



Busting the myths of personal injury claims

A **YouGov** study highlighting public misconceptions about compensation

Foreword



The claims industry is no stranger to misconceptions. Every day, we hear stories of people's concerns about claiming and their reluctance to do so for a multitude of reasons.

It's our job at National Accident Helpline to help people through their concerns with transparency and trust, but we must first identify exactly what's holding them back.

We recently set out to get a better understanding of how Britain feels about making compensation claims for personal injuries – and what we found was, in many ways, alarming.

When someone is hurt through no fault of their own, absolutely nothing should stand in the way of them getting the help which they need at such a difficult time.

But our experience shows us that sadly, misconceptions and stigmas around claiming are still alive and well, and are preventing a huge number of people from accessing help at a vulnerable time in their lives when they need it most.

The fact that almost **half of those who wouldn't claim think it will cost too much** and **over a third are afraid that they wouldn't be believed** is hugely concerning and needs to be rectified.

As the UK's leading provider of personal injury advice, services and support, we believe that it's our responsibility to make the truth about claiming as clear and accessible as possible, which is why we are dispelling those myths to ensure that there are no barriers to compensation for those who need and deserve it.



**Simon Trott, Managing Director,
National Accident Helpline**



Introduction

The public perceptions of personal injury claims in Britain are still riddled with myths, despite the fact that most people believe it to be fair for someone to claim compensation for an accident that wasn't their fault. Our recent YouGov study revealed that, while an overwhelming majority of people (85%) would be in support of such a claim, almost a third (30%) of the population would be unsure about making a claim for themselves.

It's a concerning statistic which indicates that millions of people would potentially miss out on the help they need and deserve to get back on their feet after an accident, but perhaps more concerning is the fact that this mindset is borne out of falsehoods about claiming in general.

We are, of course, aware of the 'ambulance chasing' label that sadly this industry has acquired. Criticism of aggressive marketing by some companies, combined with the perception that a 'compensation culture' exists in Britain, has not helped its reputation. This might lead people to avoid claiming for fear of the impact on their own personal reputation.

However, our research shows that this is not the case. Of those who said they wouldn't claim, only 15% felt that it might lead their friends and family to think worse of them – while more than half disagreed with the idea that this would be a factor in their decision-making.

At National Accident Helpline, we are proud of the rigorous ethical standards which we uphold in everything we do. We never buy or use personal data for marketing and we never, ever make cold calls to consumers. Our

If injured in an accident which wasn't their fault, 30% of people would be unlikely to make a claim.

approach to customers is always with respect. In fact, we have campaigned vigorously over the last few years, highlighting misuses of data and campaigning for change. This has led to the government taking action on cold calling and introducing measures to restrict dubious use of data.

Societal pressures and fears of complexities are amongst the many reasons why people said they would be reluctant to claim, with reservations proving to be much more common in younger generations.

The reality is that everybody deserves access to justice if they have suffered a personal injury through no fault of their own, no matter what their age, gender, occupation or place of residence.

Here, we've unearthed and debunked the most common myths about compensation to show exactly why it's OK to claim.

OUR FINDINGS

REASONS FOR **NOT PURSUING** A CLAIM



61%

Believe the process of claiming would be **too complex**.



58%

Are reluctant **to go to court**.



43%

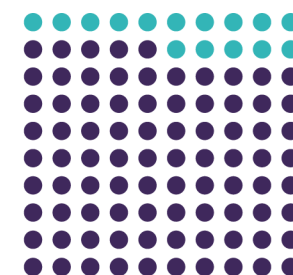
Believe that a claim would **cost too much**.



34%

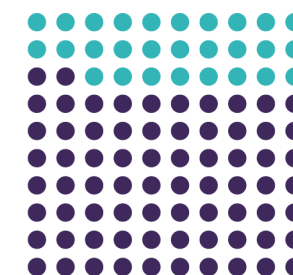
Fear they **wouldn't be believed**.

SUPPORT FOR CLAIMS



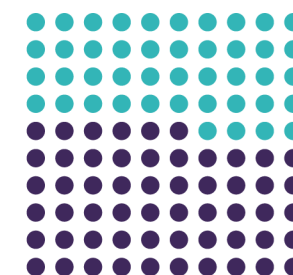
85%

Believe it is **fair** for people to claim for an injury which wasn't their fault.



72%

Would **encourage** a family member or friend hurt in an accident that wasn't their fault to pursue a claim.



56%

Would be likely to pursue a claim of their own.

NOT BEING **BELIEVED**

9%

Women are **9% less likely** to make a compensation claim than men.

9%

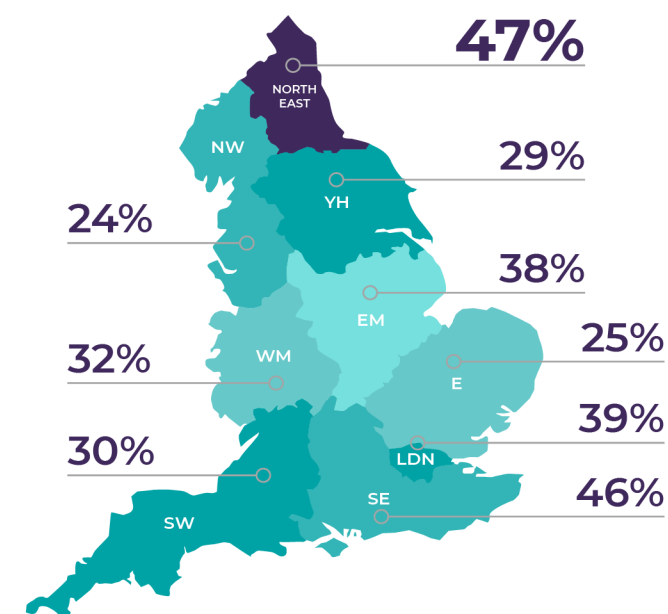
Women are **9% more concerned** about not being believed than men.

83%

Of unemployed/out-of-work people **would avoid claiming** for fear of not being believed.

44%

of 25-34-year-olds who wouldn't claim said one of the reasons why was that **they might not be believed** – in contrast, 27% of over 55s had the same worry.



47%

Of people surveyed in the **North East** are concerned about not being believed when they are making a claim.

MYTHBUSTING

MYTH: “I think the process of claiming is too complex”

61% of people who wouldn't pursue a claim **think the process would be too complicated**

The Myth

One of the most alarming findings of our research was that **three out of five people** who said they wouldn't claim for compensation would actively avoid doing so because of the perceived complexities of the process.

It's understandable that the legal sector can be daunting for many people, especially if they have had no previous experience of dealing with it in any way.

There is plenty of legal language – or ‘legalese’ – that can paint the picture of an unfamiliar and intimidating world and it is clear from our research that the fear of the unknown in potential claimants is unfortunately very real.

This is a misconception that shouldn't hold back access to justice.

What is the reality?

Everything that is so unfamiliar to the person claiming is entirely familiar to the trained Legal Support Advisors and qualified solicitors who will handle a case.

They spend every day dealing with the legal aspects of personal injury claims so the claimant doesn't have to, whether they are for slips, trips or falls, cases of medical negligence or accidents in the workplace.

For the person claiming, it's as straightforward as picking up the phone and explaining what happened to a Legal Support Advisor, who then determines whether or not the case can be taken on by a specialist solicitor.



They will then look after gathering the evidence to build the case and processing the claim against the party at fault with the help of the person who deserves compensation whenever it's necessary.

Every step of the claims process will be explained in a way that is easy to understand.



MYTHBUSTING



MYTH: “I'll have to go to court to make a claim”

58% of people who wouldn't claim said **they'd avoid it because they wouldn't want to go to court**

The Myth

The very mention of solicitors makes people immediately think they'll need to go to court to make a claim for compensation. It's such a worry for those who wouldn't claim that almost **three out of five of those people** would forego the chance to get financial help for the potential costs involved in the recovery process of a personal injury, such as physiotherapy and rehabilitation.

The prospect of suffering an injury that stops someone going about their normal routine is a thoroughly unpleasant one, but the idea of not seeking access to justice for it because of a fear of having to make a court appearance as part of the process is thoroughly unfounded.

Fear needn't be a barrier to compensation if it is deserved.

The vast majority of successful claimants never have to attend court – not even once.

What is the reality?

Our figures show that more than 95% of the claims for compensation we handle are settled without the need for a court hearing. The vast majority of successful claimants never have to attend court – not even once.

Here at National Accident Helpline, our Legal Support Advisors gather as much information as possible on the phone so the specialist solicitor who handles each case has everything they need to get started with the claims process.

They deal with compensation claims all the time, so they will manage the legal details of the case at hand and will be able to quickly put the claimant's mind at ease.

That way, the focus for the person injured can be on recovery and getting their life back to normal.

MYTHBUSTING

MYTH: “I’m worried it will cost too much to claim”

43% of people who wouldn’t claim **think it’d cost them too much to do so**

The Myth

Any person who has suffered a personal injury through no fault of their own can go through a vulnerable time as a result, so it’s no surprise that the potential financial ramifications can cause mental stress, too.

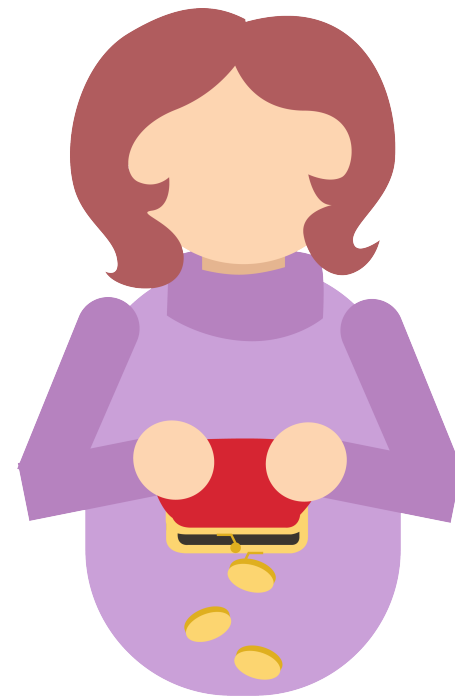
In fact, more than **two out of five of the people** who wouldn’t claim who were surveyed as part of our YouGov study said that the potential cost to them was a reason why they wouldn’t pursue compensation, even if someone else was at fault for it.

This is a falsehood that often results in unclaimed compensation.

What is the reality?

Most personal injury claims work on a ‘no win no fee’ basis, which means that there is no upfront cost and, if for whatever reason the case is not progressed or is unsuccessful, there is no risk of being charged, so the claimant won’t lose a penny.

If a case is successful – and it is in the solicitor’s interest to only take on cases that they are confident will win – a percentage of the final compensation amount is agreed beforehand with the claimant, which means that there are no nasty surprises at any stage of the claims process.



93% of people who said they would claim would do so to physically get back on their feet after an injury



MYTHBUSTING



MYTH: “I’m afraid I wouldn’t be believed”

34% of people who wouldn’t claim said **they thought they might not be believed**

The Myth

There’s a common misconception that claimants get interrogated when they call up to discuss an injury.

It is the idea of this intimidating scenario that leads a third of those who wouldn’t claim to reject trying for the compensation they deserve.

The fear of social judgement and not being believed is interestingly much more prevalent for younger people than it is for those over the age of 55; we found that, of those who wouldn’t claim, 25-34-year-olds are **three times more likely** to worry about what their friends and family would think of them and 36% of 18-24-year-olds wouldn’t claim specifically against their employer because they’d be afraid of what their colleagues would think of them.

Furthermore, women are 9% less likely to make a compensation claim than men and 9% more concerned about not being believed.

A worrying amount of unemployed or out-of-work people said they would avoid making a claim for fear of not being believed, too, which means that they would be missing out on the financial support that so many people who suffer personal injuries might need to pay bills and recovery costs.

Social pressures should never prevent access to compensation.

What is the reality?

The law is clear on personal injury claims. Anyone can secure free impartial guidance on the validity of a claim and advice on best next steps.

At National Accident Helpline, we believe everyone has the right to feel comfortable and at ease when speaking to one of our Legal Support Advisors about their accident – we understand that it can be an emotionally difficult time when dealing with a physical injury.

Everyone has the right to free impartial advice about making a compensation claim.

The truth about claiming for compensation

The prevalence of myths in the personal injury claims industry is cause for concern when it means that millions of people in Britain would miss out on potential compensation if they were to be injured through no fault of their own.

It is the stigma of the so-called 'compensation culture' that is creating unnecessary hesitancy when it comes to making it right after things have gone wrong.

We believe it's important to be as honest and transparent as possible so that any sufferer can see the straightforward path to justice, which is why we're highlighting the truth about claiming for compensation.

By eradicating the myths and bad practices that are preventing people from getting what they deserve, we can ensure that nobody is made to feel that they can't claim because of societal pressures and social stigmas.

We're here to support accident victims and their loved ones when they need us the most.

About National Accident Helpline

National Accident Helpline is Britain's leading provider of personal injury advice, services and support.

With 25 years' experience, we have helped more people injured in accidents than anyone else.

We've never placed a single cold call and are proudly rated 5 out of 5 on Trustpilot for customer recommendation.

Do you want to share our survey findings? Please do!

We just ask that you credit the original source by linking to: **www.national-accident-helpline.co.uk/mythbusting**

For further enquiries, email **marketing@nahl.co.uk**



All figures, unless otherwise stated, are from YouGov Plc. Total sample size was 2,102 adults. Fieldwork was undertaken between 25th - 26th October 2018. The survey was carried out online. The figures have been weighted and are representative of all GB adults (aged 18+).