

# **High-volume consumer claims: technical report**

Consumer research for the Solicitors  
Regulation Authority by YouGov

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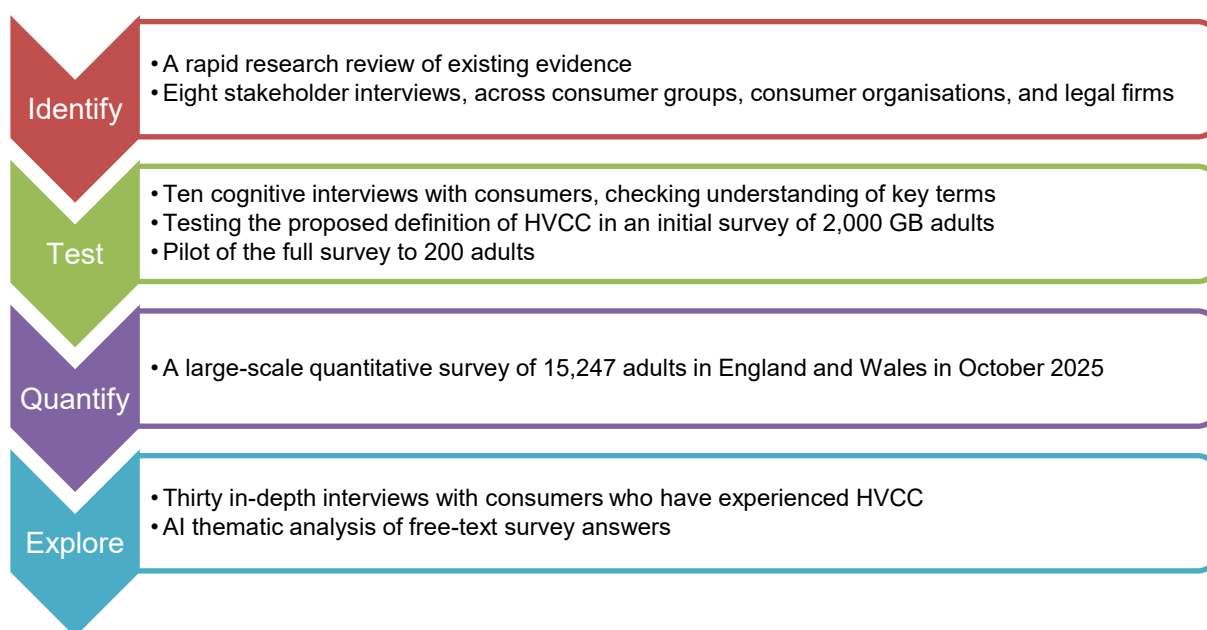
# 1 Detailed methodology

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## 1.1 Overview/ summary of approach

This report outlines the technical details around how the data was collected and analysed for the high-volume consumer claims (HVCC) research report. It includes information on who was surveyed/interviewed, what was asked, and the methods used.

Data was collected through a multi-stage research programme, which included the following phases:



## 1.2 Stakeholder interviews

### 1.2.1 Sample frame and recruitment

Eight stakeholder interviews were conducted in July 2025 by YouGov moderators with senior representatives from consumer bodies, law firms and third-sector organisations with experience of HVCC and its impacts on consumers. The sample of stakeholders were invited by the SRA via a co-branded, GDPR-compliant email, and those who opted in were subsequently contacted by YouGov for interview. No incentives were offered.

### 1.2.2 Summary of findings

Eight stakeholders from consumer bodies, law firms and third-sector organisations were interviewed by YouGov moderators to deepen YouGov's understanding of HVCC. Stakeholders also tested the SRA's working definition ahead of the survey pilot, ensuring it was clear and accessible to a broad range of consumers, including those who may be vulnerable.

Stakeholders recommended that examples of high-profile HVCC claims, such as diesel emissions and motor finance commission, were included in the definition of HVCC provided to consumers within the survey, as most consumers would not be aware of the term or know if their claim type was 'high-volume'.

Stakeholders emphasised the diverse nature of HVCCs, which span a wide range of claim types, issues and sectors, including motor finance commission and 'Dieselgate', often arising from market-wide failures or specific triggering events. They noted a general lack of consumer understanding of HVCCs, with awareness typically driven by high-profile cases and media attention rather than clear, accessible information.

Stakeholders described the HVCC system as complex, with many consumers uncertain about the claims process, their rights, and the alternative routes available to them, such as managing it themselves or approaching an ombudsman rather than instructing a solicitor or CMC. Some consumers were reported to be unaware that they had already signed up to a claim, while others did not fully understand exit fees or the implications of the agreements they had entered into.

Concerns were raised about the transparency of costs. Stakeholders commented that fees and potential liabilities are not always communicated clearly at the outset, leaving consumers without the information needed to make informed decisions. This lack of transparency was seen as creating space for "bad actors" to exploit consumers, who may not feel empowered or confident in navigating the process, including understanding likely timescales, alternatives and potential fees.

Multiple stakeholders identified significant challenges relating to CMCs. They reported that some CMCs approach consumers directly and present claims in ways that are not sufficiently open or transparent, leading to high legal fees, particularly in the absence of fee caps. Several stakeholders felt that these practices risk consumer detriment and contribute to negative perceptions of the wider sector. Some also highlighted that certain CMCs take on large volumes of claims without adequate operational capacity, resulting in poor consumer experiences.

### 1.3 Rapid research review

The rapid research review involved YouGov collating published research, policy documents, and other relevant literature to understand what findings are already known about HVCCs and where the research could add value.

The research review found that the term 'class action' is often used to refer to [mass actions](#), opt-outs, joint claims by multiple claimants, representative actions, group litigation orders, collective redress schemes, and proposals for reforms. It was particularly important that our definition of HVCC was clear and understandable to consumers who may not be familiar with the different legal terminology.

The [Competition and Markets Authority \(CMA\)](#) determined that, since its 2016 market study, there have been positive developments in the legal services sector. Crucially, however, they noted that more needs to be done to improve the transparency of information to help consumers make informed choices. They also recommended that more needs to be done to provide sufficient information on quality.

In 2024, the SRA [expressed their concerns](#) surrounding HVCC, emphasising that solicitors are required to act with integrity and uphold professional standards. Indeed, the SRA noted that members of the public reported not consenting to a law firm to act for them, that there has been poor due diligence during client onboarding, and that there have been failures to act promptly or adequately in response to client instructions. The SRA are continuing work to understand HVCC, which will include targeted visits to firms working in the sector, and to explore potential solutions to protect consumers. Their [ongoing investigations](#) have already revealed that there have been unexpected costs for consumers and unresolved claims.

It was key that this research explored what expectations consumers have of a law firm or CMC that is handling their claim, as well as their experience of the process as a whole.

## 1.4 Cognitive testing consumer interviews

Six interviews were conducted in September 2025 with consumers who had pursued a HVCC within the past five years, along with four interviews with individuals who were eligible to make a claim during the same period but chose not to. The sample encompassed a mix of demographic profiles, claim types and claim status (both live and complete). The participants were recruited via an online screener sent to YouGov panel members, who were screened based on their HVCC experience. Incentives were provided.

The questionnaire worked well during cognitive testing, but respondents who had multiple claims struggled to respond to some questions. Others had suggestions for additional responses and edits to the HVCC definition. Changes to the questionnaire were made before the quantitative survey was piloted.

## 1.5 Quantitative consumer survey

The survey was designed in collaboration between the Solicitors Regulation Authority and YouGov, building on points raised in the stakeholder interviews and rapid research review. The survey follows a consumer journey through the HVCC process, from awareness and exploring eligibility, through to expectations and motivations for making a claim, and finally, outcomes and satisfaction with the process.

YouGov tested the understanding of the HVCC definition to be used in a separate survey of 2,213 GB adults (18+) to ensure the question was well understood and to provide an early indication of likely incidence rates for those who have or were eligible to make a claim.

The final survey was piloted to a total of 200 people. The survey pilot was undertaken from 7-14 October 2025 and assessed the understanding of the questions, the survey logic and programming, and the overall length of the survey.

### 1.5.1 Sample composition

All respondents who took part in the quantitative survey were drawn solely from the YouGov panel of over 3 million people who live in the UK. The approach taken was to survey a nationally representative sample of the English and Welsh general public.

The YouGov panel is large enough to enable us to select nationally representative samples that reflect the actual breakdown of the population on the key demographics of age, gender, region, social grade and ethnicity.

Total sample size was 15,247 adults in England and Wales. The survey was carried out online, with fieldwork taking place from 14-19 October 2025.

The table below shows the unweighted base (the number of completed surveys), and the weighted base shows the adjustments that have been made to correct for any sample bias.

**Figure 1. Quantitative sample composition**

	<b>Unweighted base</b>	<b>Weighted base</b>
<b>Gender</b>		
Male	7281	7375
Female	7966	7872
<b>Age</b>		
18-34	4346	4184
35-54	5393	5044
55+	5508	6019
<b>Social grade</b>		
ABC1	8455	8177
C2DE	6792	7070
<b>Ethnicity</b>		
White	12919	12791
Mixed	271	297
Asian	1283	1298
Black	607	561
Other	167	300
<b>Region</b>		
North East	690	685
North West	1877	1891
Yorkshire and the Humber	1458	1398
East Midlands	1278	1255
West Midlands	1478	1504
East of England	1596	1619
London	2243	2227
South East	2375	2373
South West	1436	1492
Wales	816	802
<b>Index of Multiple Deprivation</b>		
IMD 1-3 (most deprived areas)	4230	4223
IMD 4-7	6189	6180
IMD 8-10 (least deprived areas)	4824	4840

## 1.6 Follow-up in depth consumer interviews

Thirty follow-up video interviews with consumers with experience of HVCC were conducted during November 2025. Participants were selected by YouGov researchers from survey respondents who had opted into the qualitative stage at the end of the survey. They were invited by email, with the option to withdraw their interest at any point.

The sampling frame was agreed with the SRA to ensure coverage of a broad range of HVCC experiences (for example, claim type, current status and route) and to achieve

representation across regions and key demographic groups, including employment status, social grade, age, gender, ethnicity and disability status. Incentives were provided in the form of an online retail voucher. A profile table can be found below.

**Figure 1. Qualitative sample composition**

<b>No.</b>	<b>Age, Gender and Ethnicity</b>	<b>Claim status</b>	<b>Organisation used to handle claim (route)</b>	<b>Claim Type(s)</b>	<b>Multiple or Single Claim</b>
1	39, Male, Ethnic Minority	Ongoing	Law Firm	Car Finance	Single Claim
2	38, Male, White British	Ongoing	Independent	Car Finance	Single Claim
3	53, Male, White British	Ongoing	Law Firm	Holiday sickness	Single Claim
4	52, Male, White British	Ongoing	Independent	Car Finance	Single Claim
5	32, Male, White British	Ongoing	Law Firm	Data breach/ data protection/ cyber security	Single Claim
6	49, Female, White British	Ongoing	Law Firm	Car Finance	Single Claim
7	63, Female, White British	Ongoing	Law Firm	Housing disrepair	Single Claim
8	39, Male, White British	Ongoing	A claims management company (CMC)	Flight Delay	Single Claim
9	58, Male, White British	Ongoing	A claims management company (CMC)	Car Finance	Single Claim

10	64, Female, White British	Ongoing	A claims management company (CMC)	Diesel emissions	Single Claim
11	42, Female, White British	Ongoing	A claims management company (CMC)	Diesel emissions	Single Claim
12	50, Male, White British	Ongoing	A claims management company (CMC)	Car Finance, Diesel emissions	Multiple Claim
13	42, Female, White British	Ongoing	Independent	Car Finance, Solar panel / green energy / other energy	Multiple Claim
14	33, Female, White British	Ongoing	Law Firm	Data breach/ data protection/ cyber security	Single Claim
15	53, Male, Ethnic Minority	Ongoing	A claims management company (CMC)	Diesel emissions	Single Claim
16	38, Female, White British	Complete	Law Firm	Data breach/ data protection/ cyber security	Single Claim
17	35, Female, White British	Complete	Law Firm	Data breach/ data protection/ cyber security	Single Claim

18	71, Female, White British	Complete	A claims management company (CMC)	PPI	Single Claim
19	39, Male, White British	Complete	Law Firm	Flight Delay	Single Claim
20	34, Male, White British	Complete	Law Firm	Data breach/ data protection/ cyber security	Single Claim
21	33, Male, White British	Complete	A claims management company (CMC)	Flight Delay	Single Claim
22	83, Male, White British	Complete	A claims management company (CMC)	Woodford - investment company	Single Claim
23	42, Female, White British	Complete	Law Firm	Data breach/ data protection/ cyber security	Single Claim
24	51, Female, Any other White background	Complete	Independent	Data breach/ data protection/ cyber security	Single Claim
25	74, Male, White British	Complete	A claims management company (CMC)	PPI	Single Claim
26	34, Male, Ethnic Minority	Complete	A claims management company (CMC)	Car Finance	Single Claim

27	52, Female, Ethnic Minority	Complete	Independent	PPI	Single Claim
28	25, Male, White British	Complete	A claims management company (CMC)	Car Finance, Flight Delay	Multiple Claim
29	49, Male, White British	Ongoing	A claims management company (CMC)	Car Finance	Single Claim
30	26, Female, White British	Complete	Independent	Flight Delay	Single Claim

## 2 Data analysis and interpretation

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The data in the research report represents the views of a nationally representative sample of adults who live in England and Wales. The demographic make-up of the sample is specifically constructed to reflect the actual population of adults in England and Wales. Therefore, when looking at data at the total population level (for example, the proportion who have experienced high-volume consumer claims), inferences can be made that the views of the sample represent the views of the wider population.

Throughout the report, where findings refer to the full representative sample of English and Welsh adults, they are described as “the public” or “all adults”. Where two or more demographic sub-groups are discussed, only statistically significant differences at the 95% confidence interval are mentioned.

Figures based on fewer than 50 respondents are not included or reported upon, as they do not represent a wide enough cross-section of the population to be reliable. All analysis, including significance testing, is conducted to two decimal places. Figures in charts/ images may not sum to 100% due to rounding or due to the question allowing multiple selections.

The qualitative data was analysed using thematic analysis, combining YouGov’s in-house AI platform (Yabble) with expert review from the qualitative team. Themes were identified inductively and refined through collaborative analysis between at least two researchers, supported by an Excel analysis grid for interview data.

A senior researcher independently reviewed the emerging framework to ensure rigour and objectivity. Verbatim quotes and moderator observations were incorporated into the analysis grid, which was structured to mirror the discussion guide and facilitate the systematic synthesis of findings for reporting.

## 3 Glossary of terms

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### 3.1 High-volume consumer claims

The following definition of HVCC was shown to consumers within the survey and follow-up interviews. This definition was tested within the stakeholder interviews, cognitive testing interviews, and the pilot of the survey.

- High-volume consumer claims (HVCCs) arise when large numbers of consumers file claims against the same organisation, or in relation to the same issue. Such claims activity is currently concentrated in areas including diesel car emissions, motor finance commission, housing disrepair, data breaches, and other financial services.

### 3.2 Claims Management Companies

The following definition of Claims Management Companies (CMCs) was shown to consumers within the survey and follow-up interviews.

- Firms or individuals that can help you make a claim for compensation or other benefits. They may deal with the claim themselves or refer you to other CMCs or lawyers.

### 3.3 Demographic terms

- **Education levels** Throughout the analysis, adults are categorised based on the highest qualification they have achieved. The categories are as follows:
  - No formal qualifications
  - Below degree level (including GCSEs, A-levels, and professional qualifications)
  - Undergraduate degree (e.g. BA, BSc, BEd)
  - Postgraduate degree (e.g. MA, MSc, PhD).
- **Social grade:** A social classification which assigns a grade based on the occupation and employment of the chief income earner. For the purposes of the report, the social grades are grouped into ABC1 (higher social grades) and C2DE (lower social grades). The definition of social grades is standardised by the [Market Research Society \(MRS\)](#).
- **Index of Multiple Deprivation (IMD):** A geographic measure of relative levels of deprivation. All neighbourhoods are ranked according to their level of deprivation relative to that of other areas and divided into 10 categories. The areas in category 1 experience high levels of deprivation, while those in category 10 experience relatively less deprivation. For the purposes of the report, the categories are grouped into 1-3 ("most deprived"), 4-7, and 8-10 ("least deprived"). The definition of IMD categories is calculated by the [Ministry of Housing, Communities & Local Government](#).

## 4 Open end analysis

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We analysed two open-end questions through YouGov's AI tool, Yabble. Yabble is a qual-at-scale method which allows for free-text responses to be analysed quickly and efficiently into themes. Questions were analysed following the survey and before the interviews to start gathering an understanding of challenges and reflections on the claim process. 5000 open-end responses were analysed using this tool, key themes are outlined below.

**Question 1: Please describe your experience of making your claim, including any challenges you faced and how the outcome affected you financially, emotionally, or in terms of your trust in the system, law firms/solicitors or claim management companies.**

- Many found the claim process complicated and lengthy, especially when dealing with unclear instructions and delays.
- Some respondents reported a lack of communication and updates from law firms or claims management companies, leading to frustration and stress.
- Financial impact varied; while some received compensation, others felt deductions or fees were unclear, reducing their satisfaction.
- Emotional responses ranged from relief at a successful claim to distrust and disappointment due to the complexity or perceived lack of transparency in the process.

"Communication could have been much clearer. Updates were infrequent, and I often had to chase for information about what stage the claim was at. I would have appreciated a clear timeline upfront, with an explanation of each step, expected waiting periods, and what could cause delays."

**Question 2: Was there anything you would have liked to have known sooner, but either weren't told or wasn't made clear to you? Please provide as much detail as possible.**

- Respondents wished they were informed earlier about potential fees or how long the process would take.
- Some expressed that more upfront information about eligibility, necessary documentation, and the steps involved would have alleviated confusion.
- A notable portion wanted clearer communication regarding the progress of their claim and the reasons for any delays.
- Respondents indicated they would have appreciated knowing that they could submit claims independently, without relying on a management company, which might have saved them money.

"I wish I had understood the timeline and potential costs upfront. Clearer explanations about the claim process, possible outcomes, and hidden fees would have been beneficial. Additionally, insight into the typical success rates of similar claims would have set realistic expectations, helping to alleviate some of my anxiety during the process."

# 5 Research materials

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## 5.1 Qualitative discussion guides

### 5.1.1 Stakeholder interviews

YouGov spoke with 8 stakeholders across different consumer groups, consumer organisations and legal firms. Interviews lasted approximately 30 minutes and were conducted over Zoom, Teams or telephone. Moderators followed the questions in the discussion guide below.

#### Introduction (3 minutes)

Thank you for making the time to participate in this interview. My name is XXX and I am calling from YouGov. Thanks for agreeing to talk to me today. As we indicated in SRA's invitation, we are going to be talking to you today about High Volume Consumer Claims, to gain insight into your understanding of consumers' experience and knowledge of HVCC.

This is an informal discussion, there are no right or wrong answers, and I am here to hear your thoughts and opinions, so please be as open and honest as you feel comfortable with. This is also not a test of your knowledge of HVCC – it is to help us understand the current landscape and levels of awareness.

The discussion will take approximately 30 minutes. We will record the interview for notetaking and analysis purposes only – the recording will not be shared with the SRA but will be used for our internal use only. YouGov will type up anonymised notes from the interview recording which will be used for analysis and report writing. We will not share your contact details with any 3rd parties, and we will secure your personal data in line with data protection regulations. YouGov strictly follow the MRS Code of Conduct and the relevant data protection regulations, including GDPR.

Are you happy with that? (Turn on recording)

- Do you have any questions before we start?
- First, please tell me a bit about the organisation you work for and your role in the organisation
  - Probe if work directly or indirectly with legal users/general public
- If relevant, what types of consumers do you tend to work with? Probe on vulnerable consumers

#### Knowledge and approach to HVCC (5 minutes)

First, I would like to understand how you understand High Volume Consumer Claims (HVCC)...

- What words or themes come to mind when you think about HVCCs?
- How would you define High Volume Consumer Claims?
- How would you define High Volume Consumer Claims to the consumers you interact with?

- To what extent do the consumers you interact work with understand HVCC? Why do you think this is?
- For the purposes of this research, we will define HVCC as: Specific events and market-wide failures may result in a high number of consumers who may be entitled to redress. This can generate large volumes of potential and actual claims in short time periods. This is what is called a high volume consumer claim (HVCC). One well-known example was the mis-selling of payment protection insurance (PPI). How clear do you think this definition is?
- How do consumers tend to find out about HVCCs and join claims e.g. adverts, social media/online forums, news coverage, word of mouth?

### **Understanding of and experiences with HVCCs (5-10 minutes)**

Next, I would like to understand your experience with HVCCs...

- Tell me about your experiences with HVCCs including which aspects you are involved in and the role you play in advising consumers or taking claims? Probe on what submitting, assisting and observing HVCCs looks like?
- What positive experiences have you had with HVCCs e.g. clear templates, positive consumer feedback, experiences with law firms and solicitors?
- What negative experiences have you had with HVCCs e.g. lack of clarity, poor software, high dropout, experiences with law firms and solicitors? Probe on what changes they would you propose in order to improve the HVCC process
- What factors have an impact on how consumers experience the HVCC process? Probe on vulnerability, Conditional Fee Agreement (CFA) also known as 'no win no fee' or After The Event (ATE) – a policy taken out after legal dispute has started.

### **Benefits and drawbacks of HVCCs (5 minutes)**

Next, I would like to talk about your thoughts on HVCCs in more depth...

- What do you see as the main benefits of HVCCs - for consumers, firms, the legal system and any other groups/organisations?
- What about drawbacks or risks e.g. systemic, procedural, or ethical?
- Who do you think benefits most from the current process and who might be left behind?
- To what extent do you think HVCCs are an appropriate or effective channel for consumer redress in England and Wales? Why so? Probe on suggested improvements

### **Vulnerability and accessibility (5 minutes)**

Next, I would like to focus more on the consumers themselves...

- Why do you think consumers pursue claims? Probe on financial motivation, sense of fairness/justice, no financial risk
- Why do you think some consumers do not choose to pursue claims? Probe on lack of awareness, sense of scepticism/distrust, complexity/confusion in the process

- What alternative routes do these consumers consider e.g. approaching ombudsman or regulator or private legal action? Why so?
- Does the HVCC process affect certain consumers differently? If so what types of consumers? Probe on vulnerable/low-income groups, those with specific support needs
- What support do these consumers need in the HVCC process?

### **Regulation and oversight (5 minutes)**

Finally, I would like to explore your views on how HVCCs are regulated and discuss some final reflections...

- How fair and transparent do you think the HVCC market is - both in terms of how it operates and how it's perceived?
- What concerns, if any, do you have about how fees, processes, or outcomes are communicated to claimants?
- What changes would you like to see in the way HVCCs are structured, regulated, or supported?
- How can consumers be better supported? What more can various actors, including regulators do?

### **5.1.2 Follow-up in-depth interviews**

YouGov spoke with 30 consumers who have experienced HVCC. Interviews lasted approximately 45 minutes and were conducted over Zoom or the telephone. Moderators followed the questions in the discussion guide below.

#### **Introduction (10 minutes)**

Thank you for making the time to participate in this interview. My name is XXX, and I am calling from YouGov. Thanks for agreeing to talk to me today. As we indicated in our invitation, we are going to be talking to you today about your experience with High Volume Consumer Claims (HVCC).

This is an informal discussion about your experiences, there are no right or wrong answers, and I am here to hear your thoughts and opinions, so please be as open and honest as you feel comfortable with.

The discussion will take approximately 45 minutes. We will record the interview for notetaking and analysis purposes only – the recording will be shared with our client but will be used for internal use only.

YouGov will type up anonymised notes from the interview recording which will be used for analysis and report writing. We will not share your contact details with any 3rd parties, and we will secure your personal data securely in line with data protection regulations. YouGov strictly follow the MRS Code of Conduct and the relevant data protection regulations, including GDPR. Please note some of our clients may watch this interview live as they are interested in what you have to say.

Are you happy with that? (Turn on recording if so)

Do you have any questions before we start?

As previously mentioned, this research is aimed to understand knowledge, experience and impact of high-volume consumer claims (HVCCs), these are defined as:

**Read aloud and post in Zoom chat:** High-volume consumer claims arise when large numbers of consumers file claims against the same organisation, or in relation to the same issue. Such claims activity is currently concentrated in areas including housing disrepair, data breaches, flight delays, diesel car emissions, motor finance commission, and other financial services.

- Where have you heard about HVCC? Probe on news channels, social media
- What have you heard about HVCC? Probe on whether they have a positive or negative perception of claims/claim culture
- What types of claims come to mind when you think about HVCC? Why so?
- Please can you confirm the type of claim you had (e.g. diesel car emissions, data breach etc.), the status of your claim (e.g. is your claim still live, or has it been resolved?) and any other relevant context for your claim including when it started.

### **Before making a claim (10 minutes)**

First, I would like us to focus on your expectations before making a claim...

- What were your expectations for what the claims process would look like and why? Probe on chance of success, how long it would take, how much it would cost
  - What parts of the process did you think would be easy and difficult? Why so?
  - Where did these expectations come from? Probe on perceptions based on news stories, friends and family, online forums
- Did you conduct any research on the claim process before starting the process? Why so? Probe on sources e.g. researching news stories, asking friends and family
  - How useful was this research?
  - Did it impact on your overall claims process? If so, how?
- Have you seen any ads about your claim? If so, where e.g. outdoor or on social media?
  - What impact did this ad have you on e.g. did you click through or act regarding your claim after seeing the ad? Probe on if the participant perceived this as a direct approach, why/why not?
- Were you directly approached about your potential claim e.g. by phone or email from a law firm or CMC? If so, how did you feel about this?
- Did you approach a law firm or CMC about your potential claim? If so, how did you find them?
- Once you had found the law firm/CMC, what onboarding/sign up information did you receive? If you received information:
  - How was it delivered e.g. in person, phone, email, online? how clear was it?
  - Did you read through all the information you received? Why/why not? Probe on understanding

- Did the information make you feel confident to progress your claim? Why so?
- How long did it take for you to decide whether to sign up? How did you end up signing up? Probe on whether they understood they were signing up
- Did you receive all the information you needed/expected? Probe on what was missing
- How clear were you on what the process would be like? Why so? Probe on how clear/unclear the process was
  - Who explained the claims process to you e.g. online forum, law firm, CMC? How could this explanation have been improved?
- Why did you decide to pursue your claim? Probe on expectations of success and ease, a feeling there is 'nothing to lose', recommendations or a desire for justice
- Why do you think other people decide not to pursue their claims?

### **During claims process (15 minutes)**

Next let's focus on what the claims process was like for you...

- Who did you use to handle your claim and why?
  - What do you see as the benefits and drawbacks of using a Claims Management Company (CMC) vs a lawyer vs doing it independently? CMC definition for reference: Firms or individuals that can help you make a claim for compensation or other benefits. They may deal with the claim themselves or refer you to other CMCs or lawyers without asking them.
  - Did you consider handling your claim independently? Why so / why not? Probe on drivers and barriers e.g. complexity
- Did you conduct any research on the claim during the process? Probe on if they looked for additional support
  - What information/support were you looking for and why? Probe on looking at online forums, consumer body websites, charities
  - What was missing from your research if anything?
- What kind of information and updates did/have you received during the claim process?
  - How frequent were these updates? Probe on if they wanted more frequent updates
  - How were these updates made e.g. by phone, email? How did you feel about this format?
  - What kind of information or updates were missing during the claims process?

Did you reach out for any additional support during the claims process e.g. online forums, consumer groups? With whom and why so? Probe on what support they were looking for and what they received

- Did you have online or face to face meetings as part of your claims process? If so, please tell me about this experience

- Did you attend court as part of your claims process? If so, please tell me about this experience
  - Did you expect that you would need to attend court? Why/why not? If so, did you receive any support/advice on what this process would be like?
- Reflecting overall, how difficult/complex was the claim process? Probe on which aspects were complex and how
  - What were the easiest parts of the claims process? How so?
  - What were the hardest parts of the claim process? How so? Probe on how transparent the process was, how much they trusted the firm/CMC
- What fee structure/arrangement did you have for your claims process? How do you feel about this structure? Probe on clarity, benefits and drawbacks
  - What was agreed re. fees and insurance - what fees would you pay to the lawyer/CMC? Did you have after the event insurance (ATE) and how was this explained to you?
- What do you think a 'no win no fee' (NWNF) arrangement means in practice? Where is your understanding from? Probe on whether they would expect to cover any costs before
  - Did you have a no win no fee arrangement? Why/why not?
  - Do you have a positive or negative perceptions of no win no fee? Why so?
  - If they had a NWNF: How was this arrangement was explained to you? How clear was this explanation?
  - What information do you wish was shared with you? Why?

### **Impact of claims process (10 minutes)**

Finally, I would like to discuss the impact the claim process had on you and what went well and less well during the process, before discussing your concluding thoughts...

- What impact has the claims process have on you? Positive or negative
  - What emotional impact has it had on you? Probe on stress, short term and long-term impact
  - What practical impact has it had on you? Probe on financial
- On reflection, which of your expectations were met or not met?
  - What went well during the claims process?
  - What went less well during the claims process? Probe on what could have been improved in the journey
  - What do you wish had been done differently? Probe on communication, fee transparency / structure
- What do you wish you had known before starting the claims process? Why so?

- What support do you wish you would have had? Probe on who they would have wanted support from
- Do you wish you had approached the process differently e.g. completed the claim independently, with a law firm or CMC? Why so? Probe on whether they considered switching during the process and what the impact of this was e.g. paying fees
- Is there anything else you would like to share about the claim process that we did not cover?

## 5.2 Quantitative questionnaire

*Base: All*

*Question type: Single*

**[Q1] High-volume consumer claims** arise when large numbers of consumers file claims against the same organisation, or in relation to the same issue. Such claims activity is currently concentrated in areas including diesel car emissions, motor finance commission, housing disrepair, data breaches, and other financial services.

Before today, were you aware of these types of claims?

<1> Yes

<2> No

*Base: All aware of HVCCs*

*Question type: Multiple*

*#row order: randomize*

*#Question display logic:*

*If [Q1] - Yes is selected [if Q1 == 1]*

**[Q2] High-volume consumer claims** arise when large numbers of consumers file claims against the same organisation, or in relation to the same issue. Such claims activity is currently concentrated in areas including diesel car emissions, motor finance commission, housing disrepair, data breaches, and other financial services.

Where, if at all, have you heard about this? Please select all that apply.

<1> Adverts online/ on social media

<8> Being contacted by a [claims management company \(CMC\)](#) Firms or individuals that can help you make a claim for compensation or other benefits. They may deal with the claim themselves or refer you to other CMCs

			or lawyers without asking them
<2>	Adverts on the radio	<9>	Through friends/ family or other word of mouth
<3>	Adverts on the TV	<10>	Through your work/ job
<4>	Adverts in public places or flyers	<11>	In the news
<5>	Through consumer groups (e.g. Citizens Advice)	<95 fixed>	Other (open [Q2_other]) [open] please specify
<6>	Through your own research (e.g. MoneySavingExpert, internet searches)	<96 fixed xor>	Don't know
<7>	Contacted directly by a law firm without asking them		

*Base: All who were approached by a law firm*

*Question type: Multiple*

*#row order: randomize*

*#Question display logic:*

*If [Q2] - Contacted directly by a law firm without asking them is selected [if 7 in Q2]*

**[Q3]** You said that a law firm contacted you without you asking them to.

In which of the following ways did they contact you? Please select all that apply.

<1>	Unsolicited telephone calls (i.e. cold calls)
<2>	Door knocking/ house visits
<3>	Email
<4>	Unsolicited text messages
<5>	Post/ letters
<95 fixed>	Other (open [Q3_other]) [open] please specify
<96 fixed xor>	Don't know

**Base: All who were approached by a CMC**

Question type: **Multiple**

#row order: randomize

#Question display logic:

**If [Q2] - Being contacted by a <a class="hovertext">claims management company (CMC)</span> Firms or individuals that can help you make a claim for compensation or other benefits. They may deal with the claim themselves or refer you to other CMCs or lawyers</span></a> without asking them is selected [if 8 in Q2]**

**[Q4]** You said that a claims management company (CMC) contacted you without you asking them to.

In which of the following ways did they contact you? Please select all that apply.

- <1> Unsolicited telephone calls (i.e. cold calls)
- <2> Door knocking/ house visits
- <3> Email
- <4> Unsolicited text messages
- <5> Post/ letters
- <95 fixed> Other (open [Q4\_other]) [open] please specify
- <96 fixed xor> Don't know

**Base: All**

Question type: **Grid**

#row order: randomize(Rand13)

**[Q5] High-volume consumer claims** arise when large numbers of consumers file claims against the same organisation, or in relation to the same issue. Such claims activity is currently concentrated in areas including diesel car emissions, motor finance commission, housing disrepair, data breaches, and other financial services.

Considering this, for each of the following, please say whether you have or have not made a claim related to this category in the past 5 years:

*Please do not include personal injury or medical negligence.*

- |                                |                           |
|--------------------------------|---------------------------|
| -[Q5_1] Car finance            | -[Q5_7] Housing disrepair |
| -[Q5_2] Cavity wall insulation | -[Q5_8] Japanese knotweed |

-[Q5_3]	Data breach/ data protection/ cyber security	-[Q5_9]	Mis-sold pensions
-[Q5_4]	Diesel emissions	-[Q5_10]	Mis-sold tax avoidance schemes
-[Q5_5]	Flight delay (using a law firm/ claims management company and not directly with the airline)	-[Q5_12]	Solar panel / green energy / other energy
-[Q5_6]	Holiday sickness (i.e. for illness related to the holiday, e.g. cruise sickness)	-[Q5_14]	Timeshare

<1> Yes, I have made a claim for this category

<2> No, I have not made a claim for this category

<96> Don't know

**Base: All**

Question type: *Single*

**[Q6] High-volume consumer claims** arise when large numbers of consumers file claims against the same organisation, or in relation to the same issue. Such claims activity is currently concentrated in areas including diesel car emissions, motor finance commission, housing disrepair, data breaches, and other financial services.

In the past 5 years, have you made a claim for **any other** kind of legal proceeding which involved a large number of people?

*Please do not include personal injury or medical negligence.*

<1> Yes (open [Q6\_yes]) [open] please specify

<2> No, I have not

<96> Don't know

**Base: All**

Question type: *Grid*

#row order: *randomize(Rand13)*

**[Q7] High-volume consumer claims** arise when large numbers of consumers file claims against the same organisation, or in relation to the same issue. Such claims activity is currently concentrated in areas including diesel car emissions, motor finance commission, housing disrepair, data breaches, and other financial services.

For each of the following, do you think you have been eligible to make a claim related to this category in the past 5 years?

*Please do not include personal injury or medical negligence.*

-[Q7_1 if Q5_1 in [2,96]]	Car finance	-[Q7_7 if Q5_7 in [2,96]]	Housing disrepair
-[Q7_2 if Q5_2 in [2,96]]	Cavity wall insulation	-[Q7_8 if Q5_8 in [2,96]]	Japanese knotweed
-[Q7_3 if Q5_3 in [2,96]]	Data breach/ data protection/ cyber security	-[Q7_9 if Q5_9 in [2,96]]	Mis-sold pensions
-[Q7_4 if Q5_4 in [2,96]]	Diesel emissions	-[Q7_10 if Q5_10 in [2,96]]	Mis-sold tax avoidance schemes
-[Q7_5 if Q5_5 in [2,96]]	Flight delay (using a law firm/ claims management company and not directly with the airline)	-[Q7_12 if Q5_12 in [2,96]]	Solar panel / green energy / other energy
-[Q7_6 if Q5_6 in [2,96]]	Holiday sickness (i.e. for illness related to the holiday, e.g. cruise sickness)	-[Q7_14 if Q5_14 in [2,96]]	Timeshare

<1> I think I was eligible, but didn't make a claim

<2> I don't think I have ever been eligible to make a claim in this category

<96> Don't know

**Base: All**

Question type: **Single**

**[Q8] High-volume consumer claims** arise when large numbers of consumers file claims against the same organisation, or in relation to the same issue. Such claims activity is

currently concentrated in areas including diesel car emissions, motor finance commission, housing disrepair, data breaches, and other financial services.

In the past 5 years, do you think you have been eligible for **another** category of legal proceeding involving a large number of people?

*Please do not include personal injury or medical negligence.*

- <1> Yes (open [Q8\_yes]) [open] please specify
- <2> No, I have not
- <96> Don't know

*Question type: Multiple*  
*#Question display logic:*  
*if gryphon.interview\_type == "test"*

**[q\_chosen\_brands]** VISIBLE IN TESTING MODE

Chosen brands:

- |     |  |      |   |
|-----|--|------|---|
| <1> | Car finance                                    | <9>  | Mis-sold pensions                         |
| <2> | Cavity wall insulation                         | <10> | Mis-sold tax avoidance schemes            |
| <3> | Data breach / data protection / cyber security | <11> | Payment Protection Insurance              |
| <4> | Diesel emissions                               | <12> | Solar panel / green energy / other energy |
| <5> | Flight delay                                   | <13> | Tax refunds                               |
| <6> | Holiday sickness                               | <14> | Timeshare                                 |
| <7> | Housing disrepair                              | <15> | \$Q6_yes                                  |
| <8> | Japanese knotweed                              | <16> | \$Q8_yes                                  |

*Question type: Text*

For this survey, please think about your claim related to **\$Q5\_Q7\_pipe.raw** when answering. If you have made more than one claim in the past 5 years, please think about the most recent claim.

*Question type: Text*

You said you thought you were eligible for a claim, but did not proceed with it. For this survey, please think about the claim related to **\$Q5\_Q7\_pipe.raw** when answering. If you thought you were eligible for more than one claim, please think about the most recent.

*Question type: Text*

*We would like you to be expansive and specific in your answers to the following open ended questions: the more you can tell us, the more you will be helping. Please do not give one-word answers.*

*We are keen to understand all about your thoughts and attitudes about high-volume consumer claims. Please be specific and detailed but use plain English where possible*

*Question type: Open*

*#any*

**[open\_ended\_1]** What do you know or have heard about high-volume consumer claims (HVCC)? In your response, please tell us about where you heard about this claim (e.g. adverts, social media, etc) and what do you think could be potential strengths or drawbacks of these claims and how they are handled.

*Question type: Open*

*#any*

*#Question display logic:*

*if 1 in respofQ5 or Q6==1*

**[open\_ended\_2]** Please describe your experience of making your **\$Q5\_Q7\_pipe.raw** claim, including any challenges you faced and how the outcome affected you financially, emotionally, or in terms of your trust in the system, law firms/solicitors or claim management companies (CMC).

**Base: All who have made a claim**

*Question type: Single*

*#row order: randomize*

*#Question display logic:*

*if 1 in respofQ5 or Q6==1*

**[Q9]** Which of the following did you primarily use to handle your **\$Q5\_Q7\_pipe.raw** claim? Please select one.

<1>

A law firm

<2> A [claims management company \(CMC\)](#) Firms or individuals that can help you make a claim for compensation or other benefits. They may deal with the claim themselves or refer you to other CMCs or lawyers

<3 fixed> Neither, I progressed with the claim myself

<96 fixed> Don't know/ can't recall

**Base: All who made a claim using a law firm or CMC**

Question type: **Single**

#Question display logic:

*If [Q9] - A law firm or A [claims management company \(CMC\)](#) Firms or individuals that can help you make a claim for compensation or other benefits. They may deal with the claim themselves or refer you to other CMCs or lawyers, is selected [if Q9 in [1,2]]*

**[Q9b]** At any point, did the \$Q9\_pipe.raw suggest that you might be eligible for other claims?

<1> Yes, they did

<2> No, they did not

<96 fixed> Don't know/ can't recall

**Base: All eligible who have not made a claim**

Question type: **Single**

#row order: randomize

#Question display logic:

*if (1 in respofQ7 or Q8==1) and not 1 in respofQ5 and not Q6==1*

**[Q10]** Thinking about if you had decided to proceed with a claim, which of the following do you think you would have primarily used?

<1> A law firm

<2> A [claims management company \(CMC\)](#) Firms or individuals that can help you make a claim for compensation or other benefits. They may deal with the claim themselves or refer you to other CMCs or lawyers

<3 fixed> Neither, I would have progressed with the claim myself

<96 fixed>

Don't know

*Base: All who have progressed with a claim and heard about it through multiple sources*

*Question type: Grid*

*#row order: randomize*

*#Question display logic:*

*if (1 in respofQ5 or Q6==1) and len(Q2) >= 1*

**[Q11]** You have indicated that you progressed with a claim related to \$Q5\_Q7\_pipe.raw.

For each of the ways you heard about these types of claims, please indicate the extent to which this influenced your decision to proceed with a claim:

-[Q11\_1] Adverts online/ on social media

-[Q11\_7] Adverts on the radio

-[Q11\_8] Adverts on the TV

-[Q11\_9] Adverts in public places or flyers

-[Q11\_10] Through consumer groups (e.g. Citizens Advice)

-[Q11\_11] Through your own research

-[Q11\_12] Contacted directly by a law firm without asking them

-[Q11\_13] Being contacted by a claims management company (CMC)

-[Q11\_14] Through friends/family or other word of mouth

-[Q11\_15] Through your work/job

-[Q11\_16] In the news

<1> A great deal

<2> A fair amount

<3> Not very much

<4> Not at all

<96> Don't know

*#option display logic:*

*[Q11\_1] - If [Q2] - Adverts online/ on social media is selected*

*And [Q11\_7] - If [Q2] - Adverts on the radio is selected*

*And [Q11\_8] - If [Q2] - Adverts on the TV is selected*

*And [Q11\_9] - If [Q2] - Adverts in public places or flyers is selected*

*And [Q11\_10] - If [Q2] - Through consumer groups (e.g. Citizens Advice) is selected*

*And [Q11\_11] - If [Q2] - Through your own research (e.g. MoneySavingExpert, internet searches) is selected*

*And [Q11\_12] - If [Q2] - Contacted directly by a law firm without asking them is selected*

*And [Q11\_13] - If [Q2] - Being contacted by a [claims management company \(CMC\)](#) Firms or individuals that can help you make a claim for compensation or other benefits. They may deal with the claim themselves or refer you to other CMCs or lawyers without asking them is selected*

*And [Q11\_14] - If [Q2] - Through friends/ family or other word of mouth is selected*

*And [Q11\_15] - If [Q2] - Through your work/ job is selected*

*And [Q11\_16] - If [Q2] - In the news is selected*

*[if 1 in Q2 and 2 in Q2 and 3 in Q2 and 4 in Q2 and 5 in Q2 and 6 in Q2 and 7 in Q2 and 8 in Q2 and 9 in Q2 and 10 in Q2 and 11 in Q2]*

**Base: All influenced by online/ social media**

Question type: **Multiple**

#row order: randomize

#Question display logic:

**if Q11\_1 in[1,2,3]**

**[Q12c]** You said you were influenced by adverts online/ on social media.

On which of the following did you see these adverts? Please select all that apply.

<1> Facebook

<2> Instagram

<3> X (formerly Twitter)

<4> TikTok

<5> YouTube

<95 fixed> Another social media platform (open [Q12c\_social\_other]) [open]  
please specify

<955 fixed> Somewhere else online (open [Q12c\_online\_other]) [open] please specify

<96 fixed xor> Don't know/ can't recall

**Base: All who made a claim**

Question type: **Multiple**

#row order: randomize

#Question display logic:

**if 1 in respofQ5 or Q6==1**

**[Q11b]** And, which of the following are reasons why you made a \$Q5\_Q7\_pipe.raw claim? Please select all that apply.

- |     |   |                |   |
|-----|---|----------------|---|
| <1> | Led to believe there was a strong chance of success | <7>            | Was recommended to do so by friends/ family members |
| <2> | Felt like there was nothing to lose                 | <8>            | Due to a financial loss                             |
| <3> | Thought it would be easy                            | <9>            | A desire for justice/ to address wrongdoing         |
| <4> | Others in my circumstances had done so              | <10>           | For a financial reward/ refund                      |
| <5> | Others in my circumstances had been successful      | <95 fixed>     | Other (open [Q11b_other]) [open] please specify     |
| <6> | Saw people doing it online/ in the media            | <96 fixed xor> | Don't know  |

**Base: All who have made a claim or were eligible**

Question type: **Multiple**

#row order: randomize

#Question display logic:

**if (1 in respofQ5 or Q6==1) or (1 in respofQ7 or Q8==1)**

**[Q12a]** You said you \$Q12a\_pipe.raw a \$Q5\_Q7\_pipe.raw claim.

How, if at all, did you confirm your eligibility? Please select all that apply.

- <1> By speaking to a law firm

- <2> By speaking to a claims management company (CMC)
- <3> By speaking to a consumer group (e.g. Citizens Advice)
- <4> By speaking to friends/family members
- <5> By conducting your own research (e.g. MoneySavingExpert, internet searches)
- <6> By completing an online form to check
- <95 fixed> Other (open [Q12a\_other]) [open] please specify
- <96 fixed xor> Don't know
- <99 fixed xor> I did not confirm my eligibility

**Base:** All who used an online form

Question type: **Single**

#Question display logic:

**If [Q12a] - By completing an online form to check is selected [if 6 in Q12a]**

**[Q15]** When using an online form to check your eligibility for making a claim, how clear, if at all, did you find the information provided about the claim within the form?

- <1> Very clear
- <2> Fairly clear
- <3> Not very clear
- <4> Not at all clear
- <96> Don't know

**Base:** All who used an online form

Question type: **Single**

#Question display logic:

**If [Q12a] - By completing an online form to check is selected [if 6 in Q12a]**

**[Q16]** You said you used an online form to check your eligibility for making a \$Q5\_Q7\_pipe.raw claim.

As far as you were aware, did completing this form sign you up to progress with a claim?

- <1> Yes, it did
- <2> No, it did not
- <96> Don't know

**Base: All who used an online form**

Question type: **Single**

#Question display logic:

**If [Q12a] - By completing an online form to check is selected [if 6 in Q12a]**

**[Q17]** When using the online form, as far as you're aware, did you provide consent for a solicitor or claim management company (CMC) to act on your behalf?

- <1> Yes, I did
- <2> No, I did not
- <96> Don't know

**Base: All who have made a claim or were eligible**

Question type: **Multiple**

#row order: *custom(\$rand\_order\_Q13)*

#Question display logic:

**if 1 in respofQ5 or Q6==1 or 1 in respofQ7 or Q8==1**

**[Q13]** Have you taken any actions in relation to your \$Q5\_Q7\_pipe.raw claim? Please select all that apply.

- <1> Signed up to an agreement with a law firm to pursue a claim
- <2> Signed up to an agreement with a claims management company to pursue a claim
- <3> Spoken to a solicitor
- <4> Spoken to a claims management company (CMC)
- <5> Gathered initial evidence

- <6> Provided further evidence
- <9> Conducted research online
- <10> Discussed with friends/ family
- <11 fixed> Other (open [Q13\_other]) [open] please specify
- <99 fixed xor> None of these
- <96 fixed xor> Don't know

*Base: All who said they conducted research online*

*Question type: Multiple*

*#row order: randomize*

*#Question display logic:*

*If [Q13] - Conducted research online is selected [if 9 in Q13]*

**[Q13b]** You said you conducted research online in relation to your claim. Which of the following did you use to do this? Please select all that apply.

- <1> Citizens Advice
- <2> Charities
- <3> Law firm websites
- <4> Claims management company websites
- <5> Online newspapers
- <6> Social media
- <7> MoneySavingExpert/ Martin Lewis
- <8> General internet searching (e.g. Google)
- <95 fixed> Other (open [Q13b\_other]) [open] please specify
- <96 fixed xor> Don't know

*Base: All who have made a claim*

*Question type: Single*

*#Question display logic:*

*if 1 in respofQ5 or Q6==1*

**[Q13c]** Which of the following best describes the status of your claim?

- <1> The claim is ongoing
- <2> The claim was closed and denied
- <3> The claim was successful
- <96 fixed xor> Don't know

*Base: All who made a claim*

*Question type: Multiple*

*#row order: randomize*

*#Question display logic:*

*if 1 in respofQ5 or Q6==1*

**[Q14]** What information, if any, was provided to you when you started your \$Q5\_Q7\_pipe.raw claim? Please select all that apply.

- <1> How much it would cost to pursue your claim
- <2> How much you might receive if you won
- <3> How much the firm or any third party could get from a successful or unsuccessful claim
- <4> How much you would need to pay if your claim was unsuccessful
- <5> What potential liabilities you may face if the claim was unsuccessful or if the firm did not fulfil its obligations
- <6> If the \$Q14\_pipe has entered you into any agreements with insurers or funders
- <8> If you were eligible for legal aid
- <9> If there was a cooling off period
- <10> How long the process could take
- <11> How to protect yourself against any risks of claiming
- <95 fixed> Other (open [Q14\_other]) [open] please specify
- <96 fixed xor> Don't know/ Can't recall

<7>	That you could progress your claim yourself without a CMC or solicitor	<99 fixed xor>	Not applicable - I was not provided with any information
-----	--	----------------------	--

**Base: All**

Question type: **Dyngrid**

#row order: *randomize*

**[Q18]** For each of the following statements, please indicate whether you think they are true or false:

- |          |  |
|----------|--|
| -[Q18_1] | It is possible to make a claim against a company without using a solicitor   |
| -[Q18_2] | There are sometimes free compensation schemes available to resolve disputes between consumers and businesses       |
| -[Q18_3] | A solicitor is required to advise consumers of all available options if proceeding with a claim against a business |
| -[Q18_4] | Solicitors keep most of the money if you win a claim   |
| -[Q18_6] | There is no requirement to attend court when making a claim  |
| <1>      | This is definitely true  |
| <2>      | This is probably true  |
| <3>      | This is probably false   |
| <4>      | This is definitely false   |
| <96>     | Don't know   |

**Base: All**

Question type: **Single**

**[Q19]** Thinking about 'no win no fee' arrangements, what is the maximum percentage of awarded compensation you would expect to pay to a law firm, if you used one?

- <1> I would expect to pay the law firm this percentage of my compensation (open [Q19\_percentage]) [open:integer, Range:0~100]
- <2> I wouldn't expect to pay the law firm any percentage of my compensation
- <96> Don't know

*Base: All*

*Question type: Grid*

**[Q19a]** And, for each of the following, please say whether you think they are true or false:

- [Q19a\_1] With 'no win no fee' arrangements, you do not need to pay any costs before receiving an outcome to your claim
- [Q19a\_2] With 'no win no fee' arrangements, you might have to cover costs if your claim is successful
- [Q19a\_3] With 'no win no fee' arrangements, you might have to cover costs if your claim is unsuccessful
- <1> This is definitely true
- <2> This is probably true
- <3> This is probably false
- <4> This is definitely false
- <96> Don't know

*Question type: Text*

As a reminder, please think about your claim related to **\$Q5\_Q7\_pipe.raw** when answering.

*Question type: Text*

As a reminder, please think about your eligibility related to **\$Q5\_Q7\_pipe.raw** when answering.

**Base: All who have made a claim**

Question type: **Single**

#Question display logic:

*if 1 in respofQ5 or Q6==1*

**[Q20]** Overall, how easy or difficult was it to make a start with your claim?

- <1> Very easy
- <2> Fairly easy
- <3> Fairly difficult
- <4> Very difficult
- <96> Don't know

**Base: All who used a law firm/ CMC**

Question type: **Single**

#Question display logic:

*If [Q9] - A law firm or A claims management company (CMC) Firms or individuals that can help you make a claim for compensation or other benefits. They may deal with the claim themselves or refer you to other CMCs or lawyers, is selected [if Q9 in [1,2]]*

**[Q21]** You said you used a \$Q14\_pipe to proceed with your \$Q5\_Q7\_pipe.raw claim.

Before signing up, did the \$Q14\_pipe explain that you could have progressed the claim yourself?

- <1> Yes, they did
- <2> No, they did not
- <96> Don't know

**Base: All who made a claim**

Question type: **Multiple**

#row order: randomize

#Question display logic:

*if 1 in respofQ5 or Q6==1*

**[Q22]** For the following questions, "support" includes moral/ emotional support as well as practical information and advice.

Did you get support from any of the following when making your claim? Please select all that apply.

- <1> A consumer body (e.g. Citizens Advice)
- <2> Friends or family members
- <3> Work colleagues
- <4> A financial adviser or professional
- <5> An ombudsman
- <6> A charity
- <7> Online forums/ communities (e.g. Reddit, Facebook groups)
- <8> Artificial Intelligence (e.g. ChatGPT)
- <95 fixed> Other (open [Q22\_other]) [open] please specify
- <99 fixed xor> Don't know
- <94 fixed xor> Not applicable - I did not get any support when making my claim

*Base: All who accessed additional support*

*Question type: Multiple*

*#Question display logic:*

*if Q22.has\_any([1,2,3,4,5,6,7,8,95])*

**[Q23]** At what stage of making your \$Q5\_Q7\_pipe.raw claim did you seek support? Please select all that apply.

- <1> Before starting the claim
- <2> During the claim
- <3> After the claim had been submitted
- <4> After receiving an outcome

<96 fixed xor> Don't know

*#option display logic:*

*<4> - If [Q13c] - The claim was closed and denied or The claim was successful, is selected [if Q13c in [2,3]]*

**Base: ALI who made a claim**

Question type: **Multiple**

#row order: randomize

#Question display logic:

*if 1 in respofQ5 or Q6==1*

**[Q24]** What problems, if any, have you experienced in relation to making a claim? Please select all that apply.

- |     |  |                |  |
|-----|--|----------------|--|
| <1> | I found it difficult to understand the process       | <9>            | Lack of communication or transparency                |
| <2> | Fees being too expensive                             | <10>           | Difficulty pulling out of the claim after signing up |
| <3> | Lack of trust in the process                         | <11>           | I was not aware I had been signed up to a claim      |
| <4> | Lack of trust in the law firm                        | <12>           | Feeling under pressure to sign up to make a claim    |
| <5> | Lack of trust in the claims management company (CMC) | <13>           | The process taking too long                          |
| <6> | Lack of support                                      | <95 fixed>     | Other (open [Q24o]) [open] please specify            |
| <7> | Confusion over agreements                            | <96 fixed xor> | Don't know   |
| <8> | Confusion over fees                                  | <99 fixed xor> | Not applicable - I did not experience any problems   |

*#option display logic:*

*<4> - If [Q9] - A law firm is selected*

*And <5> - If [Q9] - A **<a class="hovertext">claims management company (CMC)***

*<span> Firms or individuals that can help you make a claim for compensation or other benefits. They may deal with the claim themselves or refer you to other CMCs or*

lawyers is selected  
[if Q9 == 1 and Q9 == 2]

**Base: All eligible who did not make a claim**

Question type: **Multiple**

#row order: randomize #Columns: 2

#Question display logic:

if (1 in respofQ7 or Q8==1) and not 1 in respofQ5 and not Q6==1

**[Q25]** Which of the following, if any, are reasons why you didn't progress with making a \$Q5\_Q7\_pipe.raw claim? Please select all that apply.

- |     |  |                |   |
|-----|--|----------------|---|
| <1> | Concerns about possible fees and costs               | <10>           | Concern about how long it would take  |
| <2> | Lack of trust in the process                         | <11>           | Thought the chances of success were low   |
| <3> | Lack of trust in the law firm                        | <12>           | Didn't think the compensation would be worth it   |
| <4> | Lack of trust in the claims management company (CMC) | <13>           | Concern about the stigma associated with making a claim (e.g. claim culture, negative press coverage) |
| <5> | Didn't know where to start/ how to progress          | <14>           | Concerns for my insurance premium/ credit rating  |
| <6> | Lack of support                                      | <15>           | Concerns about how stressful the process would be   |
| <7> | Didn't think it was necessary                        | <16>           | Concerns about sharing personal information/ that the process was a scam                              |
| <8> | The issue resolved itself                            | <95 fixed>     | Other (open [Q25_other]) [open] please specify  |
| <9> | I didn't have the time/ couldn't be bothered         | <96 fixed xor> | Don't know  |

**Base: All who made a claim or took actions in relation to their claim and didn't do it themselves**

Question type: **Grid**

#row order: randomize

#Question display logic:

*if 1 in respofQ5 or Q6==1*

**[Q26]** To what extent do you agree or disagree with the following statements?

- |          |   |
|----------|---|
| -[Q26_1] | The law firm kept me up to date throughout the process                        |
| -[Q26_2] | The claims management company (CMC) kept me up to date throughout the process |
| -[Q26_3] | I understood everything that was expected of me                               |
| -[Q26_4] | I felt in control during the claim process                                    |
| <1>      | Strongly agree  |
| <2>      | Agree   |
| <3>      | Neither agree nor disagree  |
| <4>      | Disagree  |
| <5>      | Strongly disagree   |
| <96>     | Don't know  |

#option display logic:

*[Q26\_1] - If [Q9] - A law firm is selected*

*And [Q26\_2] - If [Q9] - A [claims management company \(CMC\)](#) Firms or individuals that can help you make a claim for compensation or other benefits. They may deal with the claim themselves or refer you to other CMCs or lawyers is selected  
*[if Q9 == 1 and Q9 == 2]**

**Base: All who made a claim and didn't do it themselves**

Question type: **Grid**

#row order: randomize

#Question display logic:

*If [Q9] - A law firm or A [claims management company \(CMC\)](#) Firms or individuals that can help you make a claim for compensation or other benefits. They may deal with the claim themselves or refer you to other CMCs or lawyers, is selected [if Q9 in [1,2]]*

**[Q27]** Overall, how clear or unclear was the information provided to you by the \$Q27\_pipe about the following?

- [Q27\_1]                    The steps involved in the claims process
- [Q27\_2]                    What fees and costs are involved
- [Q27\_3]                    What happens if I wanted to withdraw from the claim
  
- <1>                            Very clear
- <2>                            Fairly clear
- <3>                            Fairly unclear
- <4>                            Very unclear
- <97>                          Not applicable – I did not receive information about this
- <96>                          Don't know/ can't recall

*Base: All who have made a claim using a lawyer/ CMC and received information about fees*

*Question type: Multiple*

*#Question display logic:*

*if Q27\_2 in [1,2,3,4]*

**[Q28s]** When, if ever, were the fees and costs related to your \$Q5\_Q7\_pipe.raw claim explained to you? Please select all that apply.

- <1>                            When I signed up to make a claim
- <2>                            When I first made contact with the \$Q14\_pipe.raw
- <3>                            During the process of the claim
- <4>                            At the end of the claim/ during billing
- <96 fixed xor>              Don't know

*#option display logic:*

*<2> - If [Q9] - A law firm or A claims management company (CMC) Firms or individuals that can help you make a claim for compensation or other benefits. They may deal with the claim themselves or refer you to other CMCs*

or lawyers

And <4> - If [Q13c] - The claim was closed and denied or The claim was successful, is selected

[if Q9 in [1,2] and Q13c in [2,3]]

**Base: All who have made a claim**

Question type: **Single**

#Question display logic:

if 1 in respofQ5 or Q6==1

**[Q29]** How confident or unconfident were you in your understanding of what fees were involved in making your claim?

- <1> Very confident
- <2> Fairly confident
- <3> Not very confident
- <4> Not at all confident
- <96> Don't know

**Base: All who have made a claim**

Question type: **Single**

#Question display logic:

if 1 in respofQ5 or Q6==1

**[Q30]** Thinking about the process of making your claim, did you experience any fees or costs which were unexpected?

- <1> Yes, I did
- <2> No, I did not
- <96> Don't know

**Base: All who have made a claim and had unexpected fees/costs**

Question type: **Multiple**

#row order: randomize

#Question display logic:

If [Q30] - Yes, I did is selected [if Q30 == 1]

**[Q31]** You said that there were unexpected fees during your claim. What were these for?  
Please select all that apply.

- |     |  |                |  |
|-----|--|----------------|--|
| <1> | Higher deductions from my compensation than expected | <8>            | Admin fees                                     |
| <2> | Fees for \$Q31_pipe work                             | <9>            | Cancellation or termination fees               |
| <4> | Disbursements (e.g. court fees or expert fees)       | <10>           | Ombudsman fees                                 |
| <5> | Barrister fees                                       | <95 fixed>     | Other (open [Q31_other]) [open] please specify |
| <6> | Insurance fees (e.g. after the event insurance fees) | <96 fixed xor> | Don't know                                     |
| <7> | Loan charges or interest                             | <99 fixed xor> | I was not told what these were for             |

*Question type: Text*

As a reminder, please think about your claim related to **\$Q5\_Q7\_pipe.raw** when answering. If you have made more than one claim in the past 5 years, please think about the most recent claim.

*Question type: Text*

As a reminder, please think about your eligibility related to **\$Q5\_Q7\_pipe.raw** when answering.

**Base: All who have made a claim and received an outcome**

*Question type: Single*

*#Question display logic:*

*if (1 in respofQ5 or Q6==1) and Q13c in [2,3]*

**[Q32]** To what extent were you satisfied or dissatisfied with your outcome?

- <1> Very satisfied

- <2> Fairly satisfied
- <3> Neither satisfied nor dissatisfied
- <4> Fairly dissatisfied
- <5> Very dissatisfied
- <96> Don't know

*Base: All who have made a claim and received an outcome*

Question type: **Single**

#row order: reverse

#Question display logic:

*if (1 in respofQ5 or Q6==1) and Q13c in [2,3]*

**[Q33]** How would you describe the outcome of your claim?

- <1> The outcome was better than I expected
- <2> The outcome was the same as I expected
- <3> The outcome was worse than I expected
- <96 fixed> Don't know

*Base: All who have made a claim and used a lawyer/CMC*

Question type: **Single**

#Question display logic:

*If [Q9] - A law firm or A claims management company (CMC) Firms or individuals that can help you make a claim for compensation or other benefits. They may deal with the claim themselves or refer you to other CMCs or lawyers, is selected [if Q9 in [1,2]]*

**[Q34]** To what extent would you be likely or unlikely to recommend your \$Q36\_pipe to someone else?

- <1> Very likely
- <2> Fairly likely
- <3> Neither likely nor unlikely

- <4> Fairly unlikely
- <5> Very unlikely
- <96> Don't know

**Base: All who have made a claim and used a lawyer/CMC**

Question type: **Single**

#Question display logic:

**If [Q9] - A law firm or A [claims management company \(CMC\)](#) Firms or individuals that can help you make a claim for compensation or other benefits. They may deal with the claim themselves or refer you to other CMCs or lawyers, is selected [if Q9 in [1,2]]**

**[Q35]** To what extent were you satisfied or dissatisfied with your \$Q36\_pipe?

- <1> Very satisfied
- <2> Fairly satisfied
- <3> Neither satisfied nor dissatisfied
- <4> Fairly dissatisfied
- <5> Very dissatisfied
- <96> Don't know

**Base: All who have made a claim and used a lawyer/CMC**

Question type: **Multiple**

#row order: randomize

#Question display logic:

**If [Q9] - A law firm or A [claims management company \(CMC\)](#) Firms or individuals that can help you make a claim for compensation or other benefits. They may deal with the claim themselves or refer you to other CMCs or lawyers, is selected [if Q9 in [1,2]]**

**[Q36]** Thinking about your \$Q36\_pipe, which of the following, if any, did they do? Please select all that apply.

- <1> Provided regular and timely updates
- <2> Explained the process in a clear way

- <3> Outlined all of the fees involved
- <4> Explained the risks of making a claim
- <5> Confirmed they had professional indemnity insurance
- <6> Confirmed they were regulated (e.g. \$Q36\_pipe2)
- <7> Explained if it was possible to pursue a claim without legal representation
- <9> Were polite/ professional
- <10> They were competent/ seemed an expert in this area
- <99 fixed xor> None of these
- <96 fixed xor> Don't know

**Base: All who have made a claim and were dissatisfied with their lawyer/CMC representative**

Question type: **Multiple**

#row order: *randomize*

#Question display logic:

**If [Q35] - Fairly dissatisfied or Very dissatisfied, is selected [if Q35 in [4,5]]**

**[Q37]** You said you were dissatisfied with your \$Q36\_pipe. Why was this? Please select all that apply.

- |     |   |                |  |
|-----|---|----------------|--|
| <1> | The claim took too long/ they were slow | <8>            | They charged me too much                       |
| <2> | They made mistakes                      | <9>            | They didn't respond to my queries              |
| <3> | They didn't do enough to help me        | <10>           | They didn't explain things clearly             |
| <4> | They were unprofessional/ impolite      | <11>           | There were unexpected costs or fees            |
| <6> | They didn't keep me informed            | <95 fixed xor> | Other (open [Q37_other]) [open] please specify |

<7>            The amount awarded was too low            <96            Don't know/ can't recall  
fixed  
xor>

*Base: All who made a claim and were dissatisfied with the outcome*

Question type: **Single**

#row order: reverse

#Question display logic:

*If [Q32] - Fairly dissatisfied or Very dissatisfied, is selected [if Q32 in [4,5]]*

**[Q38]** You said you were dissatisfied with your outcome. Which, if any, of the following have you done/ do you plan to do as a result?

- <1>            I made a complaint about the outcome of my claim
- <2>            I have not yet made a complaint about the outcome of my claim but intend to
- <3>            I have not made a complaint about the outcome of my claim and do not intend to
- <96 fixed>            Don't know

*Base: All who have complained or intend to*

Question type: **Multiple**

#row order: randomize

#Question display logic:

*If [Q38] - I made a complaint about the outcome of my claim or I have not yet made a complaint about the outcome of my claim but intend to, is selected [if Q38 in [1,2]]*

**[Q39]** You said you \$Q39\_pipe.raw a complaint about the outcome of your claim. Which of the following \$Q39\_pipe1.raw? Please select all that apply.

- <1>            Financial Ombudsman Service (FOS)
- <2>            Legal Ombudsman
- <3>            The Financial Conduct Authority (FCA)
- <4>            The Solicitors Regulation Authority (SRA)
- <5>            The business who you were making a claim against

<6> Your MP or a politician

<95 fixed> Other (open [Q39\_other]) [open] please specify

<96 fixed xor> Don't know

*Question type: Text*

Finally, we are interested in hearing some further thoughts about your experience making a \$Q5\_Q7\_pipe.raw claim.

*Base: All who have made a claim*

*Question type: Open*

*#any*

**[Q40]** Was there anything you would have liked to have known sooner, but either weren't told or wasn't made clear to you? Please provide as much detail as possible.

*Base: All who have made a claim*

*Question type: Open*

*#any*

**[Q41]** And what advice would you give to someone else who was thinking of making a claim? Please provide as much detail as possible.

*Question type: Text*

Thank you for participating in this survey. YouGov is conducting some further research on the topic of **high-volume consumer claims (HVCC)**.

This research will involve either a one-to-one discussion or a focus group where we would explore some of the topics covered in this survey in greater depth. The interviews would take place in November at a time that is most convenient for you (Monday - Friday, between the hours of 9am and 6pm) and will last for up to 45 minutes. Alternatively, the focus groups would take place in the evening (between 6-9pm) and would last around 90 minutes.

Please note that the interviews will be recorded but the recordings will only be used by YouGov and will not be shared with our client. On completion of the research, we will share anonymous insights with our client.

If you are selected to take part in the full duration of the interview or focus group, we would be pleased to offer you a **£30 online voucher** which can be used at various well-known shops and restaurants as a thank you for your participation.

*Question type: Single*

**[qual\_opt\_in]** **\*\*Are you interested in taking part in follow up research?\***

<1> Yes, I am interested and willing to take part

<2> No, I am not interested / willing to take part

*Question type: Text*

Thank you for taking the time to fill out these questions. If you have opted in and are selected to participate in further research, you will be contacted via email with further details. If you don't hear from us then this will mean you haven't been selected, however we will be sure to contact you again in future if another event like this one comes up.

To finish your survey, please click on the next button below.

*#Question display logic:  
if panman.is\_panelist*

*Question type: YG datapoint*

**[ethnicity\_new]** What ethnic group best describes you? Please select one option only. (We ask the question in this way so that it is consistent with Census definitions.)

- |     |   |            |  |
|-----|---|------------|--|
| <1> | English / Welsh / Scottish / Northern Irish / British | <11>       | Bangladeshi                                      |
| <2> | Irish   | <12>       | Chinese  |
| <3> | Gypsy or Irish Traveller                              | <13>       | Any other Asian background                       |
| <4> | Any other White background                            | <14>       | African  |
| <5> | White and Black Caribbean                             | <15>       | Caribbean  |
| <6> | White and Black African                               | <16>       | Any other Black / African / Caribbean background |
| <7> | White and Asian                                       | <17>       | Arab   |
| <8> | Any other Mixed / Multiple ethnic background          | <18 fixed> | Any other ethnic group                           |

- |      |           |               |                   |
|------|-----------|---------------|-------------------|
| <9>  | Indian    | <19<br>fixed> | Prefer not to say |
| <10> | Pakistani |               |                   |

*Question type: YG datapoint*

**[disability]** Are your day-to-day activities limited because of a health problem or disability which has lasted, or is expected to last, at least 12 months?

- |     |                       |
|-----|-----------------------|
| <1> | Yes, limited a lot    |
| <2> | Yes, limited a little |
| <3> | No                    |

*Question type: YG datapoint*

**[profile\_gross\_household]** Gross HOUSEHOLD income is the combined income of all those earners in a household from all sources, including wages, salaries, or rents and before tax deductions. What is your gross household income?

- |     |                             |      |                               |
|-----|-----------------------------|------|-------------------------------|
| <1> | under £5,000 per year       | <10> | £45,000 to £49,999 per year   |
| <2> | £5,000 to £9,999 per year   | <11> | £50,000 to £59,999 per year   |
| <3> | £10,000 to £14,999 per year | <12> | £60,000 to £69,999 per year   |
| <4> | £15,000 to £19,999 per year | <13> | £70,000 to £99,999 per year   |
| <5> | £20,000 to £24,999 per year | <14> | £100,000 to £149,999 per year |
| <6> | £25,000 to £29,999 per year | <15> | £150,000 and over             |
| <7> | £30,000 to £34,999 per year | <16> | Don't know                    |
| <8> | £35,000 to £39,999 per year | <17> | Prefer not to answer          |

<9> £40,000 to £44,999 per year

*Question type: YG datapoint*

**[profile\_gross\_personal]** Gross PERSONAL income is an individual's total income received from all sources, including wages, salaries, or rents and before tax deductions...What is your gross personal income?

- |                                 |                                  |
|---------------------------------|----------------------------------|
| <1> under £5,000 per year       | <9> £40,000 to £44,999 per year  |
| <2> £5,000 to £9,999 per year   | <10> £45,000 to £49,999 per year |
| <3> £10,000 to £14,999 per year | <11> £50,000 to £59,999 per year |
| <4> £15,000 to £19,999 per year | <12> £60,000 to £69,999 per year |
| <5> £20,000 to £24,999 per year | <13> £70,000 to £99,999 per year |
| <6> £25,000 to £29,999 per year | <14> £100,000 and over           |
| <7> £30,000 to £34,999 per year | <15> Don't know                  |
| <8> £35,000 to £39,999 per year | <16> Prefer not to answer        |

*Question type: YG datapoint*

**[profile\_education\_level]** What is the highest educational or work-related qualification you have?

- |   |  |
|---|--|
| <1> No formal qualifications                  | <11> GCE A level or Higher Certificate               |
| <2> Youth training certificate/skillseekers   | <12> Scottish Higher Certificate                     |
| <3> Recognised trade apprenticeship completed | <13> Nursing qualification (e.g. SEN, SRN, SCM, RGN) |
| <4> Clerical and commercial                   | <14> Teaching qualification (not degree)             |

<5>	City & Guilds certificate	<15>	University diploma
<6>	City & Guilds certificate - advanced	<16>	University or CNAA first degree (e.g. BA, B.Sc, B.Ed)
<7>	ONC	<17>	University or CNAA higher degree (e.g. M.Sc, Ph.D)
<8>	CSE grades 2-5	<18>	Other technical, professional or higher qualification
<9>	CSE grade 1, GCE O level, GCSE, School Certificate	<19>	Don't know
<10>	Scottish Ordinary/ Lower Certificate	<20>	Prefer not to say

*Question type: YG datapoint*

**[profile\_work\_stat]** Which of these applies to you?

- <1> Working full time (30 or more hours per week)
- <2> Working part time (8-29 hours a week)
- <3> Working part time (Less than 8 hours a week)
- <4> Full time student
- <5> Retired
- <6> Unemployed
- <7> Not working
- <8> Other

*Question type: YG datapoint*

**[profile\_house\_tenure]** Do you own or rent the home in which you live?

- <1> Own – outright

- <2> Own – with a mortgage
- <3> Own (part-own) – through shared ownership scheme (i.e. pay part mortgage, part rent)
- <4> Rent – from a private landlord
- <5> Rent – from my local authority
- <6> Rent – from a housing association
- <7> Neither – I live with my parents, family or friends but pay some rent to them
- <8> Neither – I live rent-free with my parents, family or friends
- <9> Other