help launch the network’s activity in 2026. If you have not yet joined the network and would like to do so, please do get in touch with the APIL office.

“Kim was told by a college careers adviser that someone like her could never become a solicitor”



**Musa Garba**  
Diversity and Inclusion Committee chair



The APIL staff team in December 2025 – in alphabetical order



 <b>Tanya Benjamin-Edwards</b> HR & business support manager	 <b>Mike Benner</b> Chief executive	 <b>Daniel Collins</b> Digital events officer	 <b>Julie Crouch</b> Press and communications officer	 <b>Thabani Dube</b> Membership services officer	 <b>Sam Ellis</b> Public affairs manager
 <b>Kaarunya Gurusamy</b> Assistant policy researcher	 <b>Jane Hartwell</b> Communications manager	 <b>Holly Humphreys</b> Accreditation officer	 <b>Donna Humphries</b> Head of finance	 <b>Abi Jennings</b> Head of legal affairs	 <b>Anthony Lord</b> Digital events manager
 <b>John McGlade</b> Research manager	 <b>Justin Mingaye</b> Head of membership services	 <b>Kirstylouise Montgomery</b> Customer account officer	 <b>Robert Raizada</b> IT manager	 <b>Ana Ramos</b> Legal affairs assistant	 <b>Jenni Scothern</b> Corporate governance manager
 <b>Sharon Smith</b> Membership & accreditation manager	 <b>Alice Taylor</b> Legal policy manager	 <b>Nicola Tucker</b> Accounts assistant	 <b>Leesha Weir</b> Public enquiries officer	 <b>Zach Wheelhouse Steel</b> Communications assistant	

Here's a snapshot of what APIL has achieved in 2025

2025

£170,000 added income from ACS

**We added power to our voice as 16 firms put their weight behind our new scheme**

We boosted our ability to act as a champion for the personal injury sector with the highly successful launch of our new Corporate Supporter scheme. Sixteen firms signed up during 2025, enabling us to collaborate strategically to face up to key challenges in the sector. The scheme added around £170,000 to our income, allowing us to invest in our flagship Rebuilding Shattered Lives campaign; to further develop our vital research programme; and to boost our intervention fund – put to good use with our application to intervene in CILEX's appeal of *Mazur*.

62%

press coverage up

**We spoke up for injured people on a raft of issues**

We stood up for victims of negligence in 24 consultations, spanning topics from costs, regulation and whiplash, to vehicle technology. We told the Justice Select Committee's inquiry into Access to Justice how fourteen years of damaging reforms based on vitriolic and misinformed rhetoric have led to negligence victims effectively becoming second class citizens; while our evidence to the Public Accounts Committee stressed the human cost of clinical negligence and the need for fair compensation to help victims get their lives back on track.

**We boosted our press coverage by a huge 62%**

In 2025 the level of press coverage we generated had surpassed the previous year's total by June. Our messages on key issues such as limitation for abuse claims, legal costs, patient safety and fundamental dishonesty were published across a broad spectrum of outlets, from national newspapers to regional titles, magazines and industry journals.

Key publications included The Times, Daily Telegraph, The Guardian, Daily Mail, BBC News, MSN, The Scotsman, Daily Express, The Sun, Take a Break, Belfast Newsletter, GB News, Law Society Gazette, Legal Futures, The Independent, Irish Legal News, Yahoo! News, and the British Journal of Nursing.

Most of our media coverage was proactive, generated by press releases, long-form comment pieces, comments and blogs.

24 consultations

secure legislation

**We helped secure legislation on representation at inquests**

Years of consistent campaign work by APIL helped secure much-needed legislation for bereaved families. The Public Office (Accountability) Bill included provisions to allow bereaved families non-means tested legal aid at inquests; something we had called for over several years - lobbying parliamentary committees and drafting and supporting previous attempts to amend legislation to abolish the means test.

over 1.6 million views

**Our flagship campaign film passed 1.6m views**

Rebuilding Shattered Lives campaign film *Rusty's Story* continued to make waves in 2025. The film, about one man's story from catastrophic injury to getting his life back on track, surpassed 1.6 million online views and scooped gold in the Association Excellence Awards.

obtaining justice

**We challenged unjust barriers to justice for abuse survivors**

The government announced in February that it would bring legislation to axe the time limit for abuse survivors in England and Wales to bring civil claims, as recommended by the Independent Inquiry into Child Sexual Abuse (IICSA). On the eve of the announcement, we issued a press release under embargo to welcome the move. The next morning our messages were front and centre in 150 news outlets. But the government later said it did not intend to implement other IICSA recommendations including to broaden the Criminal Injuries Compensation Scheme to victims of online grooming and extend the scheme's time limit to make a claim. We worked with MP Sarah Champion to call publicly for IICSA's recommendation to be implemented, calling the government's refusal a "bitter blow" for survivors.

practical guidance

**We guided members on difficult practical issues**

We set the industry standard in our guidance for members on two key issues causing confusion in practice: the recording of medical examinations and the use of AI. Recognising that our members needed support, we responded with clear, practical guidance.

**We strengthened collaborative working with our gold standard guide**

As the Serious Injury Guide entered its tenth year we strengthened collaborative working across the sector, with our third workshop on the Guide attracting more than 70 delegates and receiving outstanding feedback. The Serious Injury Guide is recognised as the gold standard for constructive, cross-sector cooperation.

gold standard

# 2025

## exposing failure

**We used hard evidence to challenge insurer rhetoric**

In response to the government's whiplash review we set to work in producing an authoritative report based on our own research and analysis. Our evidence exposed how the reforms have increased the justice gap for road injury victims, utterly failed to benefit consumers, and lack public support.

APIL is the authoritative source of research on the PI sector, and our research division has shaped consultation responses, informed submissions to government committees, and influenced our national press work throughout the year.

**We strengthened professional excellence**

We delivered 123 webinars and 20 structured training events in 2025, sustaining a strong education portfolio.

We hosted major specialist conferences with consistently world-class levels of member satisfaction, including an impressive +96 NPS (net promoter score) rating at the International Injuries Conference.

## securing commitment

**We secured a government commitment to consider a review of bereavement damages law**

In a letter to APIL president Matthew Tuff, justice minister Sarah Sackman KC said ministers would consider a review of the law on bereavement damages as the government's civil justice programme progresses. She was responding to our approach to her, which called for reform and gave evidence of Labour's previous support for this while in opposition.

## future strategy

**Our analysis informed strategic decisions**

Our market research provided an unrivalled understanding of trends in the claimant personal injury market, assisting with strategic decisions, informing policy discussions and equipping the sector with the information and data it needs to plan for the future.

123 webinars

## removing barriers

**We helped convince government to think twice over a key justice barrier for abuse victims**

When the government moved to abolish the three-year limitation period for claims by child sexual abuse survivors, it tabled an amendment to the Crime and Policing Bill which meant a claim could be dismissed if it might cause the defendant 'substantial prejudice'. We warned peers the plans would put up hurdles for abuse survivors; and justice minister Baroness Levitt KC then announced she had asked officials to look again at the 'substantial prejudice' provision. This provision has since been removed (February 2026).

## social media growth

**We grew our social media audience**

We welcomed thousands of new followers to our social media channels – a key platform for our campaigning. Our industry-facing LinkedIn account saw a 12% rise in followers and strong engagement on its content, surpassing X as our biggest social media audience. Our Instagram account, focussed on consumers, grew its follower count by 19%. We also branched out to Bluesky after many stakeholders including members, parliamentarians and journalists left X for the new platform.

## stronger protection

**We seized the chance to push for stronger consumer protection**

As the Law Commission announced a much-needed review into product liability under the Consumer Protection Act 1987, we used an early stakeholder meeting to tell the Commission why consumer protection in the UK must keep pace with the protections afforded to European consumers. The Law Commission has since confirmed it will publish a consultation in autumn 2026 - and we are now gathering evidence of the problems claimants face.

## prompting commitment

**We prompted government to admit to problems with criminal injuries compensation**

When we learned the government had rejected an Independent Inquiry into Child Sexual Abuse (IICSA) recommendation to reform the Criminal Injuries Compensation Scheme (CICS) we sprang into action, briefing parliamentarians. This led an MP to table an amendment to the Victims and Courts Bill that would have forced the government to implement the recommendation. While the amendment was not added to the bill, justice minister Alex Davies-Jones admitted to MPs in October that the 'CICS is not working' and committed to work with others to make it 'the most effective and sustainable scheme, to provide compensation to victims'.

**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.

**The Mazur ruling**

The case of *Mazur v Charles Russell Speechlys* [2025] EWHC 2341 (KB) sent shockwaves through the legal profession in September 2025. The impact on members and their firms was keenly felt, as the ruling forced firms to reassess their working practices. It also exposed a major issue for CILEX members: legal executives without standalone litigation rights are not permitted to conduct litigation, even under solicitor supervision. Confusion caused by unclear communication

from CILEX and its regulator intensified the impact on CILEX practitioners.

In response, APIL held extensive discussions to understand the consequences of the judgment. Within days of the ruling, we had contacted CILEX and the SRA, formed a working group and consulted APIL Corporate Supporter firms. We engaged directly with stakeholders, met with FOIL, and wrote formally to the LSB, SRA, CILEX and the CILEX Regulator (CRL). Meetings with CRL, SRA,

CILEX and the Law Society allowed us to highlight the significant impact on the PI sector, particularly on CILEX colleagues. By the end of 2025, CILEX had been granted permission to appeal the case and we were preparing to intervene. (Permission has now been granted for APIL to provide the court with oral submissions).

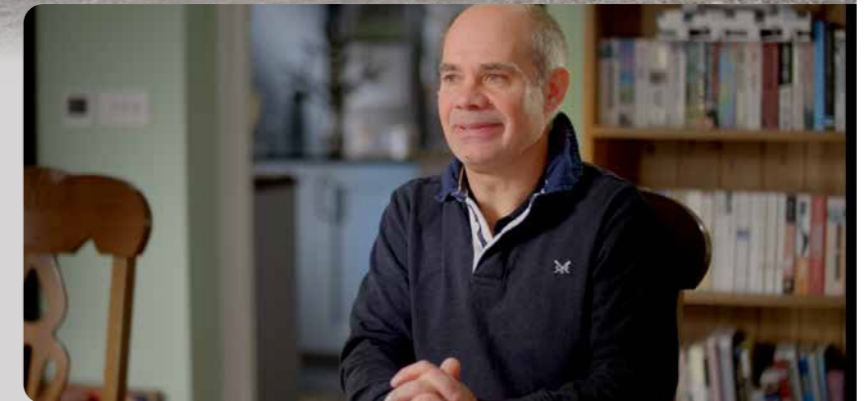
“Within days of the *Mazur* ruling we had contacted CILEX and the SRA, formed a working group and consulted APIL Corporate Supporter firms”

**#REBUILDING SHATTERED LIVES**

**Rebuilding Shattered Lives**

We built on the momentum of Rebuilding Shattered Lives campaign film *Rusty's Story*, which launched at the end of 2024, to surpass 1.6 million views in 2025.

*Rusty's Story* was shortlisted in the finals of the Memcom Excellence Awards in the Best Use of Video category. Rusty Brown attended the ceremony with APIL chief executive Mike Benner, but did not take the prize on that occasion despite strong, positive feedback from the judges. That changed in November when the film took gold at the Association Excellence Awards, which highlight best practice and excellence among industry bodies, professional membership organisations and trade unions in the UK and Europe. The judges commended *Rusty's Story* for its quality storytelling, well-thought through strategy, varied content and impressive online reach - all achieved on a small budget. A press release about the win was published in *Solicitors Journal* and in regional and local newspapers in the south of England, where Rusty lives.



Some highlights from the judges' comments:

“A really good piece of video communication, telling a poignant story in a non-mawkish way”

“An impactful message told using the power of storytelling through film. Some impressive reach statistics via social media. A compelling case study for an area that is too often misrepresented”

“Well-planned out and delivering a big result. Well-thought through for impact, to show empathy and hope for the future, with the right support in place through legislation”

“A very impressive entry. The video is very well-made, interesting with a lot of varied content, yet was produced on a relatively low budget”

“Great use of storytelling to raise awareness and viewership is impressive”

“The judges commended *Rusty's Story* for its quality storytelling, well-thought through strategy, varied content and impressive online reach”

“We built on the momentum of Rebuilding Shattered Lives campaign film *Rusty's Story*... to surpass 1.6 million views in 2025”



APIL's Mike Benner and Jane Hartwell with the gold award at the Association Excellence Awards

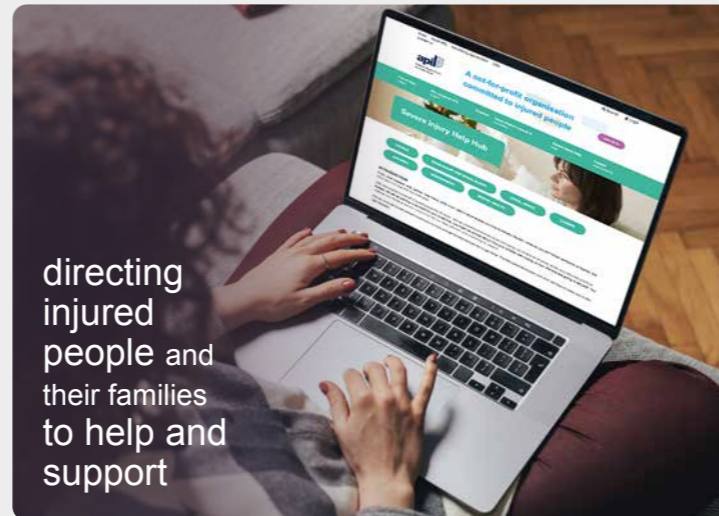
A long-form article was published in the annual Brain and Spinal Injury Handbook, dedicated to the Rebuilding Shattered Lives campaign. This brought the campaign to even more injured people, lawyers, and rehabilitation providers.

**Pillar 1** Rebuild public trust

**Severe Injury Help Hub**

Our online resource the Severe Injury Help Hub, which directs injured people and their families to help and support, underwent a full review and update in 2025. It now includes guidance for survivors of abuse and extra information relating to bereavement.

We continue to promote the Hub, which is playing a key role in showcasing APIL as a reliable and authoritative advocate for victims of negligence. It appears either at the top, or close to the top, of results in online searches about serious or severe injuries. In the advent of AI-generated answers through 2025, the Severe Injury Help Hub is often highlighted as a source of information for people searching for help. According to Google, sources are cited when they demonstrate experience, expertise, authoritativeness and trustworthiness.



**Consultations around PI sector regulation**

In 2025 we engaged with regulators, including through several consultations relevant to the personal injury sector.

In response to the Solicitors Regulation Authority's (SRA) discussion paper on high-volume consumer claims, we raised the point that an overhaul of high-volume claims regulation or imposing a higher regulatory threshold on firms handling such claims would be disproportionate, and would fail to address the SRA's own regulatory shortcomings. Instead, we advocated for a balanced, targeted approach centred on early identification of high-risk players, active monitoring, and proportionate intervention. Regarding the use of the term 'no win, no fee', we recognised that the terminology can

lead to confusion and does not, of itself, accurately reflect the costs claimants will need to pay. However, it must be acknowledged that the term is familiar to the public. The key issue is that claimants must be fully informed before entering any funding agreement. We urged the SRA to carry out further investigation into how firms are using the term and how consumers understand it, before taking any further action.

We also responded to the SRA's consultation on client money, opposing suggested changes to the way solicitors can hold client money. We argued for greater regulation rather than a fundamental change to the system. We highlighted issues with introducing third party managed accounts, as there are not enough companies in the market, which could negatively impact the customer journey. However, we welcomed the review of contributions

to the compensation fund, which remains an essential safeguard for consumers.

"An overhaul of high-volume claims regulation would be disproportionate and would fail to address the SRA's own regulatory shortcomings"

We supported the Legal Services Board's proposed policy statement on professional ethics, welcoming the emphasis on clear regulatory frameworks, ethical training, and effective regulator supervision. However, we raised concerns about the growing misuse of fundamental dishonesty allegations in personal injury litigation and the potential harm to honest claimants. We urged the regulator to address this.



**Regional and consumer press**

The regional and consumer press is where hearts and minds can be changed, as members of the public who may never give negligence a second thought - or have damaging perceptions of lawyers - can be reached. Throughout 2025, our messages of empathy and compassion for victims ran through all of our press releases and commentary, whether about public spending on NHS negligence, car insurance, or the right to claim. Our press team ensures material is accessible to non-lawyer audiences and challenges uninjured people to imagine themselves in the position of a victim of negligence.

In 2025, 65% of our coverage was in regional and consumer news outlets including large titles such as the Belfast Telegraph, London Evening Standard, Southern Daily Echo, The Scotsman, Newcastle Chronicle, Yorkshire Evening Post, Sheffield Star, Western Telegraph, Northern Echo, Lancashire Telegraph, and the Express and Star.

"The regional and consumer press is where hearts and minds can be changed"

**Rehabilitation in abuse cases**

After feedback from members, in June 2025 we launched an updated version of the Best Practice Guide on Rehabilitation. For the first time we included a section on rehabilitation in abuse cases. Drafted by a group of abuse claims specialists, this addresses issues where criminal investigations are still ongoing, including around pre-trial therapy. The guidance signposts users to the claimant's rights under the victims' code, and also to the ABI code of conduct, which says there should be scope for agreement of interim payments within discussions. The guide also signposts to Lawcare, should practitioners themselves need support.

Elsewhere in relation to abuse claims, we supported the proposed national strategy to prevent child abuse in Wales. Our response called for the strategy to include guidance and signposting for families on how to access support through the civil justice system, given that the draft strategy only mentioned criminal justice.



**Party conferences**

In 2025 we continued our work building trust and relationships with politicians, political activists and other stakeholders at political party conferences.

The conferences give us a unique chance to gain access to ministers, shadow ministers and MPs, and this year was no different. APIL joined attendees at the Labour Party conference in Liverpool, before travelling back down the M62 to Manchester for the Conservative Party conference.

In Liverpool, we spoke directly with transport minister Lilian Greenwood and education secretary (then Labour deputy leadership contender) Bridget Phillipson. We also held conversations with a number of backbench MPs including Jo White, Adam Jogee, and Johanna Baxter, as well as the deputy leader of Newcastle City Council, and the Police and Crime Commissioner for Northumbria.

The Conservative Party conference in Manchester gave us the chance to challenge shadow justice minister Dr Kieran Mullan on the party's record on support for injured people while in government. Predictably, Dr Mullan defended the reforms in the Civil Liability Act as 'sensible'.

We also appealed for the Conservatives not to support detrimental reforms to clinical negligence, after a Conservative MP and parliamentary aide to the shadow health secretary told a panel session that clinical negligence needs to be reformed if there is to be more money for healthcare. Dr Neil Shashtri-Hurst, who is also a member of the justice select committee, said other countries have no-fault schemes, implying this was the desired route for reform of clinical negligence law. But speaking directly with Dr Shastri-Hurst after the session, we warned him that a no-fault scheme would increase the cost of claims for the NHS. The only way costs could be controlled would be to cut damages, and we told Dr Shastri-Hurst this would be unacceptable.



Education secretary Bridget Phillipson with APIL's Sam Ellis

"The conferences give us a unique chance to gain access to ministers, shadow ministers and MPs, and this year was no different"

Pillar 2 Prevent needless injury

This section of the report highlights our work in raising awareness of needless injury. Our well-established annual Injury Awareness Week in June is a key tool for promoting awareness of injury. This year the theme of the week was bodily integrity, and what it means to have this taken away.



Injury Awareness Week

Law firms across the sector threw their weight behind 2025's Injury Awareness Week in June by posting about the annual initiative online. The theme was bodily integrity and what it means to have that taken away. Fourteen titles published a letter from EC lay member Victoria Lebrech in which she asked readers to imagine they were seriously injured and how their lives would change and called for the rights of injured people to be safeguarded. Seven pieces of press coverage were also published about APIL's parliamentary event, including on *The Scotsman* website.

On social media, APIL's content reached 169,962 views. This included videos featuring APIL president Matthew Tuff explaining the crucial difference between

an unforeseeable accident and avoidable negligence, and another on the hardship of victims of negligence losing their bodily integrity.

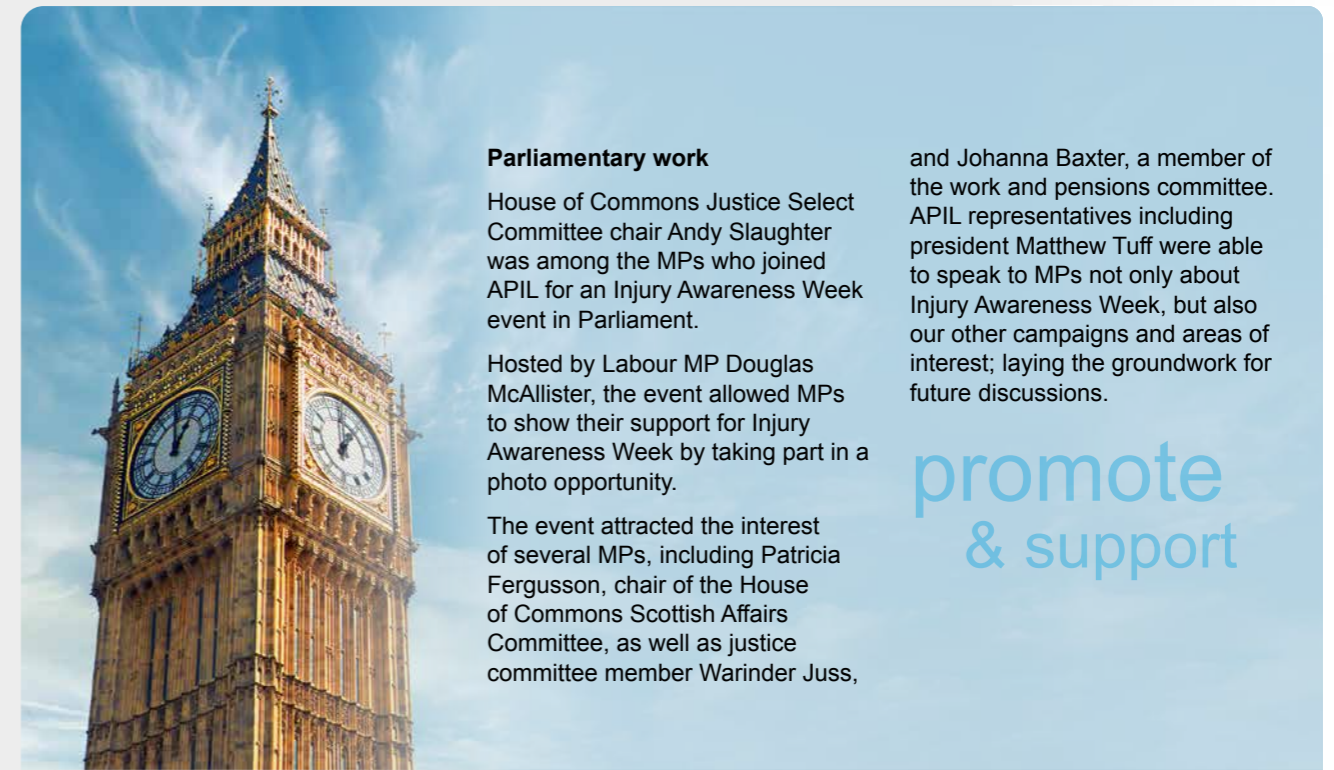
Support across social media was strong, with a total of 328 Injury Awareness Week posts by users other than APIL. Of these, 171 were by law firms enthusiastic about shining a spotlight on negligence and giving victims of negligence their own dedicated awareness event.

"Law firms across the sector threw their weight behind 2025's Injury Awareness Week in June"

169,962 views

328 posts

171 law firm posts



Parliamentary work

House of Commons Justice Select Committee chair Andy Slaughter was among the MPs who joined APIL for an Injury Awareness Week event in Parliament.

Hosted by Labour MP Douglas McAllister, the event allowed MPs to show their support for Injury Awareness Week by taking part in a photo opportunity.

The event attracted the interest of several MPs, including Patricia Fergusson, chair of the House of Commons Scottish Affairs Committee, as well as justice committee member Warinder Juss,

and Johanna Baxter, a member of the work and pensions committee. APIL representatives including president Matthew Tuff were able to speak to MPs not only about Injury Awareness Week, but also our other campaigns and areas of interest; laying the groundwork for future discussions.

promote & support



Douglas McAllister MP, Andy Slaughter MP and APIL's Matthew Tuff

**Pillar 2** Prevent needless injury

**Supporting proposals**

This year, APIL supported proposals across the jurisdictions that would help to prevent needless injury if implemented.

**Regulation of NHS managers**

We fully supported proposals by the Department of Health and Social Care to regulate NHS managers. As we have consistently highlighted, there is an urgent need to address the NHS's cover-up culture through greater accountability for senior leaders. We welcomed the introduction of formal regulation of NHS leaders and managers, as currently there is no effective system for preventing directors - even after findings of serious misconduct have been made - from moving to another post within the NHS, or moving before disciplinary proceedings take place. This undermines public trust and allows failures to be repeated elsewhere.

“There is an urgent need to address the NHS's cover-up culture through greater accountability for senior leaders”

Elsewhere in relation to patient safety, we responded to a consultation on a Being Open framework in Northern Ireland. We supported the introduction of the framework, but explained how a statutory duty of candour is needed to establish clear legal obligations for clinicians, managers and senior leaders regarding candour.



**Use of mobile phones while driving in Northern Ireland**

APIL supported the proposed introduction of legislation in Northern Ireland to prohibit the use of handheld devices while driving. However, we raised the need to broaden out the legislation to include the use of a mobile phone while in a cradle. We highlighted that other forms of technology not considered in the consultation have the potential to do harm by causing distractions to drivers and increasing the risk of road collisions.

Regarding the proposed Highway Code changes, we recommended incorporating a list of examples directly into the code to improve road users' awareness of the rules.

“We recommended incorporating a list of examples directly into the code to improve road users' awareness of the rules”



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, compensation for criminal injuries and limitation in child abuse claims.**

**Access to justice inquiry**

Fourteen years of detrimental reforms and repeated failures to improve the civil justice system were laid bare in our response to a select committee inquiry.

In July, the House of Commons Justice Select Committee launched an inquiry into access to justice, with the committee keen to understand how advice and legal services are adapting to secure access to justice across civil, criminal, and family law. But APIL warned the committee that in the world of civil litigation, people injured through negligence have effectively become second class citizens, with reforms the result of vitriolic rhetoric about injured people based on misinformation and misunderstanding.

The Legal Aid, Sentencing, and Punishment of Offenders Act 2012 and the Civil Liability Act 2018 were among the legislative reforms discussed in our response which

have made it harder for injured people to receive full and fair compensation. We also highlighted the failure to increase fixed costs, even by inflation. Inflation has meant the cost of everything – including law firms’ overheads and salary bills – has increased, while the costs recovered under the fixed cost regime has remained stagnant, failing to pay fully for the work involved in conducting the claimant’s case.

Our evidence also raised the importance of injured people having legal representation, and we examined schemes that are advertised as services injured people can use themselves. Using our own research and analysis, we were able to explain to the committee that injured people who have legal representation in their claims for criminal injuries compensation, for example, are likely to receive more compensation than those who are not represented.

**Asbestos-related lung cancer**

Our campaign for a new law to support sufferers of asbestos-related lung cancer was taken onto the floor of the House of Commons.

Douglas McAllister, Labour MP for West Dunbartonshire who is working with APIL on the campaign, used an appearance in the Commons chamber to ask the Leader of the House of Commons for a debate on support for sufferers of asbestos-related lung cancer. Lucy Powell, who was then the leader of the commons, did not promise a debate, but offered to raise the campaign with the relevant minister.

Alongside the Asbestos Victims Support Group Forum, APIL is campaigning to ensure sufferers of asbestos-related lung cancer can receive full compensation, even if not all their former liable employers can be traced. This would be achieved through a new law mirroring that which currently allows mesothelioma sufferers in the same situation to receive full compensation.

“APIL is campaigning to ensure sufferers of asbestos-related lung cancer can receive full compensation”

“APIL warned the committee that in the world of civil litigation, people injured through negligence have effectively become second class citizens”

“Our evidence also raised the importance of injured people having legal representation”

“Reforms are the result of vitriolic rhetoric about injured people based on misinformation and misunderstanding”



Pillar 3 Prompt and full redress

Bereavement damages

There was fresh hope in 2025 for possible future reform of the law on bereavement damages in England and Wales. In a letter to APIL president Matthew Tuff, justice minister Sarah Sackman KC gave a commitment that ministers would consider a review of the law on bereavement damages as the government's civil justice programme progresses.

The letter was in response to APIL's own approach to the minister about possible reform, in which we laid out the need for this and provided evidence of Labour's previous support for reform while in opposition.

This commitment marked a noticeable change in approach from the Ministry of Justice. Previously, justice ministers in the Conservative governments rejected any suggestions that the law should be modernised and reformed to reflect the law as it is in Scotland.

APIL had had numerous discussions with Labour politicians while the party was in opposition, which laid the groundwork to be able to show a Labour government minister that the party had previously supported reform of bereavement damages. This shows the importance of consistent campaigning on an issue.



"There was fresh hope in 2025 for possible future reform of the law on bereavement damages in England and Wales"



"The insurance industry saved money due to a drop in the number of claims, despite an increase in the number of injuries on the roads"

Warning over further reform

Throughout the year our campaigns and communications team continued to warn politicians against any further personal injury reforms that would be detrimental to injured people.

Using data produced by our research team, we were able to show MPs and ministers that previous reforms only benefited insurers, with policyholders not receiving the financial savings they were long promised. The insurance industry saved money due to a drop in the number of claims, despite an increase in the number of injuries on the roads.

We repeated our warnings against further reforms while the government convened its Motor Insurance Taskforce, which had been established in 2024 to consider ways to reduce insurance premiums.

No claimant representatives were invited to join the taskforce, and there were concerns it could recommend further changes to personal injury claims.

Keen to feed into the taskforce and ensure the voice of injured people was heard, we used the Labour Party conference to lobby transport minister Lilian Greenwood. We also sent our research on the effect of previous reforms directly to ministers in both HM Treasury and the Department for Transport. Treasury minister Lucy Rigby KC assured us that the research would be fed into the taskforce.

The final report of the Motor Insurance Taskforce was published in December and did not include any recommendations to reform personal injury claims.



Child abuse limitation

In February 2025 we welcomed the government's announcement that it would abolish the three-year limitation period for claims by survivors of child sexual abuse; but there was cause for concern when the legislative proposals were published four months later.

An amendment to abolish the limitation period, which was tabled to the Crime and Policing Bill, included the ability for a court, in certain cases, to throw out a claim by a survivor if defendants could show they would suffer 'substantial prejudice' if the claim were allowed to proceed. The amendment was published at the last minute of the bill's final stage in the House of Commons, giving no time to lobby MPs. But we soon got to work lobbying peers ahead of the Bill's scrutiny in the House of Lords.

APIL warned peers that as drafted, the proposals would put up extra hurdles to justice for survivors, and create delays while courts consider what is meant by 'substantial prejudice'.

Conservative and Liberal Democrat peers responded by tabling an amendment to remove the 'substantial prejudice' provision from the Bill, as APIL had called for. When the amendment was considered by peers, justice minister Baroness Levitt KC announced she had asked her officials to look again at the 'substantial prejudice' provision.

The year ended with an offer from APIL immediate past president Kim Harrison to work with the minister and her officials while they looked again at the provision. The provision has since been removed from the Bill (in February 2026).

Pillar 3 Prompt and full redress

Costs of clinical negligence claims

As the costs of clinical negligence once again came under the political spotlight, we provided evidence to a parliamentary committee.

The House of Commons Public Accounts Committee (PAC) launched an inquiry in July, with MPs keen to understand why clinical negligence costs had increased. The Department of Health and Social Care, meanwhile, announced it had appointed former Labour MP David Lock KC to provide expert advice on clinical negligence to the government ahead of a review of the law. However, ministers remained tight-lipped about the exact terms of reference for the Lock review, and how stakeholders could contribute to it - despite a written request from us, and parliamentary questions from MPs.

“The burden of proof lies with the claimant, when all the knowledge lies with the NHS”

In written evidence to the PAC, we stressed that behind every pound spent on compensation is a patient who has been injured needlessly by the NHS, having placed their trust in it. We told MPs that these patients need and deserve full and fair compensation so they can try to put their lives back on track. While the cost of providing this compensation has increased, that is not the fault of injured patients or their legal representatives, we explained.

Based on our own research and analysis, our evidence reviewed the factors that have led to an increase in costs, including higher care costs and longer life expectancy. We also explained to MPs that claimants’ legal costs will always be higher than the NHS’ legal costs, not least because the burden of proof lies with the claimant, when all the knowledge lies with the NHS.

“As the costs of clinical negligence once again came under the political spotlight, we provided evidence to a parliamentary committee”

We also used our evidence to caution the committee against any reforms that would be detrimental to injured people, including repeal of section 2(4) of the Law Reform (Personal Injuries) Act 1948. Repeal of section 2(4) would have no significant impact on clinical negligence spending, but would cause huge distress to patients who would be forced to return for their care to the same NHS that had injured them.

4% Only 4% of damages spending is impacted by the existence of Section 2(4)

Total damages



Criminal Injuries Compensation Scheme

APIL mobilised after the Ministry of Justice used the first day of the Easter parliamentary recess to announce it had rejected a recommendation from the Independent Inquiry into Child Sexual Abuse (IICSA) to reform the Criminal Injuries Compensation Scheme (CICS). The recommendation included proposals to extend the time limit for applications, and allow more survivors of child sexual abuse to apply for compensation.

We sent a briefing about the government’s failure to accept the recommendation to parliamentarians, leading one MP to launch her own campaign. Working closely with APIL, Labour MP Sarah Champion tabled an amendment to the Victims and Courts Bill to force the government to implement the recommendation.

Ms Champion tabled the amendment twice, first at House of Commons committee stage, and then later at the Bill’s report stage which followed. In a bid to build up awareness and support for the amendment, we joined with other organisations including The Marie Collins Foundation, ACT on IICSA campaign group and the NSPCC, in an open letter to justice minister Alex Davies-Jones. The letter urged the minister to accept the amendment.

The amendment was not added to the Victims and Courts Bill, but the campaign did secure a commitment from ministers that the CICS was in need of reform. Alex Davies-Jones told MPs in October that the ‘CICS is not working’, and she committed to work with MPs and others, ‘including victims and survivors, to ensure that that reform is not piecemeal and to look at how we can make it the most effective and sustainable scheme, to provide compensation to victims’.



“allow more survivors of child sexual abuse to apply for compensation”

Fundamental dishonesty

In 2025 APIL began to lay the foundations for a campaign to highlight the abuse of fundamental dishonesty allegations by defendants. The issue was discussed in a meeting with Labour MP and justice select committee member, Warinder Juss, and addressed in our response to the committee’s access to justice inquiry. In written evidence, we told MPs of our concern that the threat of fundamental dishonesty allegations was being used by defendants in an attempt to deter genuine claimants.



“an attempt to deter genuine claimants”

**Pillar 3** Prompt and full redress

**Legal aid at inquests**

Years of campaign work resulted in government action this year, with legislation on legal aid at inquests introduced into Parliament.

The Public Office (Accountability) Bill included provisions to allow bereaved families at inquests to have non-means tested legal aid. We had campaigned for this for several years, and previous campaign work included lobbying parliamentary committees, as well as drafting and supporting previous attempts to amend legislation to abolish the means test.

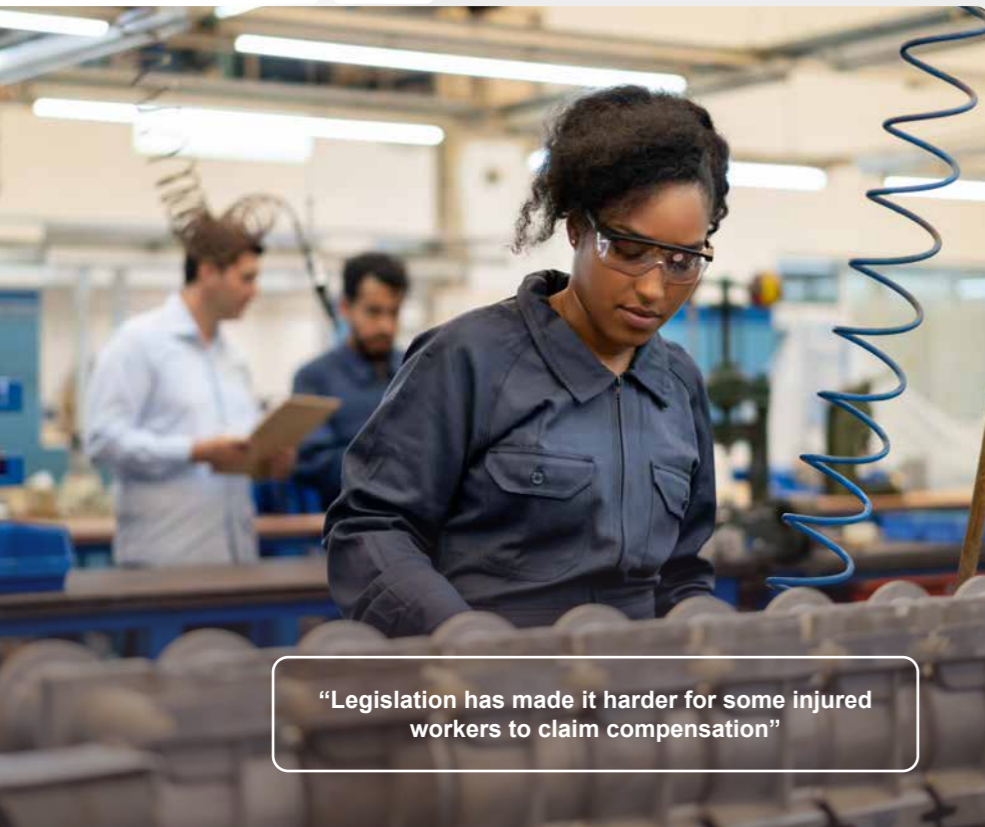


**Media coverage**

**Social media**

In 2025 we welcomed thousands of new followers to our social media channels, which are a key platform for our campaigning.

Our industry-facing LinkedIn account saw a 12% rise in followers and strong engagement on its content, surpassing X as our biggest social media audience. Our Instagram account, focussed on consumers, grew its follower count by 19%. 2025 was also the year in which branched out to Bluesky, after many stakeholders including members, parliamentarians and journalists left X for the new platform.



“Legislation has made it harder for some injured workers to claim compensation”

**Workers’ rights**

We secured the support of Scottish National Party (SNP) MP Chris Law for an amendment to repeal legislation that has made it harder for some injured workers to claim compensation.

Section 69 of the Enterprise and Regulatory Reform Act 2013 removed from workers the statutory right to claim compensation if they have been injured because their employers had breached relevant health and safety regulations. Now, those injured in the workplace would need to rely almost exclusively on the common law of negligence to establish a successful claim for damages.

Chris Law, SNP MP for Dundee Central, tabled the amendment to repeal section 69 at committee stage of the Employment Rights Bill, but it was not selected for a debate by the committee’s chair.



**Sector press**

APIL highlighted the issues we campaigned on in 2025 across the legal and insurance industry press, including Law Society Gazette, Legal Futures, Solicitors Journal, The Times law section, New Law Journal, Lexis Nexis, Insurance Post, Claims Media, Scottish Legal News, and Irish Legal News.

When appropriate we have also put our arguments across in publications for other sectors. In our work calling for regulation of the non-surgical cosmetic treatments, for example, APIL’s messages were published in Aesthetics magazine, and the Plastic, Maxillofacial Surgery and Aesthetics Journal. An in-depth comment piece about our campaign to help victims of asbestos-related lung cancer claim full compensation was published in the British Safety Council’s Britsafe magazine, and

Medscape and Healthcare Today featured our comments urging policymakers ‘not to focus on the wrong targets’ as they attempt to address clinical negligence spending following publication of the National Audit Office’s report and recommendations. Meanwhile Fix Radio, ‘the builders’ station’, aired our support for an amendment to the Employment Rights Bill that would repeal section 69 of the Enterprise and Regulatory Reform Act 2013 and enable injured workers to claim compensation if their employers breach health and safety regulations.

“Fix Radio, ‘the builders’ station’, aired our support for an amendment to the Employment Rights Bill”

Pillar 3 Prompt and full redress



**IICSA**

On the eve of the government's announcement that it intended to axe the time limit for victims and survivors of childhood sexual abuse in England and Wales to bring civil claims, we issued a press release under embargo to welcome the move. The next morning our messages were front and centre in 150 news outlets, including BBC News, The Independent, London Evening Standard, Yahoo News and all major regional titles. Lifting the time limit was a recommendation from the Independent Inquiry into Child Sexual Abuse (IICSA), as was

extending the time limit for abuse survivors in the Criminal Injuries Compensation Scheme (CICS) and allowing victims of online grooming to access the scheme. We worked with MP Sarah Champion to call publicly for the proposed CICS reforms to be implemented, after the government said it would not take them forward.

**"The next morning our messages were front and centre in 150 news outlets"**

**Letter campaigns**

Readers' letter pages remain the most-read page of newspapers after the front, making it a valuable space for reaching the public and parliamentarians. Our press team issued several letter campaigns throughout the year, highlighting a lack of adherence to the statutory duty of candour, the urgent need to regulate non-surgical cosmetic procedures, and our call to tighten product safety laws in relation to products bought online, so that people injured by faulty goods distributed from overseas can have access to justice. Our regional group co-ordinators also put their names to letters for publications in their areas about APIL's campaign for reform of the law on bereavement damages.

**"Readers' letter pages remain the most-read page of newspapers after the front, making it a valuable space for reaching the public and parliamentarians"**



**Fundamental dishonesty**

We took the lead in highlighting growing abuse of the rules on fundamental dishonesty, as reported by our members. With supporting evidence from real cases in which baseless allegations of fraud had been made against vulnerable claimants, we set out the problem in a comment piece for The Times, and also in a news story for the

Law Society Gazette. Social media activity about the issues garnered heavy support from the sector, as we condemned some unscrupulous defendants' 'scattergun approach' to making accusations of dishonesty. APIL president Matthew Tuff also spoke out about the practice in a video for APIL's social media channels, which gathered widespread support from the PI sector.

**"We took the lead in highlighting growing abuse of the rules on fundamental dishonesty, as reported by our members"**

**Clinical negligence**

As the National Audit Office published its report on the cost of clinical negligence, our call for injured patients' right to full compensation to never be compromised hit the headlines in the Daily Telegraph and health industry titles. An in-depth comment piece analysing the drivers of costs followed in The Times, putting our views across against the backdrop of the Public Accounts Committee conducting its own review.

We achieved widespread coverage throughout the year from press releases, a letter campaign, blogs and social media content on our call for adherence to the NHS statutory duty of candour. Amid scrutiny of overspending on NHS negligence, transparency from the moment of harm would make claims less arduous and save costs, while also allowing for lessons to be learned for better patient safety.



**transparency**  
from the moment of harm

**Pillar 3** Prompt and full redress

**Whiplash**

We branded the whiplash reforms of 2021 a 'lose-lose situation for consumers' in a press comment on publication of the HM Treasury report on the effect of the Civil Liability Act 2018 on motor insurance policyholders. It was covered by GB News, and legal industry outlets including the Law Society Gazette.

We criticised the 'unfair, unsound, and unpopular' whiplash reforms again on publication of the government's post-implementation review in December. In press releases to legal publications and

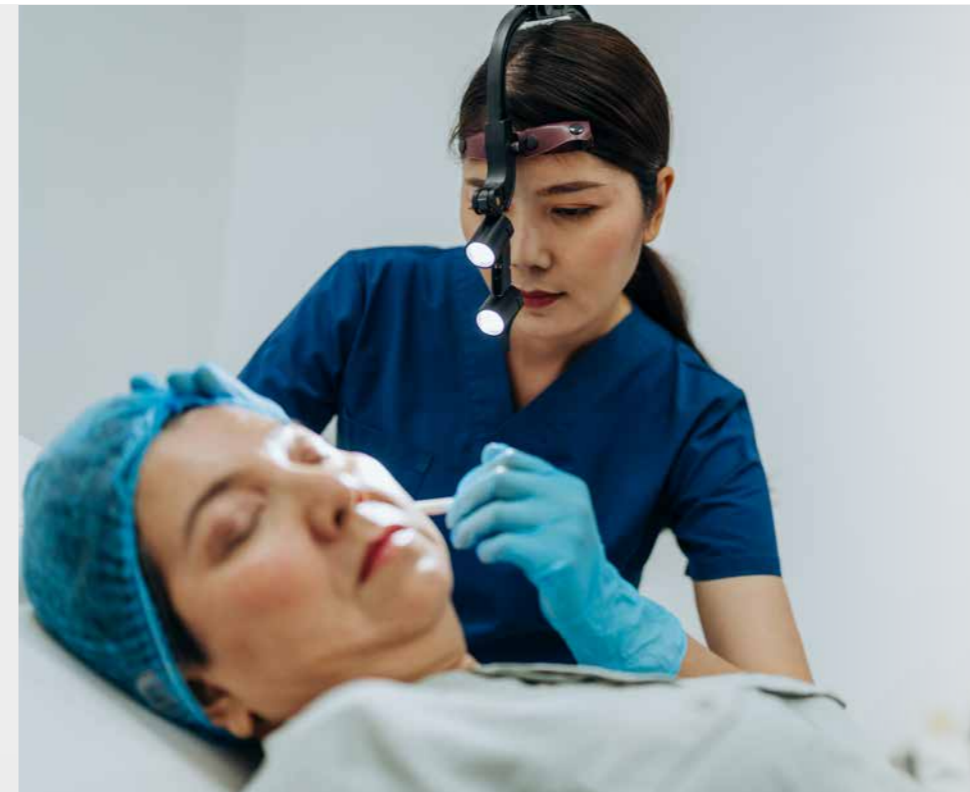
national newspapers, we backed up this condemnation by showcasing our research, which showed that any extension of the reforms would be misguided and of no benefit to consumers.

Throughout the year, we continued to talk about how injured people had been failed by the reforms, in press, blog, and social media material. We publicised the growing 'justice gap' between the number of recorded injuries and the number of claims for redress, which always struck a chord with audiences and often produced some of our most shared pieces of digital campaigning content.

"We publicised the growing 'justice gap' between the number of recorded injuries and the number of claims for redress, which always struck a chord with audiences"

"We criticised the 'unfair, unsound, and unpopular' whiplash reforms"

a lose-lose situation



**Nothing too niche**

The press team strives to highlight both the big headline issues and the detailed specialisms when possible. Press work was undertaken on regulation of NHS managers, policing 'problem players' in the PI market, Brazilian bum lifts, mobile phone use while driving, and faulty medical devices.

"The press team strives to highlight both the big headline issues and the detailed specialisms when possible"

**Serious Injury Guide**

As the Serious Injury Guide hit its landmark 10th year in 2025, we championed this valuable resource for both claimant and defendant representatives, which puts injured people at the centre of a claim and encourages parties to work together. We used feedback and insight from existing users of the Guide to demonstrate a decade of better outcomes, and better recoveries, for victims of negligence. We also highlighted the key benefits of running cases through the Guide for practitioners, such as the potential costs savings for injured people's lawyers and defendants and their representatives, through blogs and comment pieces in industry publications, including leading insurer magazine Insurance Post. We ran a series of posts on LinkedIn using testimonies from existing users of the Guide.



better outcomes  
better recoveries

Pillar 3 Prompt and full redress

Whiplash post-implementation review

We warned the government of the devastating impact on access to justice caused by the whiplash reforms in our response to the post-implementation review of the whiplash reform programme.

While the number of whiplash claims has dramatically reduced due to the reforms, genuine claimants are losing out, and there has been very little impact on the already low numbers of fraudulent cases that go through the system.

Challenging insurer rhetoric around the perceived increase in the number of non-whiplash injuries, we highlighted that motor claims have plummeted since the introduction of the reforms, despite road casualties increasing. While there is a higher percentage share of non-whiplash injuries compared to whiplash injuries, this is simply a product of the reforms – with people needing to be much more specific about the injuries they have suffered - and not due to fraud or exaggeration. There is not a 'wristlash' epidemic, and there is no basis for broadening out the reforms more widely.

There is also no evidence to warrant an increase in the small claims track limit, and no independent data to indicate an increase in claims going through the Ministry of Justice portal. We also highlighted that the Online Injury Claim portal is not fit for purpose, and that the vast majority of those who use the system are represented. While the government and insurers may point to the OIC data that shows unrepresented and represented claimants settling for similar amounts, this does not take into consideration that represented claimants are six times more likely than those who are unrepresented

to exit the OIC portal to go to court. Evidence provided by APIL members suggests that court-awarded compensation in cases involving a non-whiplash element is between 80 and 150% higher than the defendant's final offer. We called for disbursements to be recoverable, to tackle defendant behaviours and to go some way towards levelling the playing field.

As part of our response to the government's call for evidence, we produced a dedicated research report which featured our extensive analysis of the reforms and new APIL-commissioned opinion polling. The report was a damning indictment of the changes, and demonstrated that the reforms have utterly failed injured people and the wider public:

- We found that only insurers have benefited from the changes. While motor insurers have saved £2.2 billion on injury claims and seen the cost of these fall by 19%, car insurance premiums have increased by 69% since the reforms came in.
- Further injury reform would be even less likely to reduce premiums, as repair claims now overwhelmingly determine the cost of insurance. Our analysis found that, in the first three quarters of 2025 alone, these repair claims cost car insurers £3.6 billion more than injury claims.
- Our opinion polling revealed that the reforms do not have public backing. Just 5% think the typical amount of compensation provided under the tariff is fair. Only 12% think compensation for injuries affected by the reforms should be determined by a tariff at all. The polling also found overwhelming public support for compensating these types of injuries, and for the principle that legal fees should be covered by the at-fault insurer.

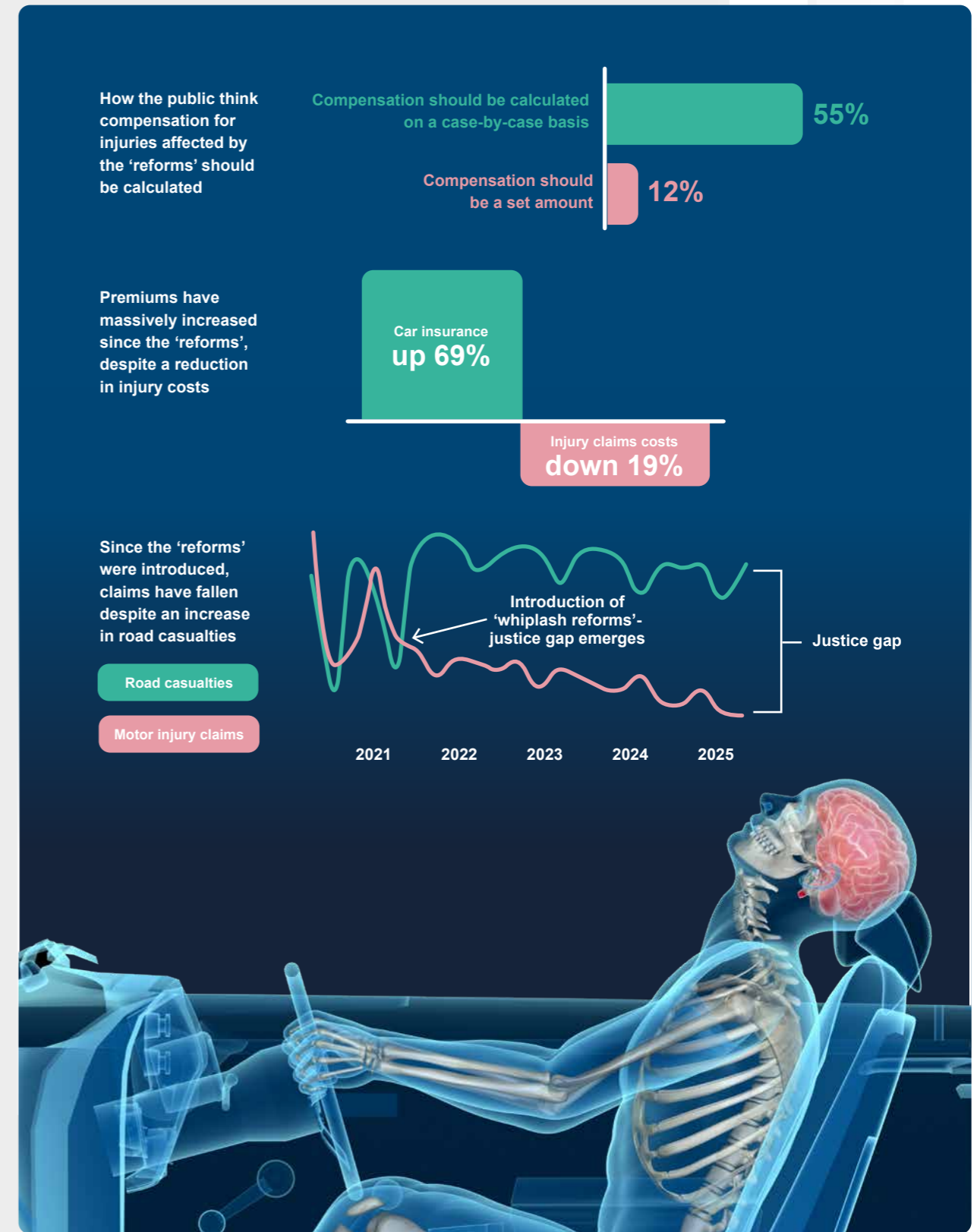
• While the types of injuries targeted by the reforms are often presented by insurers as minor and undeserving of compensation, our research found they are not minor or trivial to those who suffer them. Some 90% of these people struggled day-to-day or could not carry out day-to-day activities without help, while 51% felt more anxious or were fearful about driving again.

• The reforms have had a devastating impact on justice, with road injury victims now far less likely to claim compensation. Our opinion polling found that a lack of awareness of the OIC system is likely to be fuelling this 'justice gap'. Fewer than half of those with an injury affected by the whiplash reforms were aware of the OIC. Meanwhile, those who do still claim are now far more likely to find the process very stressful.

• Insurers argue that the reforms are being undermined by a rising number of claims which fall outside the tariff, and an increase in claims surpassing the £5,000 small claims limit. Neither of these arguments are based on fact. Our analysis identified that the number of claims with a non-tariff element was at its lowest level since the OIC was introduced. Further, if more claims were exceeding the small claims limit, there would be an increase in claims entering the pre-OIC Claims Portal. In reality, 2025 saw a record low number of road traffic claims enter this portal.

With insurers calling for the reforms to be extended, the research report demonstrated that their proposals would fail to benefit consumers, lack public support, and only increase the justice gap facing road injury victims.

APIL members can access the full report from the research section of APIL's website.



**Pillar 3** Prompt and full redress

**APIL research on clinical negligence costs**

2025 saw significant focus on clinical negligence costs.

In June, APIL met with the National Audit Office (NAO) as part of its review into the cost of clinical negligence claims.

During the meeting, we highlighted that delays to claim settlements have increased legal costs unnecessarily. Data obtained from NHS Resolution (NHSR) shows that the average time between claim notification and settlement has reached a record high, increasing by 58% since 2013/14. These delays play a key role in determining claimant legal costs, with NHSR itself acknowledging that ‘the longer cases run for, the higher the costs’.

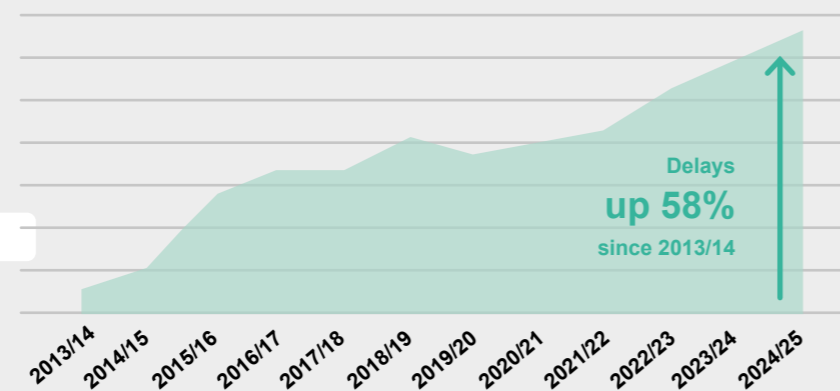
We also emphasised that tackling patient safety failures is key, as they are the fundamental cause of compensation costs. If a small number of catastrophic failures were prevented, the costs of claims would fall significantly over the longer term.

Despite this clear evidence, the NAO’s final report on clinical negligence costs glossed over NHSR’s failure to tackle delays. Addressing these delays is crucial, as it would help reduce legal costs in a way that does not undermine access to justice.

In the knowledge that clinical negligence compensation would be subject to increasing scrutiny following the NAO’s report, we conducted a series of research projects which challenged misguided arguments about clinical negligence claims. Our findings were highlighted in a comprehensive research report which we published in October:

- Increases in clinical negligence spending have overwhelmingly been driven by the damages which result from negligence, rather than legal costs. These damages have been driven up by several factors beyond the control of claimants, including social care costs which have risen above inflation.
- Despite a focus on legal costs in lower-value claims, claimant legal costs for cases valued at £1,501 - £25,000 account for less than 3% of clinical negligence spending. Once adjusting for inflation, these costs have fallen by 1% over the past decade.
- Clinical negligence spending represents less than 2% of NHS England’s annual budget. This is a small amount given the scale of harm in the NHS - in the first half of 2025 alone, there were 535,054 patient safety incidents which resulted in harm. APIL-commissioned opinion polling also indicates that just 0.5% of people harmed by the NHS go on to claim compensation.
- Government papers unearthed by APIL show there is no evidence that injured claimants are taking compensation intended to fund private treatment and then using NHS services. Further, Section 2(4) of the Law Reform (Personal Injuries) Act 1948, which allows victims to claim for private healthcare, only adds a tiny amount to the overall compensation bill. This is because only 4% of damages spending is impacted by the existence of Section 2(4).
- Ensuring that victims of NHS negligence have access to private treatment is vital, as APIL’s opinion polling found that they would be re-traumatised if they had to rely on the NHS. Some 64% of those harmed by the NHS would feel anxious, scared, distressed, unhappy or angry if they had to return to the NHS to be treated.
- Repeal of Section 2(4) would not have public support, as over half of the public think the NHS should pay for victims’ private treatment.
- An alternative ‘no-fault’ compensation system would see costs spiral and fail to improve patient safety. APIL’s analysis found that, if compensation awards were maintained at current levels, such a scheme would cost up to thirteen times more than the current system. Spending on compensation claims would rise from less than 2% of NHS England’s annual budget, to as much as 19%.

APIL’s analysis was crucial in supporting our response to the Public Accounts Committee inquiry into clinical negligence costs. With this compensation due to come under further scrutiny, including from the government and MPs, our research in this area will be key to our work in defending victims of clinical negligence.



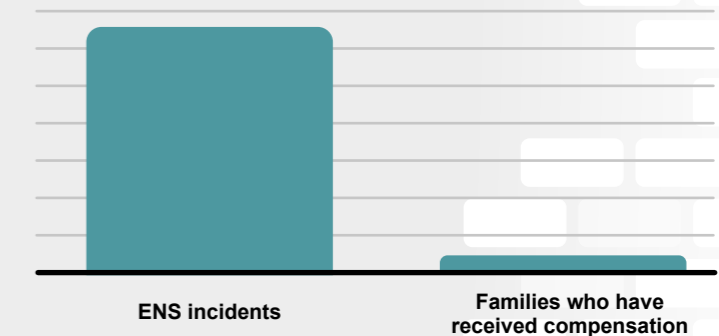
**Early notification scheme for birth injuries**

NHSR is currently undertaking a review of the Early Notification Scheme (ENS). In June, we provided input into The Healthcare Improvement Studies (THIS) Institute’s independent evaluation of the ENS, commissioned by NHSR as part of its review. We took part in a focus group with claimant specialist solicitors, who were invited to share their views on ENS, the perceived impacts, and how the scheme could be improved. We raised the need for more signposting to legal advice, and greater transparency for cases going through the scheme. We also highlighted the questionable impact of the scheme on patient safety, and that there is little difference in the behaviours of the NHSR when a case is run through the scheme and when it is not.

“Families who have obtained support under the ENS scheme have waited an average of more than three years to receive any compensation”

Meanwhile our research team obtained and analysed new data which showed the scheme is failing to deliver on its aims:

- Since it was established, only 108 families have received any financial compensation under the scheme, including interim payments.
- Families who have obtained support under the scheme have waited an average of more than three years to receive any compensation, either by way of an interim payment or final award. This is despite the scheme aiming to meet the needs of families ‘in real time’.
- The average final settlement provided to the 22 families whose cases were concluded under the scheme was £861,000. In contrast, average damages for all birth-related brain damage and cerebral palsy claims, including claims outside the scheme, stand at close to £11 million. The reasons for this discrepancy are currently unclear, and we plan to investigate what might be causing this.



# Pillar 3 Prompt and full redress

## Fixed recoverable costs

The Ministry of Justice invited suggestions for what should be included in the stocktake for its extended fixed recoverable costs (FRC) review. We said there should be scrutiny of the banding, and this was included in the stocktake consultation that ran until January 2026. We responded to this, including comments from our Corporate Supporter firms which highlighted how the lack of clarity around the bandings means costs are not predictable. There is uncertainty for both clients and legal representatives, which ultimately impedes access to justice.

**“The lack of clarity around the bandings means costs are not predictable”**

Our response also flagged issues with district judges either not understanding the rules, using incorrect terminology or confusing allocation and assignment, allocating a case to the intermediate track but not assigning a band. It would also be beneficial if there were caps on the value of cases allocated to certain bands – to mirror commercial litigation. We further raised the issue that the watering down of Part 36 means there is no disincentive to defendants to make a case run until just before trial.

In relation to portal costs, we continued to press the Ministry of Justice for review of the figures; following its acknowledgement in 2024 that these costs need to be reviewed.

## Procedural reform

APIL responded to several consultations this year on procedural reform.

In February, we flagged that proposed amendments to CPR 52.12(3), concerning sealed copies of the appellant’s notice, were unnecessary. The amendments would create further hurdles for claimants within the appeals process.

In September, we responded to the Civil Procedure Rule Committee consultation on electronic service. Proposed amendments to Practice Direction 6A provided that where a party is represented, documents could be served by email, without specific confirmation from the party to

be served that email service will be accepted. This is a positive step towards reflecting modern practices. However, further clarity is needed around some of the amendments made to Practice Directions 6A, to ensure the changes do not lead to unnecessary satellite arguments or litigation.

Responding to the Online Procedure Rule Committee on its pre-action model and inclusion framework, we welcomed the guidance but said the areas covering the requirements and standards for providing online dispute resolution services should be strengthened.

## CJC report on litigation funding

In response to the Civil Justice Council’s (CJC) report on the regulation of litigation funding, we said there must be a balance between protecting claimants and also ensuring litigation funding remains attractive to funders, and can remain an option of last resort in some cases. The focus should be on ensuring claimants are fully informed of what any funding agreement will entail, and that the claimant’s solicitor focuses on negotiating the best contract for the claimant in the circumstances – but what this looks like will differ from case to case.

On potential reform of damages-based agreements (DBAs) and conditional fee agreements (CFAs), we said the current DBA regulations are overly complex and unsuitable for personal injury claims. Regarding CFAs, we set out the issues raised in recent case law around deductions from claimants’ damages and the need for more guidance around client care.

**“The focus should be on ensuring claimants are fully informed of what any funding agreement will entail”**

## Criminal Injuries Compensation Authority

We worked closely with the Criminal Injuries Compensation Authority (CICA) throughout 2025, relaying member concerns about administration issues and suggestions for how communication with the CICA could be improved.

Due to rising application numbers and limited resources, the CICA had reduced telephone operating hours and stopped providing routine updates on cases. We explained the negative impacts this has on applicants, especially those with a short life expectancy or where the crime has particularly traumatised the applicant. The CICA asked for feedback on how best it could use its limited resources. As a result of feedback from APIL members and other organisations, the CICA announced some changes to its communications in September, including automatic acknowledgment emails when medical evidence is received, and applicants being informed if the case cannot proceed at that time due to police evidence not being available. We will survey members again in early 2026 to determine if the changes have eased concerns.

**“We worked closely with the Criminal Injuries Compensation Authority (CICA) throughout 2025, relaying member concerns”**

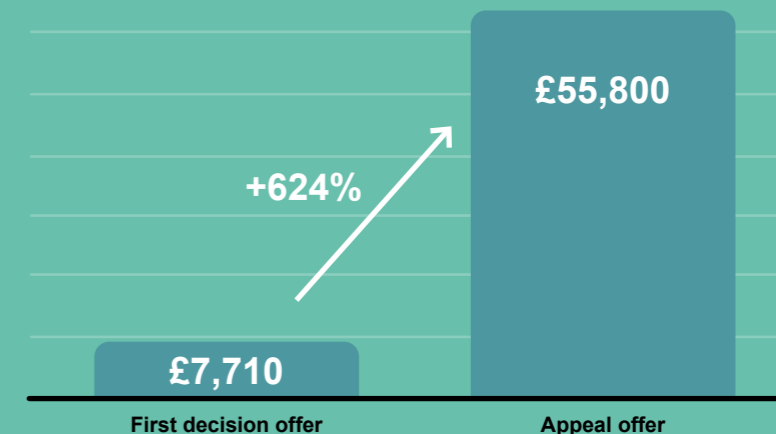
Our research also continued to highlight serious problems with the Criminal Injuries Compensation Scheme, and the vital importance of legal representation in these cases:

- For many years, the compensation typically offered to victims and survivors at appeal has been tens of thousands of pounds greater than what they are initially offered. Our updated research found this gap is now greater than ever. In the CICA cases that reached appeal in 2024/25, an average of £7,710 was initially offered. At an appeal, the average offer in these cases increased seven-fold, to £55,800. This means victims of crime face increasing under-compensation if they do not challenge the CICA’s decision-making.

- In 2024/25, the average amount of compensation received by represented applicants was more than double what unrepresented claimants received.
- The CICA is frequently failing to make the right decisions. In 2024/25, the previous CICA decision was challenged or overturned in well over half (58%) of cases that reached appeal.

**“As a result of feedback from APIL members and other organisations, the CICA announced some changes to its communications”**

**“Victims of crime face increasing under-compensation if they do not challenge the CICA’s decision-making”**



Pillar 3 Prompt and full redress

Regulation of medicines and medical devices

We responded to two consultations this year on the regulation of medicines and medical devices.

Responding to a call for evidence by the Medicines and Healthcare products Regulatory Agency (MHRA) on the Medicines and Medical Devices Act 2021, we reiterated concerns with the MHRA's operation and the need for a stronger patient-safety focus post-Brexit. We reiterated the need for a central database for all medical devices, supported by registries, to ensure greater transparency about manufacturers. We called for closer scrutiny of Regulations 174 and 345 of the Human Medicines Regulations 2012 and emphasised that lessons should be learnt from their use during the pandemic.

In response to the Department of Health and Social Care's consultation regarding the supply and deployment of vaccines, we objected to the proposals to retain and expand sunset provisions in the Human Medicines Regulations 2012 in response to the pandemic. We also took the opportunity to highlight our members' concerns with the Vaccine Damage Payment Scheme and called for higher compensation, revised eligibility rules, and more funding to make the scheme more efficient and improve support for claimants.

Meanwhile our research showed that compensation is being denied to those who are seriously injured by vaccines. Between 2021 and 2024, 106 people had their claim rejected under the Vaccine Damage Payment Scheme, despite suffering a serious injury proven to be caused

by a vaccine. The reason for the denial was that medical assessors determined their 'disability level' to be 'between 30% and 59%', below the 60% threshold required for compensation. Claimants falling below this threshold include those who have suffered severe impacts such as an amputation below the knee.

**"We took the opportunity to highlight our members' concerns with the Vaccine Damage Payment Scheme"**



greater manufacturer transparency

Package travel regulations

Responding to proposed reform of The Package Travel and Linked Travel Arrangements Regulations 2018, we reiterated our concerns about excluding domestic-only arrangements from the regulations. We argued that linked travel arrangements (LTAs) should be incorporated into the definition of a package at Regulation 2 of the 2018 Regulations. This could simultaneously address the current confusion and extend full package travel protections to consumers, while maintaining flexibility for the travel industry.

We also maintained that tour operators should be legally compelled to have a minimum level of liability insurance to cover claims from consumers. The government has now confirmed it will not proceed with the proposals concerning domestic-only arrangements and will incorporate the definition of LTAs in the definition of package.



Regulation of automated vehicles

Government work continues to establish the regulatory framework for automated vehicles, and APIL has responded to two consultations this year to ensure those injured by such vehicles will be able to obtain redress.

Responding to the Department for Transport on a statement of safety principles for automated vehicles, we emphasised that the laws in place must ensure injured people get the redress they need quickly, simply, fairly and at proportionate cost. We highlighted concerns with the liability regime in the Automated and Electric Vehicles Act 2018, which applies strict liability only when a vehicle is operating in fully autonomous mode. This creates real difficulties for claimants, who cannot prove whether the autonomous mode was engaged at the time of a collision. We argued

the statement must include clear and objective metrics to measure safety, as well as an investment in adequate data collection and analysis.

**"This creates real difficulties for claimants, who cannot prove whether the autonomous mode was engaged at the time of a collision"**

We also supported proposals by the DfT to protect certain marketing terms so they are restricted for authorised automated vehicles only, as this will help prevent misunderstandings and strengthen public trust and support for the safe introduction of automated vehicles on UK roads.



# Pillar 3 Prompt and full redress

## Other work

Throughout the year, our research and analysis highlighted a range of key issues affecting victims of negligence and the PI sector:

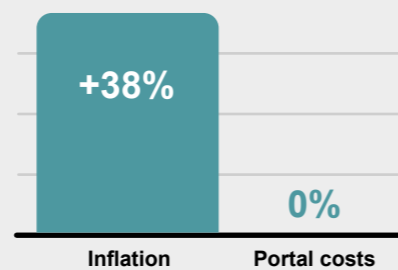
- The costs that can be recovered in portal cases have collapsed in real terms. We found that since these fixed recoverable costs were introduced in 2013, inflation had increased by 38%, yet there had been no increase in these costs. This means the costs required to run a case have risen significantly due to the impact of inflation, but the amount that can be recovered has not. The real terms reduction in costs was estimated to cost claimant firms at least £3.8 million per annum in lost stage 1 and stage 2 portal costs.

- Data obtained by us continued to show huge regional variation in the time it takes civil claims to reach trial. In courts with the worst delays, victims had to wait an average of more than two years for their claim to reach trial. Our analysis also found that courts with the worst delays are heavily concentrated in London and the south-east. All ten county courts with the longest delays were in this region. Meanwhile, nationwide county court delays remained well above pre-pandemic levels in 2025, despite a huge drop in court-issued personal injury claims.

- We found that the justice gap facing workplace injury and illness victims continues to grow. In 2024/25, 854,000 workers suffered a work-related injury which resulted in over seven days of absence or became ill because of their work. This was up 34% since 2018/19. Over the same period, the number of employer liability (EL) claims fell by 51%. More workers are becoming ill or being injured because of their work, yet there are fewer claims.

- Our research into the causes of this justice gap found that potential claims are less likely to be taken forward for a range of reasons. This includes increasing fear among victims that claiming compensation would put their job at risk. Other factors that help explain why claims are less likely to be pursued include more aggressive defendant behaviour, particularly increased use of fundamental dishonesty allegations, and the failure to increase fixed costs in line with inflation.

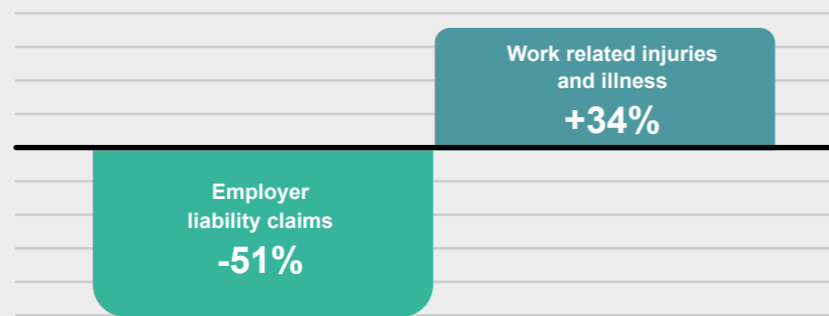
*All research in this annual report was conducted in 2025 and was correct at the time it was produced. For up-to-date figures, please contact APIL's research team.*



**“In courts with the worst delays, victims had to wait an average of more than two years for their claim to reach trial”**

**£3.8 million**  
in lost stage 1 and 2 portal costs

**854,000**  
workers suffered a serious work-related injury or became ill because of their work



**“The costs required to run a case have risen significantly due to the impact of inflation, but the amount that can be recovered has not”**

**“More workers are becoming ill or being injured because of their work, yet there are fewer claims”**

## Scotland

In Scotland, we responded to the Fatal Accident Inquiry (FAI) review, emphasising the vital role of the FAI system in helping families uncover the truth and in driving wider improvements to safety. However, we argued that FAIs only work effectively when families have access to proper legal advice and representation, particularly when other parties are public bodies or well-resourced insurers. We proposed several improvements, including extra funding, a dedicated team of Fiscals to reduce delays, stronger disclosure processes, and a mechanism to ensure that recommendations are implemented and lead to real changes in practice and safety standards.

Responding to the Scottish government’s consultation on non-surgical cosmetic procedures, we welcomed the proposed criteria for the licensing scheme, particularly the mandatory insurance requirements. We reiterated that businesses must hold public liability and treatment-risk insurance, and that healthcare professionals must also be covered for medical negligence. We supported restricting high-risk procedures to qualified, regulated professionals working in Healthcare Improvement Scotland-regulated settings. The consultation outcome confirmed a new statutory instrument for the licensing scheme for group one procedures, and the introduction of the Non-surgical Procedures Bill in parliament for group two and three procedures.



## Northern Ireland

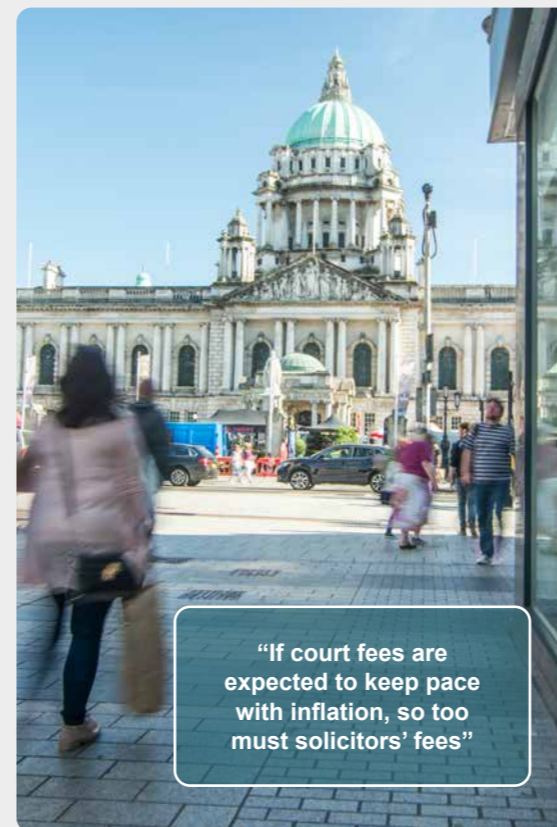
APIL responded to six consultations in Northern Ireland in 2025.

In response to the NI Courts and Tribunals Service’s consultation on a proposed 9% increase in civil court fees over three years, we opposed the principle of full cost recovery and stressed that courts are a public service that benefits society and should be primarily funded by taxpayers. Continuous fee increases, without corresponding adjustments to scale fees, risk creating barriers to justice and fail to account for the inflationary pressures already affecting the legal profession. If court fees are expected to keep pace with inflation, so too must solicitors’ fees.

We also provided feedback to the Shadow Civil Justice Council on its proposed Practice Direction for personal injury litigation in the High Court. We supported its overall

aims, including the introduction of a rehabilitation section, but recommended amendments, including clarification that insurers fall within the definition of ‘parties’, not making ADR compulsory, and specifying the sanctions for non-compliance to ensure the Practice Direction is effective.

We fully supported the introduction of the Shadow Civil Justice Council’s draft protocol for the participation of vulnerable parties and witnesses in Northern Ireland, as currently there are no formal provisions regarding additional steps and measures for vulnerable parties. The protocol provides clear guidelines and certainty on the special measures available and enables early identification of the needs of vulnerable individuals.



**“If court fees are expected to keep pace with inflation, so too must solicitors’ fees”**

Pillar 3 Prompt and full redress

Key meetings

Meetings with external organisations and government officials are a key part of APIL's work. Meetings are attended by APIL staff and EC members as appropriate. There have been a number this year, but key highlights include:

"We argued that the UK's product liability framework is overly complex and expensive when compared with EU jurisdictions"

Third Party Rights Against Insurers Act

We met with the Ministry of Justice to raise problems with the Third Party Rights Against Insurers Act. Members were reporting increasing numbers of defendants refusing indemnity. The meeting allowed us to raise the need for an ELIB.

MoJ proposals for interest on client accounts

We met with the Ministry of Justice in September to discuss a potential scheme whereby interest on lawyers' client accounts could be diverted to fund legal services for people unable to afford legal aid. We raised concerns that any such scheme would effectively be a tax on legal consumers, and interest can currently be used to help fund disbursements. We also highlighted Legal Aid Agency underfunding and questioned whether there would be a commitment for some of the money to assist legal aid funding.

Law Commission review of the Consumer Protection Act 1987

Following the Law Commission's announcement of a review of the law relating to the product liability regime set out in the Consumer Protection Act 1987 (CPA), we responded to the Commission's issues scoping questionnaire and attended a stakeholder meeting to help shape the focus of the review and the resulting proposals for reform. Our representatives stressed the importance of

ensuring that consumer protection in the UK keeps pace with the protections afforded to European consumers. Several provisions in the Product Liability Directive 2024 should be adopted in the UK, including extending the longstop, introducing the presumption of defectiveness and shifting the burden of proof.

Overall, we argued that the UK's product liability framework is overly complex and expensive when compared with EU jurisdictions. The Law Commission confirmed that a consultation will be published in autumn 2026, and in the meantime, we have continued to gather evidence and examples of the difficulties faced by claimants.

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.

We had two requests this year; however, the requests were not taken forward. At the end of 2025 a decision was made to intervene in *Mazur & Ors v Charles Russell Speechlys LLP*, which will be ongoing into 2026.



Building partnerships

Cross industry working group on rehabilitation for soft tissue injuries

2025 saw continued work by a cross industry working group - which included APIL, FOIL, MASS and the ABI - alongside ACSO, on developing a process for rehabilitation for low-value soft tissue injuries.

In January, APIL members were consulted on the draft process. Following some further discussion on the provision of reports, agreement on the process was reached and the Ministry of Justice, and the International Underwriting Association (as custodians of the Rehabilitation Code), were informed. It was agreed that the process would be published as an addendum to the code, and this change would go live in early 2026. It is hoped that the voluntary process will be used as the basis for bilateral and trilateral agreements between defendant organisations, rehabilitation providers and claimant solicitors.

Serious Injury Guide

APIL, FOIL and the Serious Injury Guide steering committee delivered a third successful stakeholder workshop in February. Over 70 delegates from a range of claimant and defendant firms, and insurers, gathered to hear presentations on how to get the most out of the Guide; along with case studies demonstrating the benefits of following its approach. Master Stevens provided an introductory address from a judicial viewpoint. 2025 also saw the 10th anniversary of the Guide. Quotes from cross-industry supporters were put out on social media throughout October, and a joint article on the guide, its benefits, and looking to the future, was published in APIL's magazine PI Focus and FOIL's membership magazine.

Alternative dispute resolution

We recognise the importance of alternative dispute resolution and APIL and FOIL are currently considering how we can work together on ADR for the benefit of our members.

"2025 saw continued work on developing a process for rehabilitation for low-value soft tissue injuries"

**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.**

**Corporate Supporter programme (ACS)**

In the summer of 2025 APIL launched our new Corporate Supporter programme (ACS), giving firms the opportunity to collaborate strategically with us to work together to face key challenges in the personal injury and clinical negligence sector, and contribute to our essential campaigns and research work. The strategic partnerships aim to improve the environment in which PI lawyers and their firms operate by pushing back against misguided reforms, a powerful insurance lobby and systemic failures; and stamping out damaging misconceptions facing PI lawyers and their clients.

The programme enables law firms to align with APIL and help strengthen our influence and impact as champion of the personal injury sector.

The ACS has been very successful in its first year of operation, with 16 firms joining the scheme, contributing more than £170,000 to APIL's income. The new income stream created by the initiative has enabled us to invest in Rebuilding Shattered Lives, our flagship campaign; our ground-breaking research programme; delivery and development of the ACS programme; and our intervention fund, which

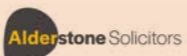
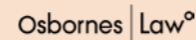
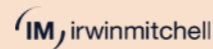
has been put to good use in our application to intervene in CILEX's appeal of the decision in *Mazur & Ors v Charles Russell Speechlys LLP*. The *Mazur* decision has had far-reaching implications for our legal executive members and the sector as a whole.

The ACS partnerships have led to increased engagement with firms. We held a leaders' forum in October bringing together ACS firm leaders to discuss 'Challenging perceptions of the PI sector' and how we can work together to stamp out negative narratives, build understanding of, and empathy for, victims of negligence and create a powerful positive voice for the sector.

The income from the programme enabled us to carry out new research work to support our campaigning activity, including public polling on the whiplash reforms and clinical negligence compensation. This work came at a critical time, bringing powerful new perspectives to strengthen our responses to the Justice Select Committee's Access to Justice inquiry, the Public Accounts Committee review of the costs of clinical negligence and the Ministry of Justice's post-implementation review of the whiplash reforms.

More information can be found at: <https://www.apil.org.uk/apil-corporate-supporters>

**ACS firms joining in 2025:**



**International Women's Day**

APIL president Kim Harrison flew the flag for women in the PI sector as we shared her story in the media for International Women's Day in March. Kim's early intrigue for justice issues, a less-than-encouraging careers advisor, and her role representing victims and survivors in public inquiries, including that of the 2017 Manchester bombings, were all detailed in a long-form piece for the Manchester Evening News and also in best-selling women's weekly magazine *Take a Break*.



**Member guidance**

**Medical experts**

In 2025 we published guidance to members on the recording of medical experts.

At the suggestion of Master Davison in *Mustard v Flower*, APIL and FOIL commenced work on a protocol to provide an agreed scheme for the recording of examinations and disclosure of such evidence. Unfortunately, that work did not lead to an agreed protocol at that time. We recognised, however, that this is an important and complex issue and one on which our members would benefit from further support. The guidance for APIL members, available on the APIL website, sets out practical considerations that claimant lawyers may want to take into account in cases where recording may take place. It deals with two situations: recording of meetings with the claimant's own experts; and recording of meetings with experts instructed on behalf of the defendant.



**Use of AI**

Following work that began in 2024, APIL published new guidance and key principles on the use of AI in personal injury claims. The document sets out practical considerations and recommendations for best practice, which lawyers and firms may want to bear in mind when adopting and using AI in personal injury claims. Our principles align with the Law Society's AI strategy and resources, the SRA's Risk Outlook report on the use of AI, and the government's pro-innovation approach. APIL will continue to monitor key developments in this area.

**the complexity of recording**



**Code of conduct**

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 one potential breach of the code by members and former members this year. Following investigation, no action was taken by APIL.

**Pillar 4** Drive excellence in the PI sector

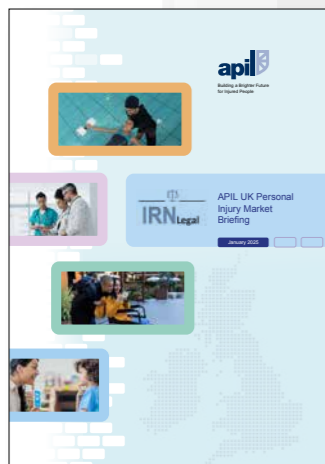
**Publications**

**APIL's report on the PI market**

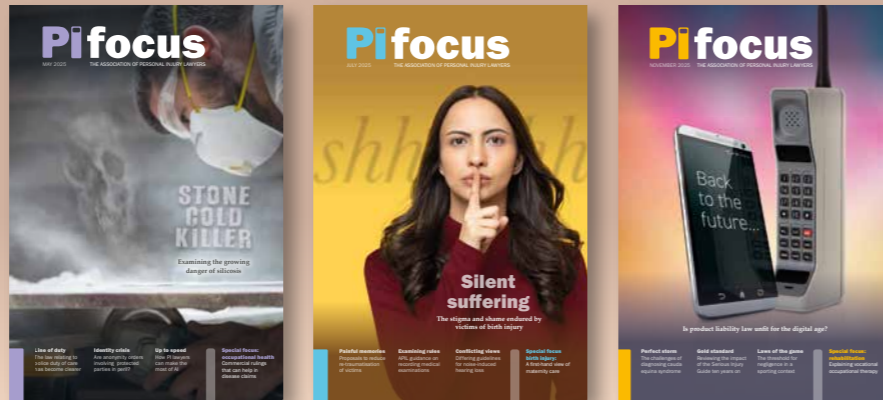
APIL's annual report on the PI market, produced in conjunction with IRN, identified a significant untapped market of injured individuals which PI firms have yet to reach. We found that 4.3 million potential victims of negligence had not gone on to claim or approach a law firm. Further, opinion polling shed light on what firms can do to reach out to these injured victims who do not currently claim.

The report also featured new data on the speed and scale of consolidation. This showed that the top-twenty clinical negligence firms gained over half of this market in 2023/24 - the first time they had ever done so.

As part of their benefits package, APIL members can access the report for free from the research section of APIL's website.



**"We found that 4.3 million potential victims of negligence had not gone on to claim or approach a law firm"**



**PI Focus**

APIL's flagship magazine maintained its extremely high standard of editorial content and imaginative, high-impact design throughout 2025.

Our in-depth articles from high-calibre authors drawn from the legal and medical professions covered a huge range of topics. 'Special focus' themes during the year were legal costs; brain and spinal cord injury; occupational health; birth injury; emergency medicine and orthopaedics; and rehabilitation. Further issues covered included police liability, accommodation claims, securing interim payments, AI manipulation in surveillance footage, and product liability in the digital age.

During 2025 PI Focus acted as a key channel for keeping members abreast of APIL's work. Each edition featured regular updates on our campaign and consultation activity, as well as opinion columns from our president, chief executive, and campaigns head. The magazine showcased the busy activity of our special interest and regional groups by publishing reports of recent group meetings, thereby sharing practical learning points with the wider membership and also raising awareness of these groups and the dedicated lawyers who run them. It also helped to promote APIL conferences through editorial articles explaining programme highlights.

PI Focus kept members up to speed on APIL's groundbreaking research work through regular reports on key findings and data analysis from our research team. The APIL team and EC members also contributed articles keeping readers abreast of ad hoc developments from APIL including an update on the Serious Injury Guide, and on APIL's guidance on the recording of medical experts.

The magazine continued to raise the profile of the work of the executive committee through its regular 'Meet the EC' feature, helping members to get to know individual committee members better and encouraging more members to get involved. It provided a platform to celebrate newly accredited members through its Accreditation News page, which gives newly accredited members the opportunity to have their picture published in the magazine.

PI Focus also featured a regular 'Scotland update' to inform members of legal developments north of the border.

The members' magazine continues to be published in both print and digital. From November 2025 it moved from a 'perfect bound' print publication to a 'saddle stitch' option, reducing costs while maintaining a high standard of production.

**Education and training**

APIL's education and training programme continued to equip claimant lawyers with the knowledge and confidence to protect injured people and challenge poor practice.

In 2025 we delivered 123 webinars and 20 structured training events across virtual, in-person and recorded formats. Sessions focused on live reforms and emerging risks, including the Damages Claims Portal and NHS Resolution mediation developments, ensuring members were prepared rather than reactive.

Our flagship residential conferences brought together over 330 delegates across specialist practice areas. Feedback remained consistently strong, with the one-day International Injuries Conference achieving an incredible +96 NPS (Net Promoter Score) customer satisfaction rating. With consistent world-class levels of feedback, these events reinforce APIL's role as the professional home of claimant personal injury lawyers, combining technical excellence with trusted peer networks.

In-house training and recorded access extended our reach beyond the event itself, supporting firms to embed learning directly into practice.

Across all formats, we maintained a deliberate balance between accessibility and depth, ensuring members can access high-quality development wherever they are based.



**over 330 delegates**  
across specialist practice areas



**123 webinars**

**20 structured training events**

**Pillar 4** Drive excellence in the PI sector

**Membership**

APIL closed 2025 with 3,051 members. Overall membership numbers reduced modestly during sector wide pressure but a strong retention rate has strengthened the long-term sustainability of the membership base.

356 new members joined during the year and renewal rates remained consistent at 88%, reflecting continued confidence in APIL as the collective voice and professional community for claimant lawyers.

Flexible membership options were introduced to respond to the practical realities facing individuals and firms.

**3,051**  
members



**Accreditation**

Accreditation remains central to demonstrating expertise and maintaining public confidence. At year end, 907 members were accredited, representing 33% of eligible members, with specialist accreditations remaining stable across eight practice areas.

We granted 51 new individual accreditations and expanded external and in-house accreditation pathways, increasing choice and supporting consistent standards across the sector.

System improvements during the year enhanced transparency around renewal status, revalidation and CPD tracking, simplifying processes for members while maintaining rigour.

We began reviewing processes for accreditation to understand if there are ways that we can simplify and automate current manual systems to allow further time for marketing/promotion of this benefit to our members.

**Groups**

Forty special interest, regional and membership group meetings were held during the year, providing valued spaces for peer exchange and sector leadership.

**40**  
meetings

**Public enquiries**

APIL handled 2,513 public enquiries during 2025. 147 of these were confirmed instructions to members, reinforcing APIL's role in connecting injured people with specialist representation.

**2,513**  
enquiries



**Expert directory**

The Expert & Rehabilitation Directory continued to support members by providing access to trusted expert witnesses and rehabilitation providers across a wide range of practice areas. As a widely used resource, it plays an important role in helping firms build strong cases and secure the best outcomes for injured people, while also contributing to the sustainability of APIL's services.

The Directory significantly increased income year on year. Web advertising remained stable.

**Digital development**

We modernised our digital systems, improving transparency, reducing the administrative burden and supporting scalable growth.

**Executive Committee meeting Attendance 2025**

Executive Committee Members	Total meetings attended (out of 4)
Richard Baker <sup>(e)</sup> 7 Bedford Row, London	0/1
James Byrne <sup>(c)</sup> Deka Chambers	2/3
Gordon Dalyell Digby Brown, Edinburgh	4/4
Erin Darling-Finan <sup>(c)</sup> Amicus Law, Taunton	3/4
Brett Dixon Brett Dixon Training, Burnley	1/4
Nikki Ealey <sup>(c)</sup> Nockolds, Bishops Stortford	2/3
Daniel Easton Leigh Day, London	3/4
Guy Forster <sup>(b)</sup> Fieldfisher, London	3/4
Musa Garba <sup>(g)</sup> Lay EC Member	4/4
Stephen Glynn <sup>(e)</sup> Deka Chambers, London	0/1
Kim Harrison <sup>(d)</sup> Slater & Gordon, Manchester	4/4
Sabrina Lawlor <sup>(c)</sup> Thompsons NI	3/3
Victoria Lebec <sup>(g)</sup> Lay EC Member	4/4
Oonagh McClure <sup>(i)</sup> Thompsons, Belfast	0/1
John McQuater Switalskis Solicitors Ltd	4/4
Pauline Roberts <sup>(h)</sup> Hugh James	4/4
Jonathan Scarsbrook <sup>(c)</sup> Irwin Mitchell, Sheffield	3/4
Rachel Strange <sup>(f)</sup> George Ide, Chichester	2/2
Suzanne Trask Consultant Solicitor	2/2
Matthew Tuff <sup>(a)</sup> Moore Barlow, Richmond	4/4
Suzanne White Leigh Day, London	3/4
Leticia Williams <sup>(e)</sup> Hodge Jones Allen, London	0/1

(a) Elected as president at AGM 2025

(b) Elected as vice president at AGM 2025

(c) Elected on to EC at AGM 2025

(d) Post of immediate past president started at AGM 2025

(e) Not re-elected at AGM 2025

(f) Appointed by the EC in 2025

(g) Re-appointed by the EC in 2025

(h) Appointed as Vice-President by the EC in 2025

(i) Resigned from the EC in 2025

Financial report

Following two consecutive years of loss, mainly due to the Judicial Review into fixed recoverable costs, the focus for 2025 was stability and achieving a break even outcome at the end of the year. I am very pleased to report that we have exceeded that expectation and posted a surplus for 2025.

APIL's new corporate supporter scheme (ACS) was launched in the summer and the success of this has had a large impact on the year end position. The revenue generated from ACS has been ringfenced to be spent in areas that benefit our members – research, campaigns, JR and interventions along with the running and development costs of the scheme. For this reason, the contribution from the scheme sits outside of our operational accounts.

While our operational turnover fell by 1% compared to 2024, due to careful management and some research and campaigning projects being funded by ACS, the direct costs of providing our services was over 14% lower than the previous year.

When the ACS scheme is factored in, APIL's turnover is 0.35% higher than 2024 and direct costs are over 10% lower.

Membership subscriptions account for 39% of APIL's turnover, conferences at 32% and training at 22%.

Contributions from both training events and publishing were lower than the previous year, due to a fall in webinar revenue and advertising income.

Residential conferences saw an increase in contributions, as did membership.

Savings on overhead spending totalling £25,000 were made throughout the year which resulted in these costs being 4.6% lower than the previous year.

APIL's operational surplus at the year end is £11,175.

The operational outcome has increased our reserves at the end of the year to £838,527. Included in this figure is our operational reserve fund, equal to three months of operational costs and the ringfenced revenue from ACS. The unspent ACS funds are ringfenced and are therefore not included in APIL's reserves.

"The revenue generated from ACS has been ringfenced to be spent in areas that benefit our members"



Gordon Dalyell  
Treasurer

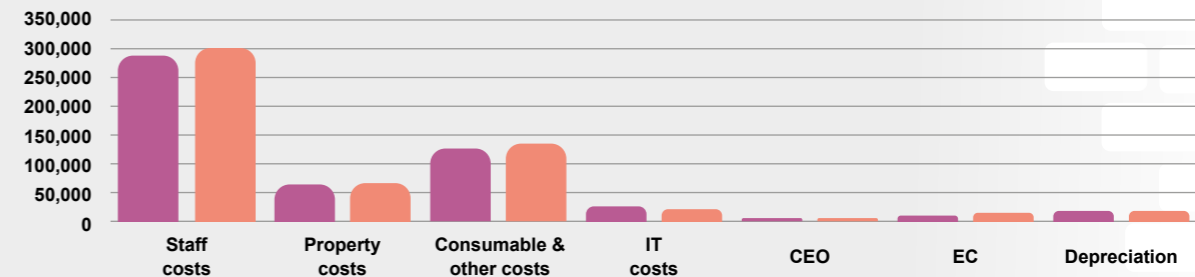
Corporate supporter scheme (ACS)

Actual 2025

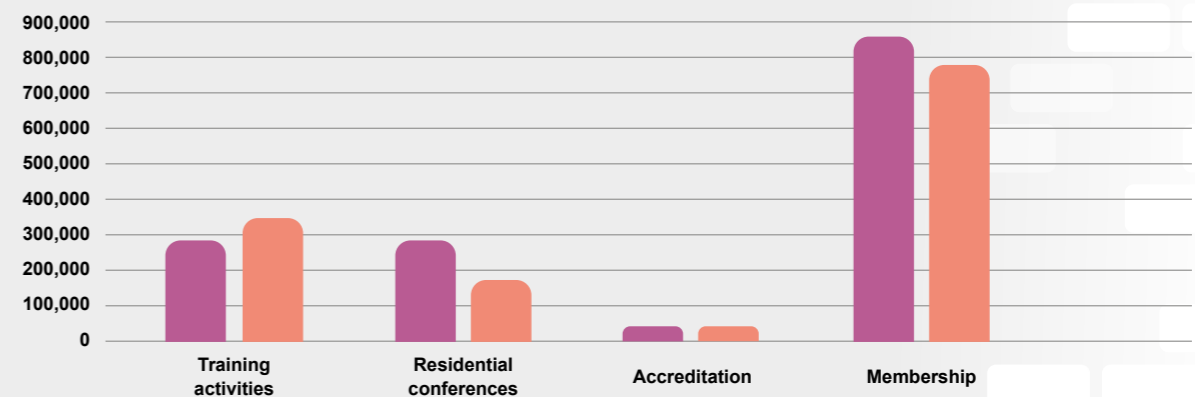
Corporate supporter scheme (ACS)		Actual 2025
<b>INCOME</b>		
Annual fee (2025 portion)		80,851
<b>TOTAL INCOME</b>		<b>80,851</b>
<b>EXPENDITURE</b>		
Cost of benefits		3,410
Development costs		0
Research costs		28,950
Campaign costs		1,425
JR / Intervention costs		0
<b>Total expenditure</b>		<b>33,785</b>
<b>To be carried forward into 2026</b>		<b>47,066</b>



Overhead costs



Operational contribution



overhead spending  
**down**  
16.7%

membership subscriptions  
**39%**  
of turnover

conferences  
**32%**  
of turnover

training  
**22%**  
of turnover

**Company information**  
For the year ended 31 December 2025

**DIRECTORS:**

B N Dixon  
G Dalyell  
D T J Easton  
G W Forster  
M Garba  
K L Harrison  
V Lebrec  
J E McQuater  
P J Roberts  
J Scarsbrook  
S White  
E F Darling-Finan  
M A Tuff  
J P Byrne  
S M Lawlor  
N J Ealey  
R S Strange  
S J Trask

**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 2025

The directors present their report with the financial statements of the company for the year ended 31 December 2025.

**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 2025 to the date of this report.

B N Dixon  
G Dalyell  
D T J Easton  
G W Forster  
M Garba  
K L Harrison  
V Lebrec  
J E McQuater  
P J Roberts  
J Scarsbrook  
S White  
E F Darling-Finan  
M A Tuff

Other changes in directors holding office are as follows:

R Baker - resigned 15 May 2025  
S P Glynn - resigned 15 May 2025  
O M McClure - resigned 15 May 2025  
L A Williams - resigned 15 May 2025  
J P Byrne - appointed 15 May 2025  
S M Lawlor - appointed 15 May 2025  
N J Ealey - appointed 15 May 2025  
R S Strange - appointed 10 July 2025  
S J Trask - appointed 29 July 2025

**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  
25 March 2026.

## 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 2025 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 2025 and of its surplus 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 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.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material

misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

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

25 March 2026.

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 on 25 March 2026, and were signed on its behalf by:

G Dalyell

.....  
G Dalyell - Director

## INCOME STATEMENT for the year ended 31 December 2025

	Notes	31/12/25 £	31/12/24 £
<b>TURNOVER</b>		2,220,603	2,212,945
Cost of sales		791,740	881,864
<b>GROSS SURPLUS</b>		1,428,863	1,331,081
Administrative expenses		1,432,241	1,425,491
		(3,378)	(94,410)
Other operating income		5,556	-
<b>OPERATING SURPLUS/(DEFICIT)</b>	4	2,178	(94,410)
Interest receivable and similar income		8,997	10,677
<b>SURPLUS/(DEFICIT) BEFORE TAXATION</b>		11,175	(83,733)
Tax on surplus/(deficit)		-	-
<b>SURPLUS/(DEFICIT) FOR THE FINANCIAL YEAR</b>		<b>11,175</b>	<b>(83,733)</b>

Association of Personal Injury Lawyers (Registered number: 02889757)

## BALANCE SHEET 31 December 2025

	Notes	31/12/25		31/12/24	
		£	£	£	£
<b>FIXED ASSETS</b>					
Tangible assets	5		416,695		430,814
<b>CURRENT ASSETS</b>					
Debtors	6	399,083		233,506	
Cash at bank and in hand	7	693,991		547,376	
			1,093,074		780,882
<b>CREDITORS</b>	8	671,242		384,344	
Amounts falling due within one year					
<b>NET CURRENT ASSETS</b>			421,832		396,538
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			<b>838,527</b>		<b>827,352</b>
<b>RESERVES</b>					
Income and expenditure account			838,527		827,352
			<b>838,527</b>		<b>827,352</b>

## Notes to the financial statements

for the year ended 31 December 2025

### 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 2026 to 31 March 2026.

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 -  
at varying rates on cost

#### Taxation

Taxation for the year comprises current and deferred tax. Tax is recognised in the Income Statement, except to the extent that it relates to items recognised in other comprehensive income or directly in equity.

Current or deferred taxation assets and liabilities are not discounted.

Current tax is recognised at the amount of tax payable using the tax rates and laws that have been enacted or substantively enacted by the balance sheet date.

#### 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 (2024 - 26).

**4 OPERATING SURPLUS / (DEFICIT)**

The operating surplus (2024 - operating deficit) is stated after charging:

	31/12/25	31/12/24
	£	£
<b>Depreciation - owned assets</b>	<b>18,517</b>	<b>11,330</b>

**5 TANGIBLE FIXED ASSETS**

	Land and buildings	Plant and machinery etc	Totals
	£	£	£
<b>COST</b>			
At 1 January 2025	577,135	77,613	654,748
Additions	-	4,398	4,398
At 31 December 2025	577,135	82,011	659,146
<b>DEPRECIATION</b>			
At 1 January 2025	168,332	55,602	223,934
Charge for year	11,543	6,974	18,517
At 31 December 2025	179,875	62,576	242,451
<b>NET BOOK VALUE</b>			
At 31 December 2025	<b>397,260</b>	<b>19,435</b>	<b>416,695</b>
At 31 December 2024	<b>408,803</b>	<b>22,011</b>	<b>430,814</b>

**6 DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	31/12/25	31/12/24
	£	£
Trade debtors	205,188	198,332
Other debtors	193,895	35,174
	<b>399,083</b>	<b>233,506</b>

**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**

	31/12/25	2023
	£	£
Trade creditors	170,968	73,736
Taxation and social security	31,722	43,575
Other creditors	468,552	267,033
	<b>671,242</b>	<b>384,344</b>

Included within other creditors is deferred income of £80,851 (2024: £nil) relating to income received in advance for the restricted APIL Corporate Supporter Scheme.

Also included within other creditors is £47,066 (2024: £nil) relating to income unspent at year end for the restricted APIL Corporate Supporter Scheme

**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	2025 £	2024 £
J McQuater	78,412	70,560
B Dixon	30,857	38,251
R Baker	-	860

**11 MEMBERSHIP SUBSCRIPTIONS**

	2025 Number	2024 Number	2025 £	2024 £
Legal Practitioner	1,638	2,434	495,394	705,824
Corporate Supporter Memberships	1,161		264,434	-
Associate Members	193	134	36,658	24,324
Affiliate Members	39	38	2,740	2,835
Academic Associates	5	6	1,155	910
Complimentary Members	-	505	-	-
<b>Total</b>	<b>3,036</b>	<b>3,117</b>	<b>800,290</b>	<b>733,893</b>

Add deferred income brought forward	183,229	164,059
Less deferred income carried forward	(203,701)	(183,229)
<b>Total</b>	<b>779,818</b>	<b>714,723</b>

Corporate accreditation income	137,326	73,528
Add deferred income brought forward	27,114	27,445
Less deferred income carried forward	(35,431)	(27,144)
ACS Scheme	33,785	-
<b>Total</b>	<b>162,794</b>	<b>73,859</b>
	<b>942,612</b>	<b>788,582</b>

For further details on ACS Scheme see note 13

**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.

**13 APIL CORPORATE SUPPORTER SCHEME**

This scheme enables firms to pay an annual fee to receive benefits and discounts not open to individual members.

For the 2025-2026 ACS year, the company received over £170k. The membership year runs from July to June the following year.

The company have ringfenced this revenue to be spent solely on research, campaigns, JR and interventions and the development and running of the scheme.

This will enable the company to further grow ACS to enable the company to do more of what matters to our members without the risk to the company operational income, which in turn will assist the company in the growth and development of other areas such as training.

	2025 £
Income Recognised	33,785
Expenditure:	
Cost of benefits	(3,410)
Research costs	(28,950)
Campaign costs	(1,425)

## Detailed Income and Expenditure Account

for the year ended 31 December 2025

	31/12/25		31/12/24	
	£	£	£	£
<b>Turnover</b>				
Membership and Accreditation	942,612		791,593	
Conference, SIGS and regional meetings	699,515		690,726	
Training events	490,603		580,760	
Publishing	87,873		149,866	
		2,220,603		2,212,945
<b>Cost of sales</b>				
Membership	4,777		5,115	
Conference	405,732		444,302	
Training events	211,283		292,282	
Legal affairs and research	22,214		23,657	
Publishing	89,672		96,008	
Campaigns and Communications	24,277		20,500	
Development/New projects	33,785		-	
		791,740		881,864
<b>GROSS SURPLUS</b>		<b>1,428,863</b>		<b>1,331,081</b>
<b>Other income</b>				
Sundry receipts	5,556		-	
Deposit account interest	8,997		10,677	
		<b>14,553</b>		<b>10,677</b>
		<b>1,443,416</b>		<b>1,341,758</b>

	31/12/25		31/12/24	
	£	£	£	£
<b>Expenditure</b>				
Insurance	10,346		9,135	
Property costs	61,589		65,606	
Wages	1,041,864		981,458	
Social security	97,413		89,203	
Pensions	44,945		40,333	
Post and stationery	13,323		18,400	
Travelling	4,687		4,162	
Telecommunications	13,817		12,905	
Executive committee	8,898		23,409	
Computer costs	26,219		20,744	
Sundry expenses	25,490		61,837	
Staff training and welfare	13,924		10,632	
Intervention/JR Fund	-		18,836	
Legal fees	14,127		17,302	
Auditors' remuneration	9,500		9,500	
Bad debts	5,807		5,754	
		1,391,949		1,389,216
		51,467		(47,458)
<b>Finance costs</b>				
Bank charges	2,633		2,824	
Credit card	19,141		22,120	
		21,774		24,944
Carried forward		29,693		(72,402)
Brought forward		29,693		(72,402)
<b>Depreciation</b>				
Freehold property	11,543		7,696	
Plant and machinery	6,975		3,635	
		18,518		11,331
<b>NET SURPLUS/(DEFICIT)</b>		<b>11,175</b>		<b>(83,733)</b>



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