

POST OFFICE OVERTURNED CONVICTIONS
INDEPENDENT COMPENSATION ASSESSMENT PANEL
(PECUNIARY LOSSES)

MARCH 2025 REPORT

Introduction

Following discussion with the Horizon Compensation Advisory Board, this quarterly report has been commissioned by the Department of Business and Trade (“the DBT”)¹.

Figures

The position in respect of claims as at 31 March 2025 (Column 2), with the figures as at the end of the previous quarter (3 January 2025) for comparison (Column 1), is as follows.

	Column 1	Column 2
Number of Overturned Convictions	(111)	111
Number of Claims Notified	(111)	111 ²
Number of Ongoing Particularised Pecuniary Claims Received (i.e. Net of Full and Final Settlements)	(10)	11 ³
Number of Assessed Offers Made in Ongoing Claims (i.e. Net of Full and Final Settlements)	(5)	8
Number of Offers Accepted (£600,000)	(58)	62
Number of Offers Accepted (other than £600,000)	(8)	8
Number of Ongoing Claims in which Interim Payments Made	(45)	41 ⁴
Number of Claims Referred to Panel	(1)	1 ⁵
Number of Claimants Assessed by Panel	(0)	0
Number of Assessments/Offer after Assessment Accepted	(0)	0
Number of Full and Final Settlements	(66)	70
Number of Claims Closed	(59)	63 ⁶
Total Amount of Interim Payments in Ongoing Claims	(£18.74m)	£18.65m ⁷
Total Amount of Final Payments	(£46.12m)	£48.12m ⁸

Observations

1. This report covers the Overturned Convictions Pecuniary Compensation Assessment Process (“the OC Scheme”) which refers to the arrangements put in place by Post Office Limited (“POL”) to compensate those who had suffered pecuniary losses as a result of convictions for offences in respect of Horizon shortfalls which were

subsequently overturned by the courts. Although some payments were made from 2021, the principles governing the process were published in February 2024 when an Independent Assessment Panel was set up to assess pecuniary loss claims which could not otherwise be settled. I have prepared this report as Chair of that Panel. The claimants' non-pecuniary losses are being dealt with in parallel with the benefit of guidance from an Early Neutral Evaluation by Lord Dyson.

2. Later in 2024, the DBT set up a separate scheme to compensate those who had suffered losses as a result of convictions for offences in respect of Horizon shortfalls which were subsequently overturned by statute (the Horizon Convictions Redress Scheme, "the HCRS"). That scheme has a separate Independent Assessment Panel with essentially the same assessment function as the OC Scheme Panel.
3. On 3 March 2025, the DBT announced that the remaining claims in the OC Scheme would be transitioned into the HCRS Scheme as from 3 June 2025.
4. In the meantime, as the figures above show, although not of course as quickly as we would like, cases within the OC Scheme cohort continue to be settled. As expected, the claims that remain tend to be those of higher value with more challenging issues. Most of the continuing work of the Panel has therefore been in the form of the Panel Chair giving directions in individual cases to speed the resolution of claims or specific issues within a claim.
5. As indicated in the last Quarterly Report, a claim was identified where the lost opportunity claim could not be agreed because of a dispute as to the correct approach to such claims under the OC Scheme. The Chair gave directions for the assessment of that head of claim together with a parallel claim from the claimant's wife (who is a claimant within the GLO Scheme), and the relevant issues were considered at a Panel hearing on 20 February 2025.
6. Because the Panel hoped, through this case, to give guidance in relation to such claims (including the evidential challenges provided by such claims) which could be applied consistently across all of the Horizon Redress Schemes, all parties in each of the schemes were given an opportunity to make submissions to the Panel on the issues. The Panel received written submissions on behalf of not only the claimant/his wife and POL, but also from Hudgell Solicitors (who act for claimants in the OC Scheme and other Horizon Redress Schemes), Freeths LLP Solicitors (who act for claimants in the GLO Scheme), the DBT (of course, the respondent to the claimant's wife's claim under the GLO Scheme), and Dentons Solicitors (who act as facilitators in the GLO Scheme and the HCRS Scheme). At the hearing, oral submissions were made on behalf of the claimant/his wife, POL and the Hudgell claimants.
7. The Panel's Assessment on these issues was delivered to the parties and participants at the hearing on 17 April 2015. Draft anonymised guidance in respect of such claims that may assist other parties in this and the other Horizon Redress Schemes where lost opportunity claims are made is currently with the parties/participants for their observations. It is hoped to publish that guidance in mid-May.
8. The next regular meeting between the Panel Chair and the parties is due to take place on 19 May 2025.

9. The Post Office model for assessing pension claims has been finalised, and offers have been made to two claimants on the basis of that model. There has been no feedback on the model as yet.
10. The Chair continues to have the following particular concerns about factors which may slow future progress.
- (i) Whilst an increasing percentage of the claimants – well over half – have now accepted the £600,000 initial offer or lodged a particularised pecuniary loss claim for assessment, it is clear that some claimants are still finding it difficult to make the decision as to whether to accept that offer and/or to provide a fully particularised claim. This is reflected in the relatively low number of outstanding claims in which a full claim has been lodged. It was hoped that most claimants would have made the decision to accept the initial offer or would have lodged a fully particularised claim by 31 March 2025. Although an informed decision may require legal and accountancy evidence, there still do not appear to be reports of any substantial delays from that source. Nor do many cases seem to be delayed now by failures of POL to give disclosure. The timetable for these claims will be on the agenda for the next meeting of the Chair with the parties on 19 May 2025.
 - (ii) Whilst of course some individual claims are currently awaiting an expert report or Counsel's opinion to enable it to progress, the capacity of the claimants' teams still does not appear to be a factor slowing the progress of claims; and the Chair has received some assurance that this should not be an issue in the future even where claimants' representatives have significant claims in other Horizon redress schemes. The Chair considers that this is an aspect which will require periodic review.
 - (iii) However, in any event, the general picture of the challenges faced by claimants and their representatives set out in previous reports continues. The Chair remains of the view that careful and regular case management of the individual cases will be the best way to progress these claims.
 - (iv) Interim payments have now been made to all claimants whose claims have not been fully and finally settled. The Chair has made it clear that claimants may make an application to the Panel if they are dissatisfied with the payments made to date.
 - (v) The Chair has been vigorous in trying to ensure that the transition of claims from the OC Scheme to the HCRS Scheme will not result in any loss of momentum in moving the claims forward. He is seeking an assurance from the DBT that the principles applied in the HCRS Scheme will be no less generous to claimants than those currently applied in the OC Scheme.
 - (vi) More generally, concern continues about "governance procedures" within the Post Office and/or DBT leading to delay and disruption of the procedures and timetable set out on the scheme.

Sir Gary Hickinbottom
Chair
13 May 2025

¹ This is the fourth report of the Chair of the OC Scheme Panel. The first report, published in July 2024,

included a brief overview of the scope and processes involved in the Scheme, as well as data and observations. The later reports, including this report, focus on the current data and observations on progress.

² This is the total number of claimants who have been in contact with POL regarding the OC. Because claimants whose convictions were overturned by statute – as opposed to the court, as in this cohort – are the subject of a different redress scheme (the HCRS Scheme), the number of claimants now in the OC Scheme cohort (111) are probably a closed group. That number is unlikely to rise.

³ The figure as at the date of this report is 14.

⁴ This is the total number of claimants to whom interim payments have been made, including £163,000 initial interim payments, proactive settlement payments, non-pecuniary settlements, and other interim or part settlement payments. This figure does not include claimants who had received interim payments but subsequently fully and finally settled their claims. As can be seen from the figures, interim payments have now been made to all claimants whose claims have not been fully and finally settled (i.e. 41).

⁵ This claim was referred to the Panel for its consideration of the principles on which loss of opportunity/chance claims should be approached. It is the case referred to in paragraphs 5-7 of the Observations. An Assessment in respect of those principles was handed down to the parties on 17 April 2025 and, on the basis of those principles, POL and the claimant are currently engaged in negotiations towards a settlement of that claim. That explains the nil figure for “Number of Claimants Assessed by the Panel”. However, there are no outstanding issues currently before the Panel.

⁶ Of the 70 full and final settlements, 7 claims still have outstanding legal costs to be agreed or assessed before they can be closed.

⁷ This figure includes all interim payments and includes proactive, part and non-pecuniary settlement payments; but does not include interim payments made to claimants who have subsequently fully and finally settled their claims.

⁸ This figure includes all £600,000 settlements as well as those who have accepted offers following submission and assessment of a particularised claim.