



Department for
Business & Trade

Post Office

Transparency data

January 2025: report on GLO Compensation Scheme progress

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Contents

1. Introduction
2. Observations
3. GLO Scheme data
4. Glossary of terms for GLO Scheme data



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The information contained in this report is correct as at 3 January 2025.

1. Introduction

This report was commissioned from us by the then Minister Hollinrake following discussion with the Horizon Compensation Advisory Board, and will be produced when the Department for Business and Trade (DBT) requests it. This will be after the official transparency data is published on the gov.uk website.

This report focuses on our current observations on progress and related data for the GLO Compensation Scheme ('the Scheme'). Please refer to our [first published report \(https://www.gov.uk/government/publications/glo-compensation-scheme-financial-redress-reports-for-2024/july-2024-report-on-glo-compensation-scheme-progress\)](https://www.gov.uk/government/publications/glo-compensation-scheme-financial-redress-reports-for-2024/july-2024-report-on-glo-compensation-scheme-progress), which sets out an overview of our role, the process involved in the Scheme and the definitions of any terms not stated in this report.

2. Observations

We have continued to see the pace of the Scheme improve since our previous report. The majority of claims have now been submitted, with the balance expected to be submitted by the end of the first quarter of this year.

As shown in the GLO Scheme data section of this report, from the pool of 492 eligible GLO Scheme claimants, a total of 370 full claims^[footnote 1] (including claims for Fixed Sum Award^[footnote 2]) have been submitted. Of those 370 full claims, DBT has issued offers on 346 claims (approximately 94% of full claims submitted) and offers have been accepted on 243 of those claims (approximately 66% of full claims submitted).

A small number of claims have been referred to the Independent Panel. Also, the part of the Scheme that provides for an exceptional review by the Reviewer has started to be used. Having now had the procedure tested end-to-end, we consider that the process is working well.

2.1 Influences on pace

As before, there have been a number of both positive and negative influences affecting the pace of the Scheme. Some of the key factors are noted.

Expert evidence

The significant delays previously experienced in obtaining expert reports for certain moderate and complex claims for individual assessment^[footnote 3] also appear to have alleviated. As noted above, the majority of claims have been submitted, and we understand the balance will be submitted in the first quarter of this year.

Delivery target for initial offers

DBT continues to meet, or be close to meeting, its delivery target of issuing its initial offer to 90% of claimants who have submitted a full claim for individual assessment. As at 3 January 2025, DBT achieved this benchmark in 89% of cases. This inevitably has a positive impact on the pace of the initial stages of a claim following submission.

2.2 Other issues

Progress of Challenge Cases

On those claims where DBT's (first or subsequent) offer has not been accepted in full (Challenge Cases), we have observed that progress has been slower than we would expect. As a consequence, we have been pushing the relevant parties to focus on minimising delays and to speed up progress. We have received information to suggest that additional resources are being directed to this and we should expect to see quicker progress being made on Challenge Cases shortly.

In addition, DBT has recently introduced a target of providing a substantive response within 40 working days to 90% of claimants who submit a complete challenge from 1 December 2024. DBT considers a challenge to be "complete" if DBT does not require any more information from the claimant or their legal representative in order to provide a substantive response.

We will continue to monitor the progress of Challenge Cases closely and are putting mechanisms in place to ensure that the relevant parties have increased visibility on this issue. We are also implementing a process involving case management calls to address slower progress on specific Challenge Cases.

Preliminary issue procedure

We have implemented a new procedure in the Scheme whereby, if we consider the parties are likely to settle more quickly by the Independent Panel issuing a binding decision on a specific issue (as opposed to the claim as a whole), we will refer the preliminary issue to the Independent Panel. We consider that this process will assist in achieving resolution more quickly on certain claims where discrete issues preventing meaningful progress have arisen.

3. GLO Scheme data

Type of data	Position as at 30 April 2024	Position as at 31 May 2024	Position as at 28 June 2024	Position as at 31 October 2024	Position as at 29 November 2024
GLO claimants eligible for GLO Scheme	492	492 (-)	492 (-)	492 (-)	492 (-)
GLO claimants eligible for GLO Scheme who have registered intention to submit a claim	486	489 (+3)	489 (-)	489 (-)	489 (-)
Claims submitted***, of which	187*	198 (+11)*	221 (+23)*	306 (+85)*	334 (+28)*
Claims for Fixed Sum Award					
Submitted	148*	151 (+3)*	153 (+2)*	159 (+6)*	162 (+3)*
Offers accepted/settled	143**	147 (+4)**	148 (+1)**	151 (+3)**	153 (+2)**
Claims for individual					

Type of data	Position as at 30 April 2024	Position as at 31 May 2024	Position as at 28 June 2024	Position as at 31 October 2024	Position as at 29 November 2024
assessment					
Submitted	39*	47 (+8)*	68 (+21)*	147 (+79)*	172 (+25)*
Offers accepted/settled	10*	25 (+15)*	31 (+6)*	77 (+46)*	82 (+5)*
At Claims Facilitation stage	12	13 (+1)	16 (+3)	43 (+27)	54 (+11)
At Panel stage	0	0	0	Fewer than 10	Fewer than 10
At Reviewer stage	0	0	0	0	Fewer than 10
First offer within 40 working days of submission of full claim (for individual assessment)	90%*	91%*	92%*	90%*	89%*

*Given the definition of a “full claim”, these figures are necessarily determined by DBT.

**This figure includes offers accepted before the introduction of the Fixed Sum Award and subsequently topped up to £75,000. The figure is provided by DBT as data relating to the topping up of any settled claims to the Fixed Sum Award amount is not recorded on our system.

***This comprises claims for the Fixed Sum Award and claims for individual assessment which are considered to be “full claims”. Further claims may have been received, but not yet assessed to determine whether they are “full claims”.

4. Glossary of terms for GLO Scheme data

(in the order referred to in table)

Full claims	Claims which DBT considers, with advice from its legal advisors (Addleshaw Goddard), do not need any further evidence to in order to assess every element of the claims.
Claims for Fixed Sum Award	Claims for the total fixed sum of £75,000 (inclusive of interest) per the option given to all eligible GLO claimants to settle their claims on a full and final basis at this level. This is instead of making a claim for individual losses to be assessed in accordance with the GLO Scheme Guidance and Principles . The number of “submitted” claims for the Fixed Sum Award include both claims initially submitted for the Fixed Sum Award, as well as claims originally submitted for individual assessment that have since moved to the Fixed Sum Award track.
Claims for individual assessment	Claims for full assessment of all heads of claim (not limited to £75,000 inclusive of interest).
Claims Facilitation stage	The stage to which a claim moves if the claimant rejects DBT’s initial offer of settlement. During this stage, Dentons Claims Facilitators will facilitate discussions and consider appropriate next steps (e.g. an ADR call or a Senior Session).
Panel stage	The stage to which a claim may move if, after the Claims Facilitation stage, the parties are unable to settle the claim. It is at this stage that the claim will come before the independent Panel.
Reviewer stage	The stage at which a claim and the independent Panel’s final assessment in relation thereto may be considered by the independent Reviewer. The GLO Scheme Guidance and Principles sets out the Review Criteria for an application to the independent Reviewer.

1. See section in this report entitled Glossary of Terms for GLO Scheme data for the definition of a “full claim”.

2. See section in this report entitled Glossary of Terms for GLO Scheme data for the definition of “claims for Fixed Sum Award”.
3. See section in this report entitled Glossary of Terms for GLO Scheme data for the definition of “claims for individual assessment”.

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