

## *Report Index*

*Page 1 - Executive Summary*

*Page 2 - Financial - Drawdown Summary*

*Page 3 - Claim Status Summary*

*Page 4 - Defendant Breakdown*

Executive Summary

8,469  
Total Claims

7,621  
Active Claims

165  
Complete Claims

£939,338  
Complete Value

£5,693  
AVG Complete Value

£2,617,257  
Est Complete Claim Value

36%  
Est Value to Complete

683  
Case Discontinued

318  
Swapped Claims

146  
Swapped Claims Past 30 Days

£141,186,306  
Total ECV (Drawdowns)

£179,100,768  
Total ECV (Weekly)

£16,671  
AVG ECV (Drawdowns)

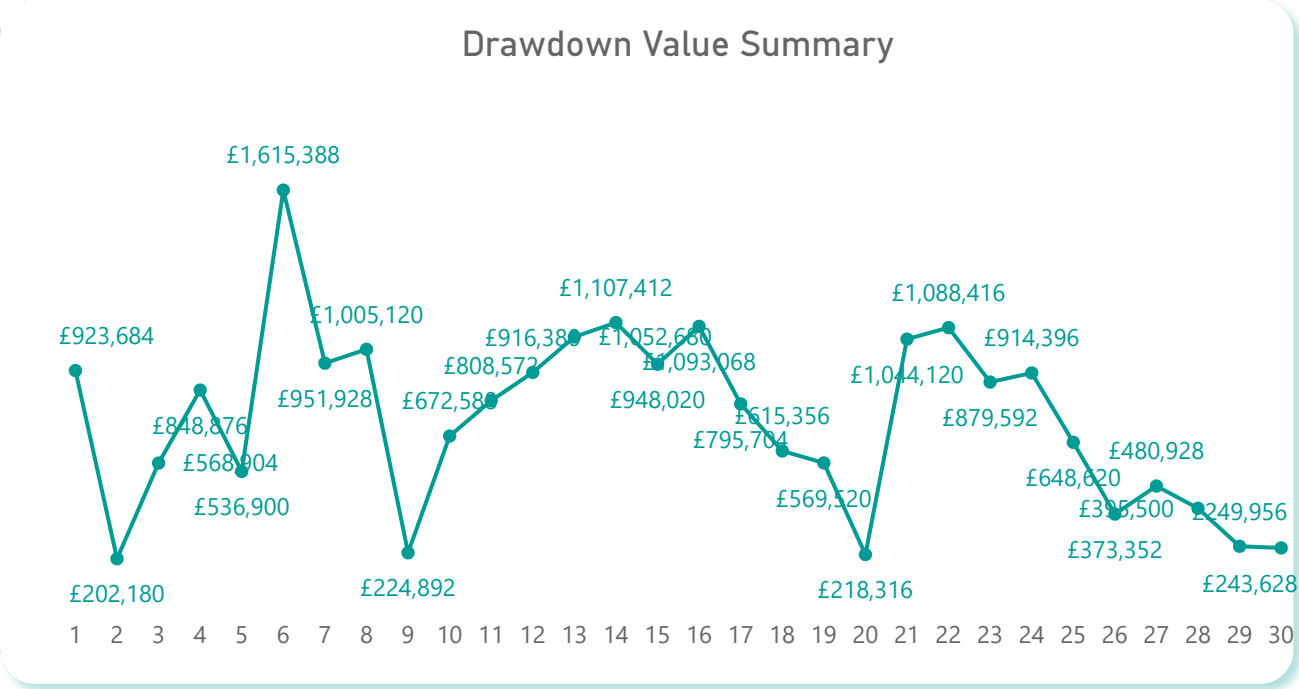
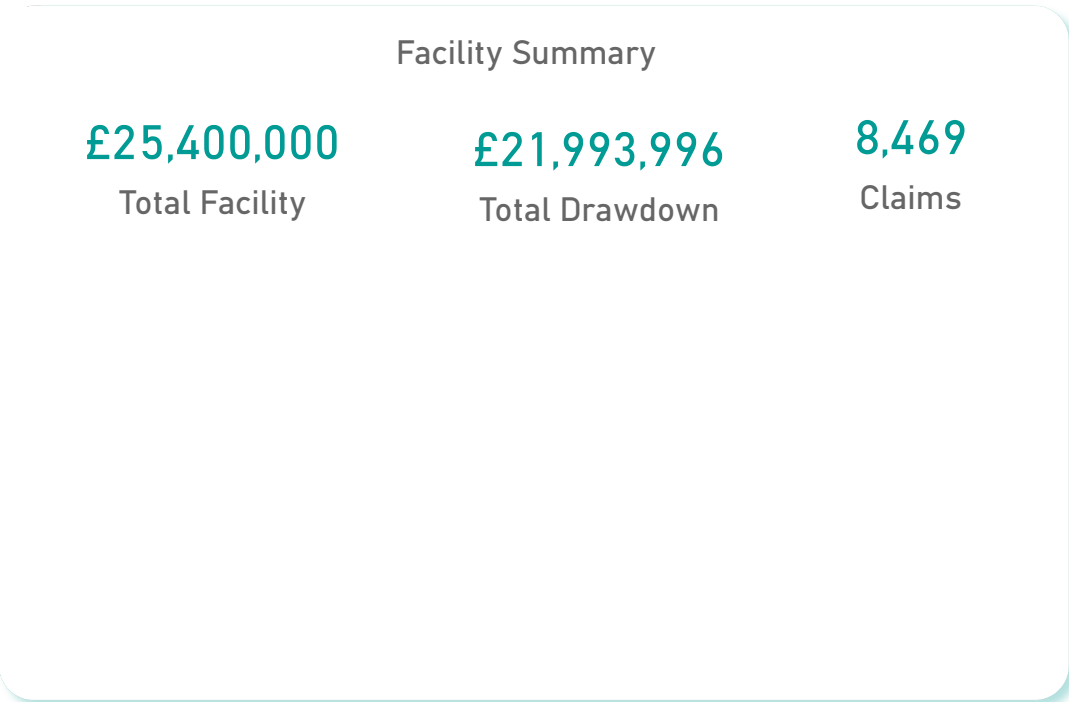
£21,148  
AVG ECV (Weekly)

£125,972,577  
Total Active ECV (Drawdowns)

£163,815,453  
Total Active ECV (Weekly)

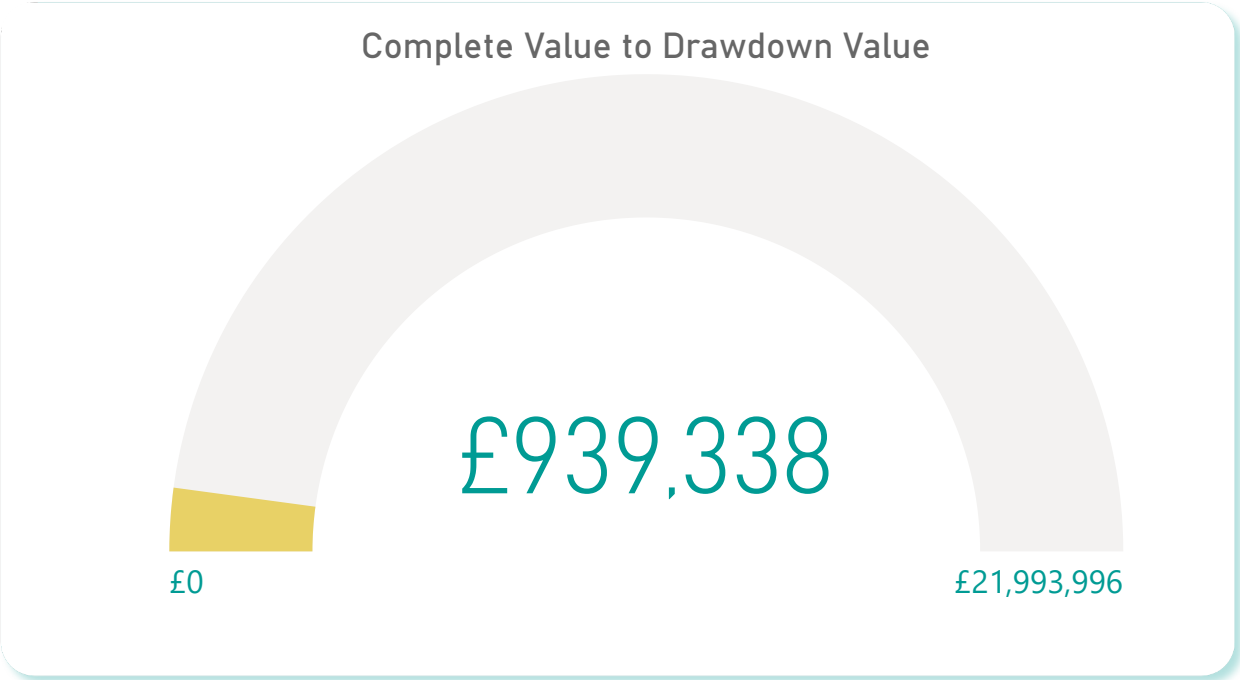
£17,214  
AVG Active ECV (Drawdowns)

£21,495  
AVG Active ECV (Weekly)



Current Claim Stage Summary per Facility

Stage		Facility 1	Facility 2	Facility 3	Total
Case Complete (Post Issue)	2	113	25	5	145
Case Complete (Pre Issue)	3	7	7	3	20
Case Discontinued	10	486	152	35	683
Case Lost		28	7		35
FOS Complaint	32	117	173	203	525
Issued	2	228	78	32	340
Matter Stayed		8	5	1	14
Pre-Issue	258	1728	2272	1586	5844
Total	307	2715	2719	1865	7606



Offers and Complete Claim Summary

Pre Issue	Post Issue	Overall
20 Offers	162 Offers	182 Offers
£156,497 Offer Value	£936,714 Offer Value	£1,093,211 Offer Value
£7,825 AVG Offer Value	£5,782 AVG Offer Value	£6,007 AVG Offer Value
20 Complete Claims	145 Complete Claims	165 Complete Claims
£156,497 Complete Value	£782,841 Complete Value	£939,338 Complete Value

Financial Summary

Facility 1 Claim Drawdown Summary

								Facility 1
DD 1	DD 2	DD 3	DD 4	DD 5	DD 6	DD 7	DD 8	
16 December 2022	17 January 2023	27 January 2023	03 February 2023	17 March 2023	30 March 2023	14 April 2023	27 April 2023	3,178 Claims
391 Claims	89 Claims	243 Claims	338 Claims	220 Claims	682 Claims	411 Claims	425 Claims	£1,386,120 Total Acquisition Cost
£172,200 Total Acquisition Cost	£38,400 Total Acquisition Cost	£105,240 Total Acquisition Cost	£151,320 Total Acquisition Cost	£97,680 Total Acquisition Cost	£293,880 Total Acquisition Cost	£177,000 Total Acquisition Cost	£182,880 Total Acquisition Cost	£2,322,544 Total ATE Premium
£276,304 Total ATE Premium	£59,360 Total ATE Premium	£171,472 Total ATE Premium	£264,880 Total ATE Premium	£164,416 Total ATE Premium	£494,704 Total ATE Premium	£285,488 Total ATE Premium	£307,776 Total ATE Premium	£701,400 Total Expert Report Cost
£88,410 Total Expert Report Cost	£19,950 Total Expert Report Cost	£53,760 Total Expert Report Cost	£75,390 Total Expert Report Cost	£49,350 Total Expert Report Cost	£148,470 Total Expert Report Cost	£90,720 Total Expert Report Cost	£92,400 Total Expert Report Cost	£325,938 Total WIP
£39,867 Total WIP	£8,775 Total WIP	£24,498 Total WIP	£36,161 Total WIP	£23,007 Total WIP	£69,221 Total WIP	£41,054 Total WIP	£43,072 Total WIP	£7,601,000 Total Drawdown
£923,684 Total Drawdown	£202,180 Total Drawdown	£568,904 Total Drawdown	£848,876 Total Drawdown	£536,900 Total Drawdown	£1,615,388 Total Drawdown	£951,928 Total Drawdown	£1,005,120 Total Drawdown	£44,171,200 Total Est Claim Value
£4,749,985 Total Est Claim Value	£1,101,170 Total Est Claim Value	£2,871,549 Total Est Claim Value	£4,981,926 Total Est Claim Value	£2,915,713 Total Est Claim Value	£8,952,444 Total Est Claim Value	£5,030,902 Total Est Claim Value	£7,798,075 Total Est Claim Value	

Facility 2 Claim Drawdown Summary

										Facility 2
DD 9	DD 10	DD 11	DD 12	DD 13	DD 14	DD 15	DD 16	DD 17	DD 18	
27 April 2023	12 May 2023	26 May 2023	08 June 2023	22 June 2023	06 July 2023	04 August 2023	18 August 2023	01 September 2023	15 September 2023	2,969 Claims
80 Claims	259 Claims	341 Claims	370 Claims	426 Claims	454 Claims	403 Claims	259 Claims	200 Claims	177 Claims	£1,335,960 Total Acquisition Cost
£37,080 Total Acquisition Cost	£115,560 Total Acquisition Cost	£146,880 Total Acquisition Cost	£162,720 Total Acquisition Cost	£186,360 Total Acquisition Cost	£196,080 Total Acquisition Cost	£183,600 Total Acquisition Cost	£124,320 Total Acquisition Cost	£96,960 Total Acquisition Cost	£86,400 Total Acquisition Cost	£2,553,264 Total ATE Premium
£74,928 Total ATE Premium	£216,720 Total ATE Premium	£247,968 Total ATE Premium	£286,944 Total ATE Premium	£330,512 Total ATE Premium	£347,648 Total ATE Premium	£358,848 Total ATE Premium	£275,968 Total ATE Premium	£212,128 Total ATE Premium	£201,600 Total ATE Premium	£643,230 Total Expert Report Cost
£17,430 Total Expert Report Cost	£56,070 Total Expert Report Cost	£74,130 Total Expert Report Cost	£80,850 Total Expert Report Cost	£92,400 Total Expert Report Cost	£97,230 Total Expert Report Cost	£87,570 Total Expert Report Cost	£55,860 Total Expert Report Cost	£43,890 Total Expert Report Cost	£37,800 Total Expert Report Cost	£330,225 Total WIP
£9,373 Total WIP	£28,353 Total WIP	£34,633 Total WIP	£38,993 Total WIP	£44,754 Total WIP	£47,083 Total WIP	£45,789 Total WIP	£32,690 Total WIP	£25,337 Total WIP	£23,220 Total WIP	£7,856,172 Total Drawdown
£224,892 Total Drawdown	£672,588 Total Drawdown	£808,572 Total Drawdown	£916,380 Total Drawdown	£1,052,680 Total Drawdown	£1,107,412 Total Drawdown	£1,093,068 Total Drawdown	£795,704 Total Drawdown	£615,356 Total Drawdown	£569,520 Total Drawdown	£48,897,892 Total Est Claim Value
£1,584,893 Total Est Claim Value	£4,050,468 Total Est Claim Value	£4,536,164 Total Est Claim Value	£5,235,103 Total Est Claim Value	£6,104,668 Total Est Claim Value	£6,312,957 Total Est Claim Value	£7,031,885 Total Est Claim Value	£5,290,493 Total Est Claim Value	£4,533,654 Total Est Claim Value	£4,217,607 Total Est Claim Value	

Facility 3 Claim Drawdown Summary

										Facility 3
DD 19	DD 20	DD 21	DD 22	DD 23	DD 24	DD 25	DD 26	DD 27	DD 28	
15 September 2023	05 October 2023	19 October 2023	02 November 2023	16 November 2023	01 December 2023	16 December 2023	23 January 2024	16 February 2024	15 March 2024	78 Claims
67 Claims	315 Claims	333 Claims	272 Claims	281 Claims	199 Claims	116 Claims	148 Claims	119 Claims	78 Claims	2,004 Claims
£33,120 Total Acquisition Cost	£158,400 Total Acquisition Cost	£165,120 Total Acquisition Cost	£133,440 Total Acquisition Cost	£138,720 Total Acquisition Cost	£98,400 Total Acquisition Cost	£56,640 Total Acquisition Cost	£72,960 Total Acquisition Cost	£60,000 Total Acquisition Cost	£37,920 Total Acquisition Cost	£991,680 Total Acquisition Cost
£77,280 Total ATE Premium	£369,600 Total ATE Premium	£385,280 Total ATE Premium	£311,360 Total ATE Premium	£323,680 Total ATE Premium	£229,600 Total ATE Premium	£132,160 Total ATE Premium	£170,240 Total ATE Premium	£140,000 Total ATE Premium	£88,480 Total ATE Premium	£2,313,920 Total ATE Premium
£14,490 Total Expert Report Cost	£69,300 Total Expert Report Cost	£72,240 Total Expert Report Cost	£58,380 Total Expert Report Cost	£60,690 Total Expert Report Cost	£43,050 Total Expert Report Cost	£24,780 Total Expert Report Cost	£31,920 Total Expert Report Cost	£26,250 Total Expert Report Cost	£16,590 Total Expert Report Cost	£433,860 Total Expert Report Cost
£8,901 Total WIP	£42,570 Total WIP	£44,376 Total WIP	£35,862 Total WIP	£37,281 Total WIP	£26,445 Total WIP	£15,222 Total WIP	£19,608 Total WIP	£16,125 Total WIP	£10,191 Total WIP	£266,514 Total WIP
£218,316 Total Drawdown	£1,044,120 Total Drawdown	£1,088,416 Total Drawdown	£879,592 Total Drawdown	£914,396 Total Drawdown	£648,620 Total Drawdown	£373,352 Total Drawdown	£480,928 Total Drawdown	£395,500 Total Drawdown	£249,956 Total Drawdown	£6,536,824 Total Drawdown
£1,662,596 Total Est Claim Value	£6,855,590 Total Est Claim Value	£8,007,282 Total Est Claim Value	£6,488,472 Total Est Claim Value	£6,559,853 Total Est Claim Value	£5,091,382 Total Est Claim Value	£3,021,461 Total Est Claim Value	£3,662,488 Total Est Claim Value	£3,075,723 Total Est Claim Value	£1,894,615 Total Est Claim Value	£48,117,214 Total Est Claim Value
DD 29										
04 April 2024										
76 Claims										
£36,960 Total Acquisition Cost										
£86,240 Total ATE Premium										
£16,170 Total Expert Report Cost										
£9,933 Total WIP										
£243,628 Total Drawdown										
£1,797,752 Total Est Claim Value										

Estimated Claim Value Summary

Drawdowns	Weekly	Differences
£141,186,306 Total ECV (Drawdowns)	£179,100,768 Total ECV (Weekly)	£37,914,463 Total ECV (Difference)
£16,671 AVG ECV (Drawdowns)	£21,148 AVG ECV (Weekly)	£4,477 AVG ECV (Difference)
£125,972,577 Total Active ECV (Drawdowns)	£163,815,453 Total Active ECV (Weekly)	£37,842,876 Total Active ECV (Difference)
£17,214 AVG Active ECV (Drawdowns)	£21,495 AVG Active ECV (Weekly)	£4,281 AVG Active ECV (Difference)

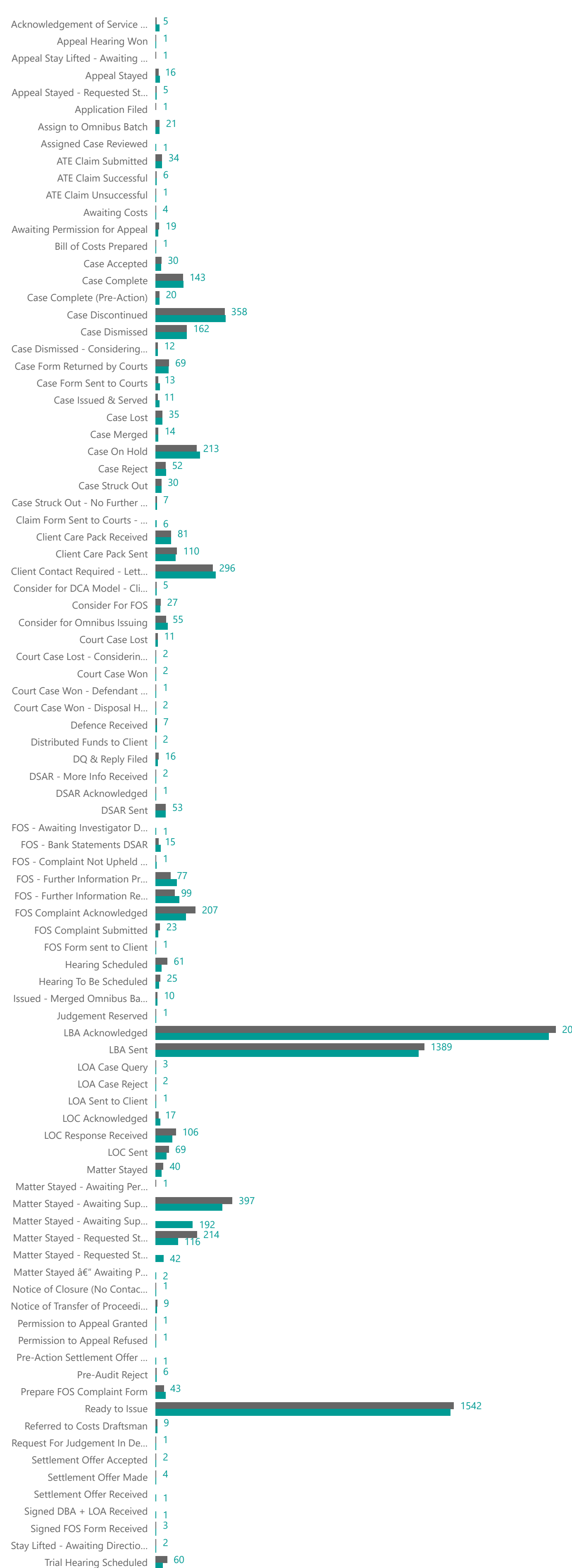
Claim Performance by Source

Source	Total Claims	Active Claims	Offers	Offer Value	Est Claim Value
Blue Panda Finance	5,046	4,682	70	£384,667	£85,588,601
Etico	1,095	812	62	£349,143	£12,852,954
M G Financial	414	387	3	£5,335	£7,264,250
Claims Advice Bureau	311	296	1	£11,131	£5,562,225
Elsworth	243	229		£0	£2,797,650
Smart Family Ltd	236	220	1	£7,741	£5,876,342
Ashley Howard	142	134	2	£19,623	£2,889,366
Hybrid Claims	142	131	3	£13,521	£2,109,501
Halliwell Law	128	80	16	£120,436	£1,486,232
Impakt Claims	114	109		£0	£2,862,385
PPRS	109	101		£0	£1,207,432
Opop	105	98		£0	£301,168
Pendulum Marketing	74	67	1	£1,985	£1,038,303
Anything Legal	67	50	2	£5,983	£749,391
HDCS	58	58		£0	£1,020,211
Pearson Locke	52	47		£0	£541,734
Fountain Finances Limited	31	30		£0	£993,453
Palмира Capital	24	21		£0	£338,237
Reclaim My PPI Tax	17	17		£0	£16,509
Assisting Claims	13	10		£0	£183,869
EH Reclaim	13	12		£0	£282,524
Claims Advice Bureau (LOA) CAB-UDC	7	7		£0	
Clockwork Claims	5	4		£0	£40,285
Hybrid Claims (KR)	5	5		£0	
Self Referred	4	3		£0	£70,899
Bott	3	2	1	£17,150	£60,909
Claims Advice Bureau (LOA) CAB-SA	3	3		£0	
CLM	3	2		£0	£27,389
Hybrid Claims (LOA Campaign)	3	3		£0	£41,219
Touch	2	1		£0	£29,244
Total	8,469	7,621	162	£936,714	£136,232,283

Claims Summary

Current Claim Status Monthly Comparison

Week 27 January 2025 27 February 2025



Claim Movement

Previous Month	Current Month	Months Movement
7630	7,621	-9
Active Claims	Active Claims	Active Claims
1713	1,746	33
Sent for Issue	Sent for Issue	Sent for Issue
1701	1,734	33
Issued	Issued	Issued
20	20	0
Offers Pre Issue	Offers Pre Issue	Offers Pre Issue
£156,497	£156,497	£0
Offer Value Pre Issue	Offer Value Pre Issue	Offer Value Pre Issue
160	162	2
Offers Post Issue	Offers Post Issue	Offers Post Issue
£860,230	£936,714	£76,484
Offer Value Post Issue	Offer Value Post Issue	Offer Value Post Issue
163	165	2
Complete Claims	Complete Claims	Complete Claims
£842,782	£939,338	£96,606
Complete Value	Complete Value	Complete Value
318	318	0
Swapped Claims	Swapped Claims	Swapped Claims

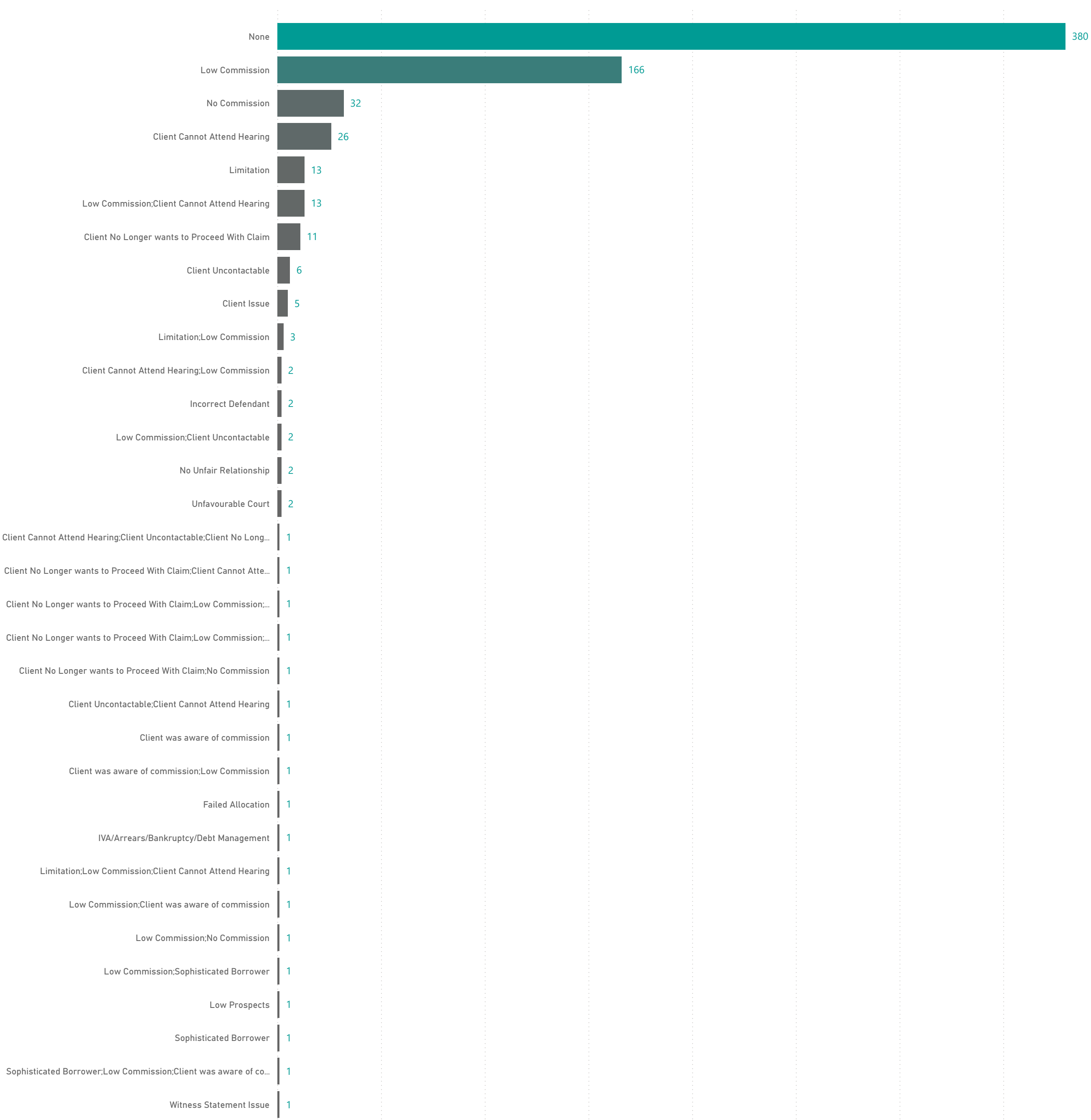
Monthly Breakdown of Claim Status

Claim Status	27 January 2025	27 February 2025
Appeal Hearing Won	759	899
Application Filed	1	1
Assign to Omnibus Batch	21	21
ATE Claim Successful	6	6
ATE Claim Unsuccessful	1	1
Case Form Returned by Courts	69	67
Case Reject	52	55
Case Struck Out - No Further Action	7	7
Consider for Omnibus Issuing	55	63
Court Case Won - Defendant Appealing	1	1
Distributed Funds to Client	1	1
DSAR Acknowledged	99	122
FOS - Further Information Requested	23	13
FOS Complaint Submitted	1	1
FOS Form sent to Client	10	10
Issued - Merged Omnibus Batch	2	3
LOA Case Reject	15	14
Matter Stayed	1	1
Notice of Closure (No Contact) Letter Sent	1	1
Permission to Appeal Refused	1	1
Pre-Action Settlement Offer Received	1	1
Request For Judgement In Default	1	1
Case Accepted	30	29
Case On Hold	213	230
Pre-Audit Reject	6	6
Client Care Pack Sent	110	103
Client Contact Required - Letter Sent	296	310
Client Care Pack Received	81	81
DSAR Sent	53	52
DSAR - More Info Received	2	2
LBA Sent	1389	1360
LBA Acknowledged	2069	2032
DQ & Reply Filed	16	12
Ready to Issue	1542	1523
Case Form Sent to Courts	13	22
Case Issued & Served	11	20
Defence Received	7	8
Acknowledgement of Service Received	5	21
Hearing Scheduled	61	31
Hearing To Be Scheduled	25	19
Trial Hearing Scheduled	60	37
Notice of Transfer of Proceedings	9	7
Judgement Reserved	1	1
Court Case Won	2	1
Settlement Offer Made	4	3
Settlement Offer Received	1	1
Settlement Offer Accepted	2	2
Referred to Costs Draftsman	9	10
Bill of Costs Prepared	1	1
Awaiting Costs	4	4
Distributed Funds to Client	1	1
Case Dismissed	162	161
Case Struck Out	30	31
Court Case Lost	11	11
Court Case Lost - Considering Appeal	2	2
Awaiting Permission for Appeal	19	14
Permission to Appeal Granted	1	1
Matter Stayed	25	18
Consider For FOS	27	24
LOC Sent	69	57
LOC Acknowledged	17	25
LOC Response Received	106	87
Appeal Stayed	16	22
Prepare FOS Complaint Form	43	52
Signed FOS Form Received	3	2
FOS Complaint Acknowledged	207	157
Case Discontinued	358	362
Case Dismissed - Considering Appeal	12	12
Case Merged	14	14
Case Complete	143	145
Case Complete (Pre-Action)	20	20
ATE Claim Submitted	34	34
Total	8469	8469

Claim Stage by Source

Source	Pre-issue	Issued	Matter Stayed	Case Complete (Pre Issue)	Case Complete (Post Issue)	FOS Complaint	Case Discontinued
Blue Panda Finance	3,660	161	5	15	63	348	286
Etico	462	114	5	2	54	32	227
M G Financial	314	11			3	4	24
Claims Advice Bureau	276	7	1		1	2	14
Elsworth	208	6	1		3	3	14
Smart Family Ltd	173	3	1		1	32	15
Ashley Howard	105	5			3	14	5
Hybrid Claims	110	5			3	2	8
PPRS	98	1			1	1	8
Impakt Claims	65					35	5
Halliwell Law	37	13	1		13	4	35
Opop	75			3		18	4
Pendulum Marketing	57	5			1	1	6
Anything Legal	35	3			2	1	15
HDCS	44					11	
Pearson Locke	42	2					5
Fountain Finances Limited	13					12	1
Palмира Capital	17	1				2	3
Reclaim My PPI Tax	16					1	
EH Reclaim	11	1					1
Assisting Claims	3	2					3
Claims Advice Bureau (LOA) CAB-UDC	7						
Hybrid Claims (KR)	4					1	
Clockwork Claims	3						1
Hybrid Claims (LOA Campaign)	2					1	
Sell Referred	2						1
Bott	1				1		
Claims Advice Bureau (LOA) CAB-SA	2						1
CLM	1						1
Touch							1
Total	5,843	340	14	20	145	525	683

Discontinuation Reasons

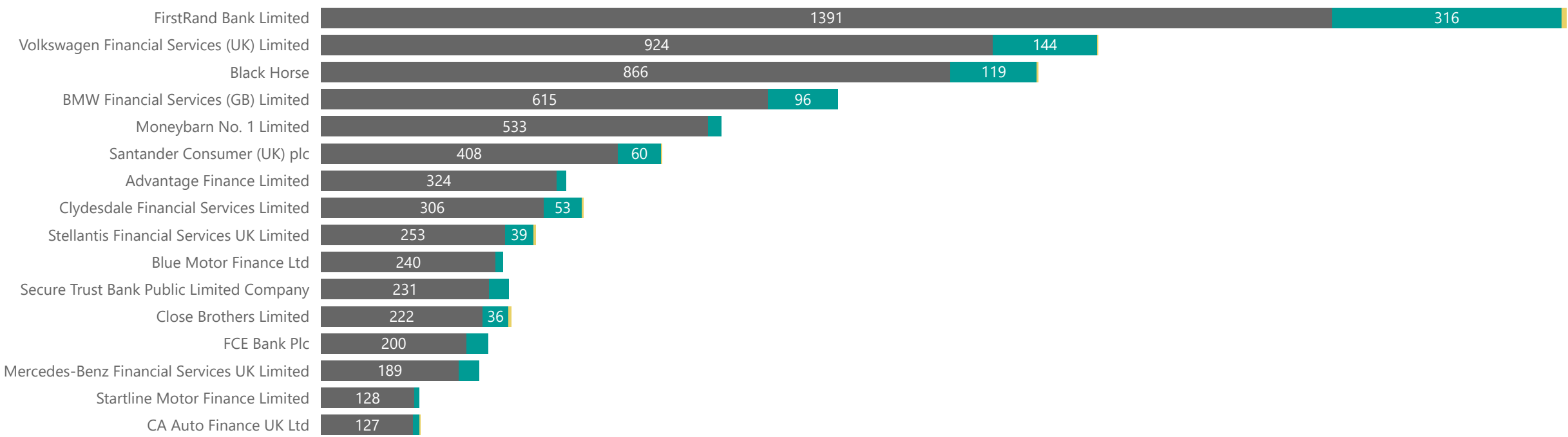




Defendant Summary

Active Claims by Defendant

● Claims ● Issued ● Offers



Defendant Active Claim Value Summary

Defendant_Lender	Claims	Est Claim Value
FirstRand Bank Limited	1,502	£23,124,755
Volkswagen Financial Services (UK) Limited	1,028	£17,566,733
Black Horse	887	£16,847,888
BMW Financial Services (GB) Limited	643	£10,177,128
Moneybarn No. 1 Limited	536	£16,080,133
Santander Consumer (UK) plc	404	£6,128,986
Advantage Finance Limited	334	£8,634,407
Blue Motor Finance Ltd	243	£3,718,024
FCE Bank Plc	219	£2,739,358
Secure Trust Bank Public Limited Company	209	£5,196,307
Mercedes-Benz Financial Services UK Limited	202	£2,610,158
Barclays Bank UK Plc	179	£1,958,722
Close Brothers Limited	153	£2,169,308
Clydesdale Financial Services Limited	145	£1,913,222
Stellantis Financial Services UK Limited	132	£1,867,521
Startline Motor Finance Limited	128	£1,622,006
Total	8,469	£141,186,306

Defendant Offers Summary

Defendant_Lender	Offers	Offer Value	Est Claim Value
FirstRand Bank Limited	53	£198,023	£692,860
Black Horse	18	£132,574	£237,296
Close Brothers Limited	7	£75,805	£54,847
Volkswagen Financial Services (UK) Limited	13	£74,252	£223,142
Vauxhall Finance plc	7	£69,451	£66,885
Barclays Bank UK Plc	8	£50,182	£104,619
PSA Finance UK Limited	5	£48,105	£43,365
Mercedes-Benz Financial Services UK Limited	3	£46,434	£62,778
BMW Financial Services (GB) Limited	5	£35,145	£43,747
Santander Consumer (UK) plc	6	£26,138	£50,643
FCA Automotive Services Ltd	4	£21,421	£58,264
Advantage Finance Limited	3	£19,722	£56,010
NIIB Group Ltd	2	£17,192	£47,717
Close Motor Finance	5	£14,876	£50,822
Moneybarn No. 1 Limited	1	£11,079	£10,843
GMAC	3	£10,902	£25,716
Honda Finance Europe Plc	2	£10,198	£22,916
MG Financial Services GB Ltd	1	£9,860	£9,702
Specialist Motor Finance Limited	2	£9,625	£11,491
RCI Financial Services Limited	1	£9,467	£6,287
Marsh Finance Limited	1	£9,291	£24,162
Secure Trust Bank Public Limited Company	1	£7,932	£15,011
Stellantis Financial Services UK Limited	1	£7,357	£20,822
Marsh Finance Ltd	1	£5,744	£6,599
Clydesdale Financial Services Limited	2	£4,134	£11,267
Evans Halshaw	1	£2,805	£4,627
Blue Motor Finance Ltd	1	£2,448	£5,303
Fiat Auto Financial Services Ltd	1	£1,494	£7,479
Toyota Financial Services	1	£1,086	£4,559
FCE Bank Plc	1	£770	£7,823
Total	162	£936,714	£1,987,602