



Impact and integrity

Estimating the economic and social value of
Express Solicitors

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pragmatix
advisory

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Estimating the economic and social value of
Express Solicitors



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Disclaimer

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Executive
summary

Compensation agreement

Restitution for injury	£45 million
Treatment, rehabilitation and losses	£116 million

Easing the impact on quality of life

Value* of limiting the toll on mental health	£16 million
Value* of limiting the time spent on waitlists	£14 million
Income gain generated from quicker return to employment	£1 million

Overall benefit value	£192 million
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Estimated expected value of Express Solicitors' impact on their clients
 Estimated expected impact of cases signed in 2024

Express Solicitors provides a range of support that helps clients recover and rebuild their lives following injury.

This support extends beyond securing legal redress, delivering both direct financial compensation and wider benefits that improve recovery, wellbeing and longer-term outcomes. By signing with Express, clients gain access to legal advice tailored to their individual circumstances. This includes clear guidance on the most appropriate path forward, alongside acknowledgement of the challenges clients have experienced. This support can help reduce uncertainty and stress during the claims process, while ensuring clients are informed about their rights and options.

Express also supports clients in securing interim payments before cases are settled. These payments help manage financial pressures during recover and, where appropriate, enable earlier access to treatment and rehabilitation. By facilitating access to private treatment, Express helps clients avoid long NHS waiting lists and begin recovery sooner. Earlier intervention can reduce the risk of longer-term impacts from injury and support more effective, personalised care.

Beyond physical recovery, Express' support provides reassurance to clients. Knowing that claims are valid and deserving of redress can improve peace of mind and contribute better mental wellbeing during a difficult period. Collectively, these forms of support can lead to faster recovery, reduced stress and anxiety, earlier return to work and improved quality of life.

For cases signed in 2024, modelling indicates that Express' intervention will secure approximately £45 million in restitution for injury, alongside a further £116 million to cover treatment, rehabilitation and associated losses. In addition to these direct financial outcomes, Express' support generates wider benefits linked to improved client experience and recovery. These include an estimated £16 million in value associated with improved mental wellbeing, £14 million linked to reduced time spent on hospital waiting lists, and £1 million in income gains resulting from quicker returns to employment.

Taken together, the estimated expected value of Express Solicitors' impact on clients whose cases were signed in 2024 is approximately £190 million. This reflects both the direct compensation secured and the wider benefits associated with reduced waiting times, improved wellbeing and faster recovery.

*general public valuation of QALYs; Source: Pragmatix Advisory case study model

Through its operations, supply chain relationships, employee spending and the downstream effects of client compensation, Express contributes to economic activity in both the short and long term.

While some of these effects are offset by costs incurred elsewhere in the economy, overall modelling indicates a positive net economic impact.

In the short term, Express' direct spending on goods and services creates a multiplier effect in the economy, stimulating further income and spending within related businesses and local communities. This multiplier effect is estimated to contribute £35 million additional gross value added and support 1,180 full time equivalent jobs across the economy.

Beyond its own operations, Express' role in securing settlements and supporting injured clients to return to work contributes to further economic activity. Compensation allows individuals to obtain the goods and services required to aid recovery and maintain quality of life, supporting sectors such as healthcare, retail and professional services. This spending generates knock-on effects that stimulate wider economic activity. For cases signed in 2024, claimant spending funded by settlements is estimated to contribute approximately £170 million in additional gross value added and to support just under 3,600 jobs across the wider economy.

These positive impacts are partially offset by negative effects on defendants, particularly insurers. Settlement payments represent direct financial losses that can reduce profits and, in some cases, lead to higher premiums. For cases signed in 2024, modelling suggests that the impact on defendants' finances could result in a reduction of approximately £212 million in gross value added, alongside associated reductions in employment and tax contributions elsewhere in the economy.

When considered together, however, the benefits associated with Express' operations, claimant spending and wider professional activity outweigh the losses incurred by defendants. Accounting for all direct, indirect and induced effects, Express' activities are estimated to result in a positive net impact on the economy in terms of gross value added, household income, tax receipts and employment. Overall, despite the costs borne by defendants, Express' intervention and the redistribution of resources toward injured individuals and recovery-related spending are modelled to deliver a net economic benefit.

Net impact	
Impact on economy wide gross value added, £ million	+9
Impact on economy wide compensation of employees, £ million	+81
Impact on economy wide tax receipts, £ million	+19
Impact on economy wide full time equivalent jobs, number	+526

Net economic stimulus impact of Express Solicitors

Estimated expected impact of cases signed in 2024

All cases	
Getting clients back to full work quicker	
Reduction in benefits spending	+ £2 million
Additional personal taxes paid	+ £0.3 million
Additional corporate taxes paid	+ £1 million
Reducing burden on public resources and NHS waitlists	
Public expenditure recovered directly	+ £5 million
Reduction in public expenditure as clients seek support privately	+ £16 million
Net economic stimulus effect from clients, Express and defendants	
Net additional taxes paid by businesses and individuals	+£19 million
Funding financial redress for public sector mistakes	
Financial settlements made by NHS and rest of public sector	- £3 million
Net impact on public sector finances	+ £40 million

Express Solicitors' fiscal impacts: key figures
 Estimated impact of cases signed in 2024

Express Solicitors' work delivers benefits not only for clients and the wider economy, but also for the public sector and public finances.

By signing with Express, clients receive personalised support that may otherwise be out of reach, including earlier access to treatment and rehabilitation. This reduces reliance on NHS services and helps ease pressure on NHS waiting lists and resources. Earlier recovery also enables clients to return to work sooner, improving household finances through higher income and strengthening public finances through increased productivity.

For government, these effects translate into multiple streams of fiscal benefit. Supporting clients back into work more quickly leads to reduced benefit spending, alongside increased personal and corporate tax revenues. For cases signed in 2024, reduced reliance on benefits is estimated to generate savings of just under £2 million, while additional tax revenues are estimated at approximately £0.3 million from personal taxes and £1 million from corporate taxes.

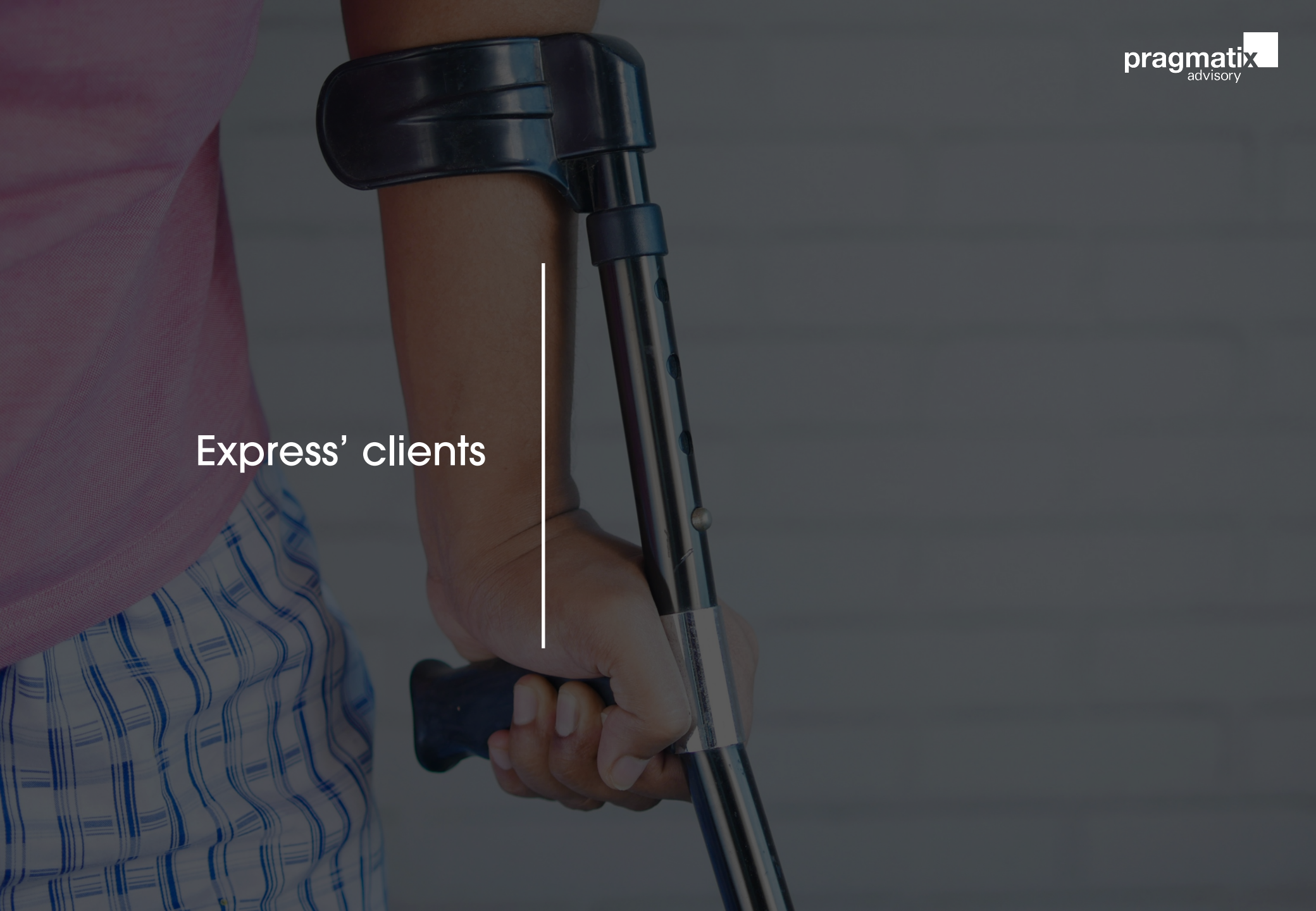
Further fiscal benefits arise from reduced pressure on public services. Where clients access private treatment funded through settlements, demand on NHS services is reduced, lowering public expenditure. In addition, public bodies are able to recover costs directly where services have been provided as a result of the injury. Together, reimbursements for public services and reduced reliance on NHS care are estimated to generate savings of approximately £21 million for the public purse.

The wider economy also contributes to public finances through increased spending by clients and businesses. Additional economic activity generated by client spending and Express' operations leads to further tax receipts, with modelling estimating that net additional taxes paid by businesses and individuals amount to approximately £19 million.

These positive fiscal impacts are partially offset by the cost of financial redress in cases where public sector bodies, including the NHS, are responsible for harm. For cases signed in 2024, settlements paid by the NHS and other public sector bodies are estimated to total around £3 million.

When these effects are considered together, Express' activities are estimated to deliver a net positive impact on public sector finances of approximately £40 million. This reflects the combined effects of reduced benefit spending, increased tax revenues, lower NHS costs and reimbursements to public services, after accounting for the cost of settlements paid by public sector defendants.

Express' clients



Express Solicitors support clients that others can't

Express Solicitors is a leading law firm providing support to those who've suffered injury through no fault of their own.

Established in 2000, the firm has grown into one of the United Kingdom's top 100 law firms, offering a wide range of specialist legal services and client support.

Headquartered in Manchester, with additional offices in London and Liverpool, its team of over 200 legal professionals manage cases throughout the United Kingdom. They specialise in medical negligence, road traffic accidents, workplace injury and public liability cases and take pride in representing clients whose cases have been turned away by other firms.

Since their inception in 2000, they have won over 21,000 cases for injured people and their families.

Over the years, Express has acquired a number of other law firms, expanding the organisation's client reach and portfolio. Most recently, Express has acquired Higgs Newton Kenyon Solicitors and Graham Coffey & Co Solicitors.



Express Solicitors' accreditations

Selected accreditations, 2025

And its not just about compensation

In addition to seeking compensation for the pain inflicted on their clients, Express support access to interim payments, treatment and rehabilitation.

On behalf of the clients who need it, Express negotiate access to early support, including immediate treatment such as physiotherapy and rehabilitation, interim compensation payments and the replacement of essential items like damaged vehicles. These additional support measures are designed to help clients begin their recovery as soon as possible and regain a sense of normality following an injury.

Besides facilitating faster recovery, such early intervention can also provide clients with financial stability during what is often a highly stressful and uncertain period. This security helps to reduce the pressure of meeting day-to-day expenses, alleviating potential anxieties about the future and allowing clients the time and space to focus their energy and attention on recovering.



Types of claim covered by Express Solicitors

2025

Lorraine's story

In March 2022, while walking across a pedestrian crossing, Lorraine was struck by a moped.

What should have been a safe, routine journey left her with a broken leg, fractured rib, a black eye causing regular nosebleeds and severe bruising.

Following the accident, Lorraine was unable to manage everyday tasks like showering or going up the stairs, relying entirely on her family for care. The accident didn't just cause immediate injuries, it led to long-term issues, including osteoarthritis in her right knee and strain on her hands from having to crawl upstairs.

Unsure of her rights, Lorraine's son searched online and came across Express Solicitors. After a reassuring conversation with the Road Traffic Accidents team, Lorraine decided to make a pedestrian accident claim. She described the claims process as easy and supportive, with the team clearly explaining every step.

Jake's story

Jake and a friend were anchored in a boat, fishing, when a large trawler sailed straight into them, ramming the back of their boat and causing them both to fall to the deck.

Jake sustained lower back and shoulder injuries and has since had to deal with the psychological distress of experiencing such a terrifying incident.

He sought legal help from Express, where marine specialist Craig Phillips, Principal Partner took on the case.

"When I first saw the video, to say it was a near-death experience would be an understatement. When you are unfortunate enough to have an accident onboard a vessel at sea, a completely different set of legal rules applies to the case."

Using his expertise and overcoming a defendant who claimed the injuries were not as significant as the medical evidence suggested, Craig was able to reach a settlement with the other party.

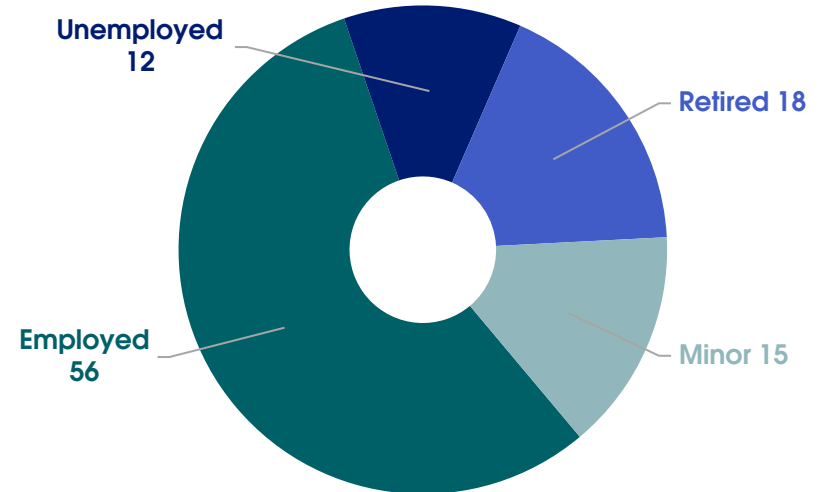
"Express managed to get compensation and settle the claim. It was a huge relief because it was a complex case and meant we could move on with our lives."

Among detailed case studies, most of Express' clients were employed at the time of signing.

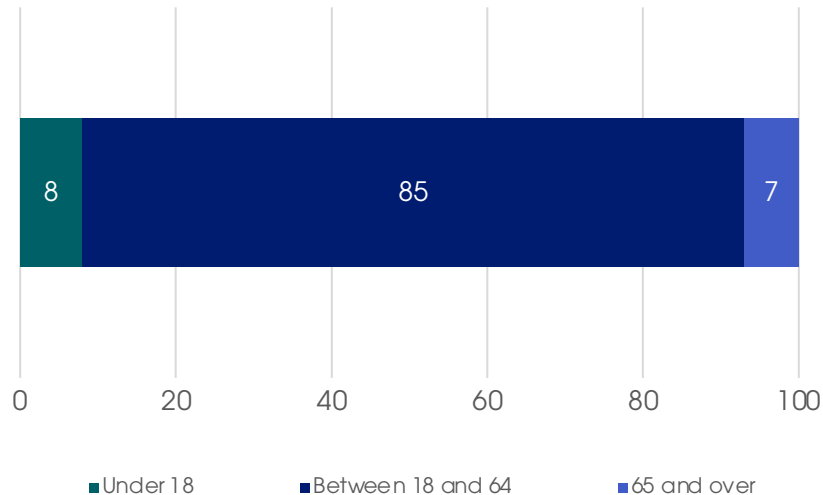
Express advocates for a diverse group of injury clients, while many are actively employed at the time of their accident, a large share also fall into more vulnerable groups, such as minors and retirees, who face unique challenges when it comes to recovery.

For those that are employed, a fast recovery is critical so they can get back into employment and reduce the risk of prolonged financial hardship.

***Employment status of Express Solicitors' clients**
Case studies, 2015-2024, per cent



Age of Express Solicitors' clients at sign up
All signed cases, 2020-2025, per cent



A range of age groups are represented among Express' full caseload of clients.

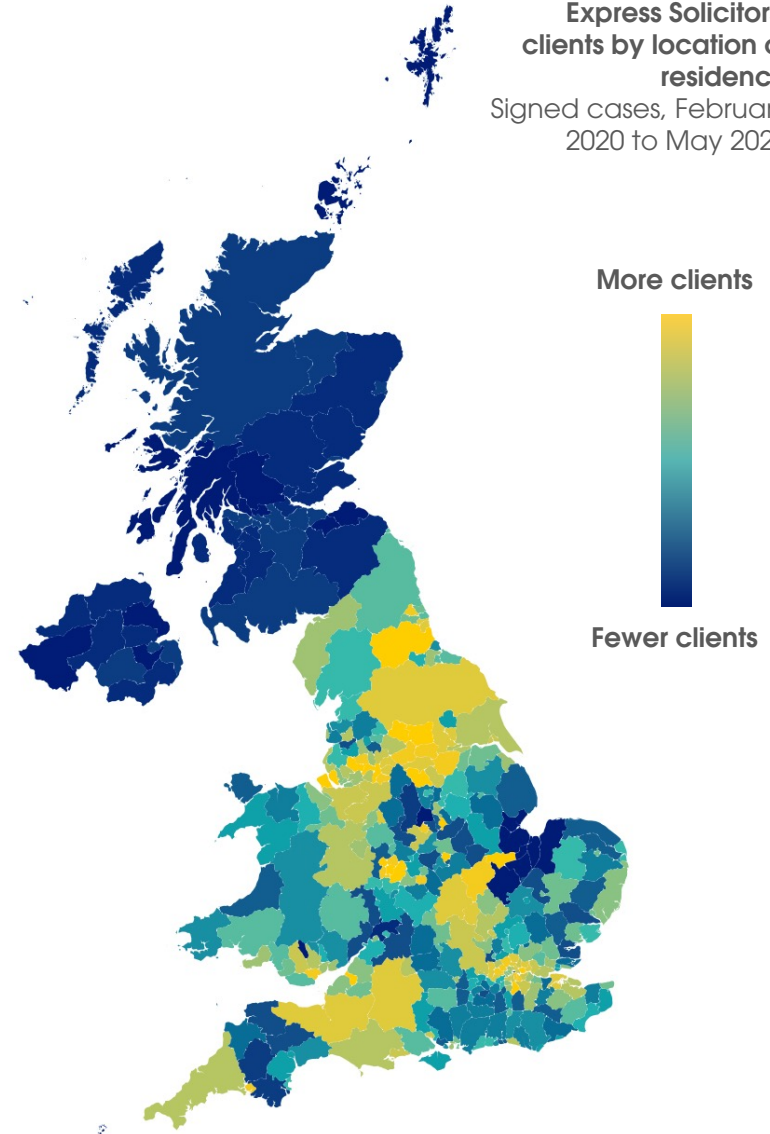
Approximately 85 per cent of Express Solicitors' clients are of working age, with the rest split almost evenly between those under eighteen and those aged 65 or older.

*Note: Cases with unknown employment status mapped across known categories Source: Express Solicitors (top right and bottom left).

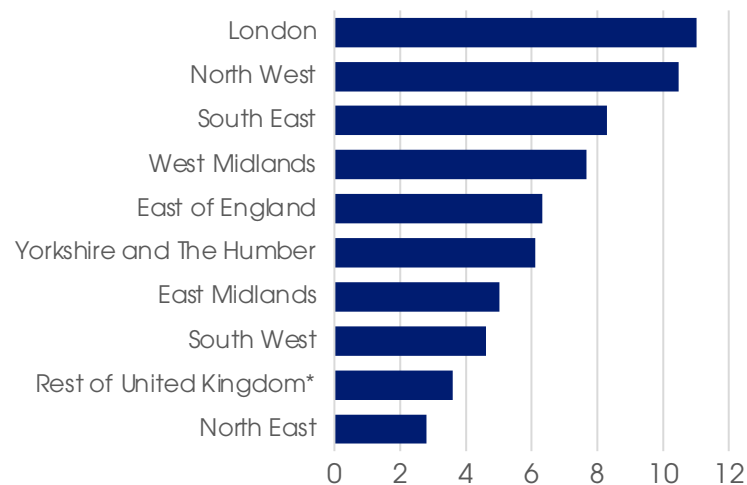
Express Solicitors' clients by location of residence
Signed cases, February 2020 to May 2025

The majority of Express' clients live in England.

The most common place of residence for Express' clients is London, followed by the North West and South East.

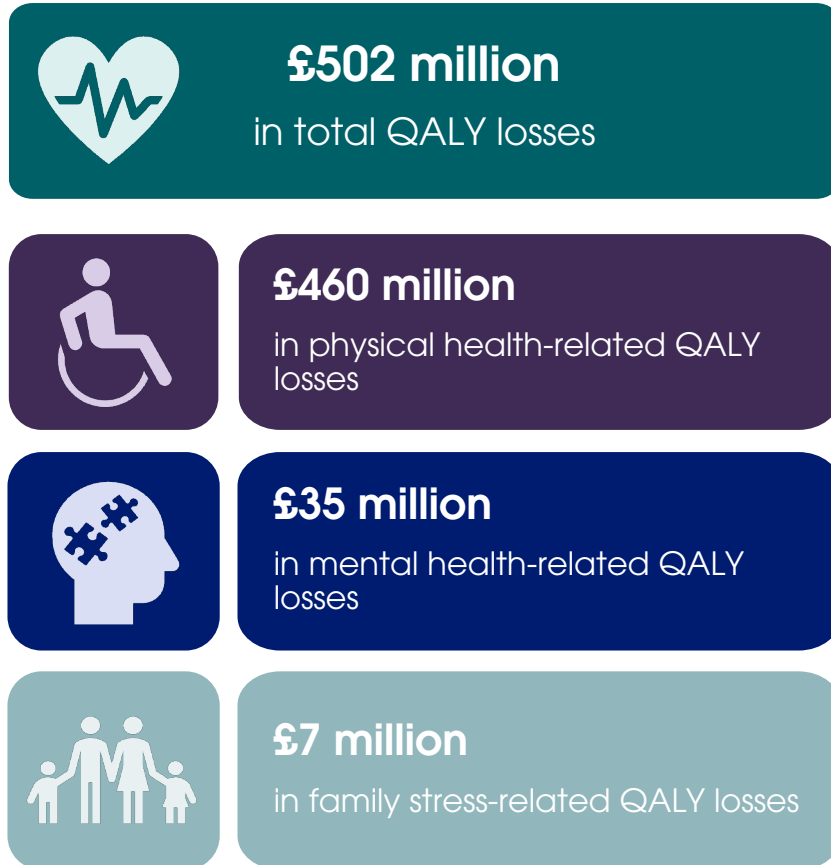


Express Solicitors' clients by location of residence
Signed cases, February 2020 to May 2025, thousands



*Northern Ireland, Scotland and Wales Note: Based on 65,967 complete and available client postcodes. Clients residing in Crown Dependencies are excluded. Source: Express Solicitors

Express' clients suffer serious injury impacts



Express' clients have sustained personal injuries that can severely affect their quality of life.

Common complications include mobility issues, long recoveries after undergoing surgical procedures, or dealing with chronic pain. These challenges often take a toll on mental health, as clients not only cope with the stress of their physical injuries but may also develop anxiety or fears connected to the circumstances of the injury itself.

What is more, these adverse consequences can extend beyond the individual and onto their loved ones. Providing support and care to a family member struggling through the aftermath of a personal injury can be emotionally taxing and lead to increased stress and anxiety. Personal relationships can also suffer as a result.

Quality-Adjusted Life Years (QALYs) are a metric used to assess the value of medical treatments by combining the length of time a treatment is expected to extend life with the quality of life it offers. On average, individuals value one 'QALY' at £86,200 (in 2024 prices), which is the amount they believe is reasonable to spend to gain one additional year of quality life.

For cases signed in 2024, our modelling estimates that the total lifetime value of quality of life lost for one year's clients and their families is around £502 million.



Total scale of QALY loss over lifetime of impact, without Express Solicitors' intervention
Estimated expected impact of cases signed in 2024

For the average case, the QALY-equivalent loss is valued at approximately £99,400 excluding family impacts.

Most of the loss in quality-of-life stems from the physical effects of the injury, estimated at approximately £92,400.

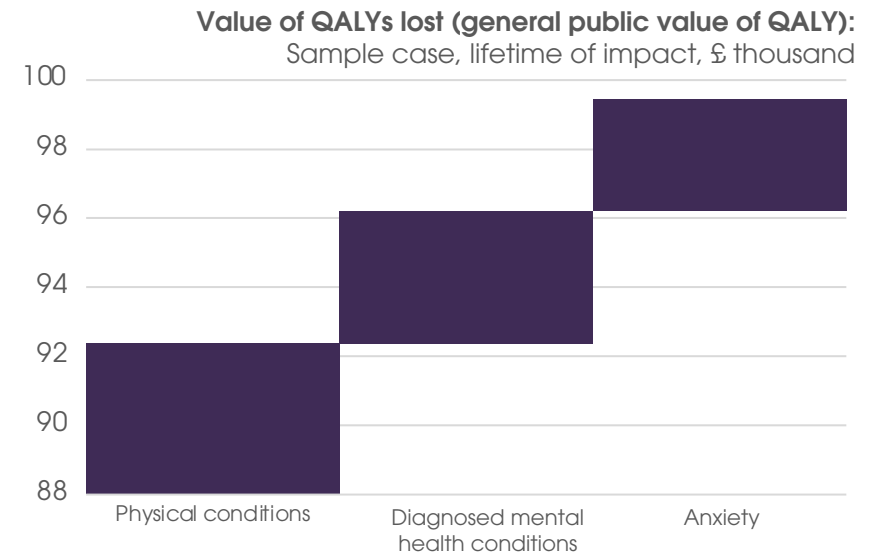
Diagnosed mental health conditions, along with the general anxiety and stress that often accompany an injury, are estimated to reduce quality of life by approximately £3,800 and £3,200 on average in QALY value terms respectively.

Without Express' support, injured individuals and their families face an estimated loss of 5,820 QALYs.

For injured individuals who don't seek the support of Express or a firm of a similar nature, the QALY loss impact is expected to be 1.12 per person over the course of the impact.

This may include physical pain and suffering, such as ongoing pain, permanent scarring or long-term damage, as well as emotional and psychological harm, including anxiety, fear, stress, a loss of sleep and more generally, a reduced quality of life.

We've also accounted for the likely impact on family members, who may experience stress and emotional strain due to the individual's reduced quality of life. We estimate this total loss to be equivalent to approximately 80 QALYs.



Paul's story

Paul experienced a traumatic accident while clearing a fallen tree.

As he attempted to move the tree, it suddenly collapsed. Despite trying to escape, the upper branches struck him on the back and head, leaving him with severe injuries, including a broken neck, broken ribs, a fractured shoulder blade, and a skull laceration. He was airlifted to a trauma hospital in London, where he began his long road to recovery.

Beyond the physical impact, the accident had life-altering consequences. As a self-employed worker, he was faced with the harsh reality of losing his income and worrying about how to provide for his family. Like many in similar situations, he wasn't initially aware that he could make a personal injury claim.

After researching legal firms, he chose Express Solicitors, where Craig Phillips was assigned to handle his case. From day one, Craig provided compassionate support and expert guidance, ensuring that every step of the legal process was clear and straightforward. Communication was easy, with everything handled via phone and email to make the process as stress-free as possible.

During the case, the defendant's solicitors made an early settlement offer, but Craig advised against accepting it too soon, as there was no medical evidence to assess the long-term impact of the injuries. By waiting for the right time, we were able to secure a significantly better outcome, ensuring our client had the financial security he needed after taking early retirement due to his injuries.

While he knows he may never fully recover, the compensation has provided the stability needed to move forward. He now has the financial support to focus on his well-being without the constant worry of how to make ends meet.

Brian's story

On his way to a hospital appointment, Brian was involved in an accident caused by a negligent taxi driver.

Distracted by his phone, the driver failed to navigate a blocked-off area and collided with another car.

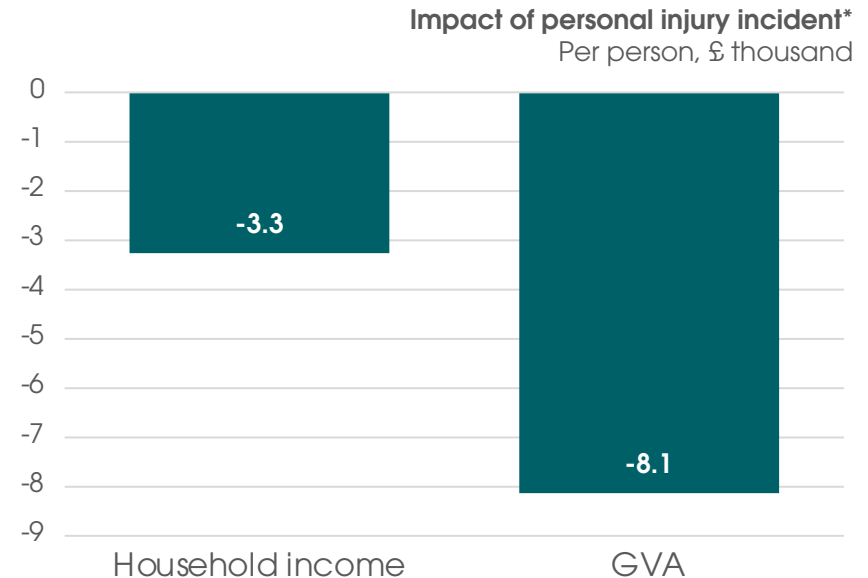
As a passenger in the taxi, Brian suffered neck and shoulder injuries in the crash. Since then, he has experienced headaches and psychological trauma, resulting in travel anxiety, which has significantly impacted his life as he relies on taxis for transport.

With the guidance and support of his solicitor, Alice Coulter, Brian successfully made a personal injury claim against the taxi driver, receiving compensation for his injuries and the specialist treatment he required.

Injuries sustained by Express' clients have economic implications.

Being unable to work or only at limited capacity means that a client can lose significant income. While this can vary greatly across cases, our assessment suggests that, on average, each person who receives no support after suffering a personal injury loses approximately £3,300 in income.

After injury, a worker's productivity can also be impacted, and the scale of these impacts can likewise vary greatly. On average, however, we estimate the cost of this reduction to be approximately £8,100 per injured person.



These economic consequences include reduced tax revenues and higher public spending on benefits.

When an injured individual's income declines, government faces a reduced tax base. Our modelling estimates that this is equivalent to a reduction of £1,100 per injured person.

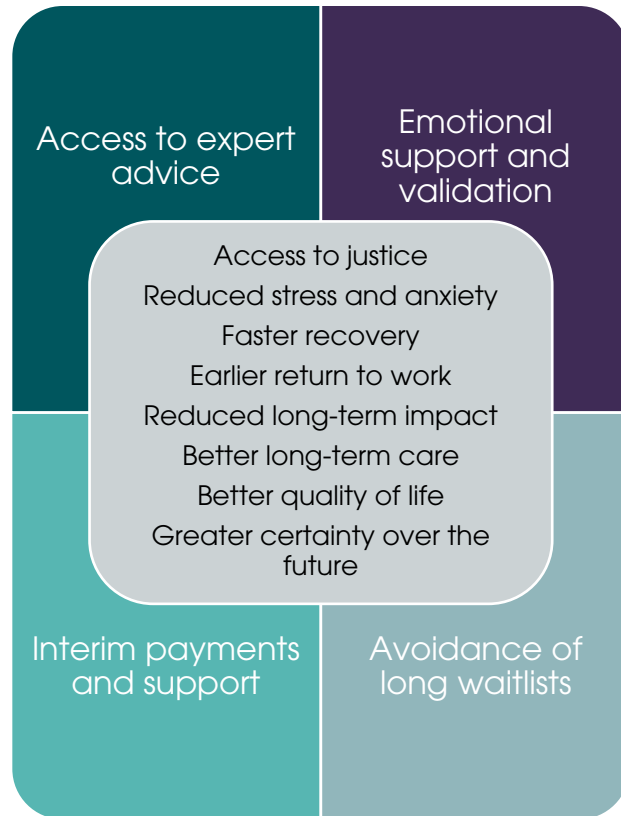
Reduced work hours and decreased productivity can also have negative impacts on corporate profits and, in turn, corporate tax revenue. This loss is estimated to be roughly £1,900 per injured person.

At the same time, many of these clients may seek the support of benefits to offset their income loss and meet their financial obligations, as well as cover additional financial challenges brought about as a result of their injury. For government, we estimate that this translates to around £1,400 per person.

Express' value
to those harmed



Express Solicitors provides a range of benefits



Impact of Express Solicitors on client outcomes and welfare

Express's clients receive vital support that helps them rebuild their lives after injury.

By signing with Express, clients gain access to personalised guidance tailored to their individual circumstances. This includes clear advice on the best path forward as well as acknowledgment of the challenges they have endured.

In addition, Express supports clients in securing interim payments before their case is settled. This not only helps them avoid long NHS waiting lists but also, if they choose, provides them with timely access to essential private treatment. Early access to care enables clients to begin their recovery sooner and with less stress, while private providers are often in a better position to deliver more tailored treatment that supports better long-term outcomes.

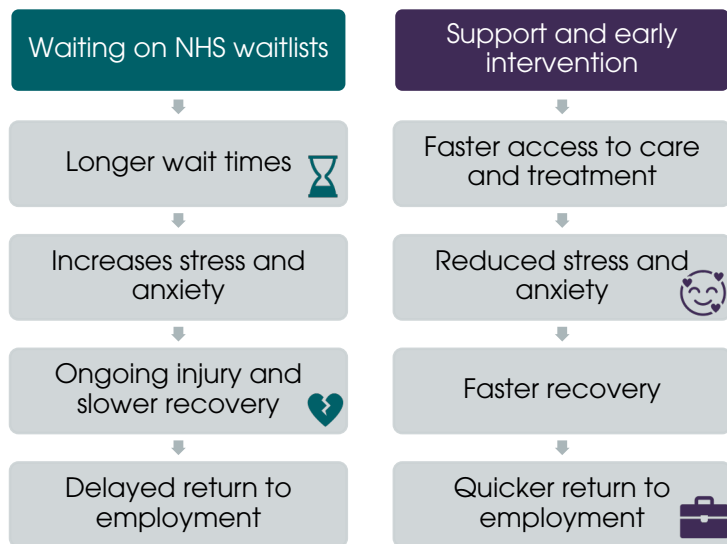
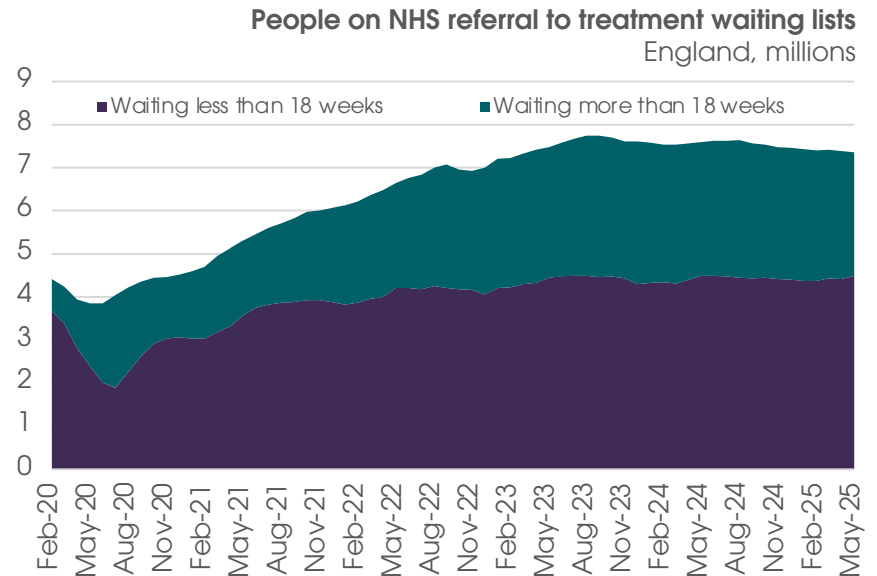
Beyond physical recovery, Express' support also brings reassurance. Clients gain peace of mind knowing their claims are valid and deserving of redress, which can provide a sense of validation during a difficult time.

Ultimately, with Express' help, clients are able to recover more quickly, return to work sooner and transition back to everyday life with greater ease and confidence

Of the 7.4 million people on NHS waitlists, just under 40 per cent wait less than five months.

Since the pandemic, NHS referral to treatment waiting lists have struggled to return to pre-pandemic levels.

The NHS sets an eighteen-week target for patients to begin treatment following referral. However, due to increasing demand, limited funding and workforce shortages, this target has not been met since 2016. Since then, waitlists have grown, exacerbated by financial and operational pressures and more recently, industrial action.



Potential impact of waiting on NHS waitlists versus support and early intervention

Express' intervention is vital in helping clients avoid delays to their recovery caused by NHS waiting times.

Acting on behalf of injured individuals, Express secures early access to support services, such as immediate physiotherapy, rehabilitation, interim compensation payments and the replacement of essential items like damaged vehicles.

By fast-tracking access to care and practical support, Express helps clients begin their recovery sooner and consequently, return to everyday life quicker.

After suffering a depressed skull fracture at an accident at work followed by inadequate treatment at a local hospital that caused Mr Padden to develop a life-threatening brain abscess, Mr Padden describes how Express supported him during these difficult times.

"I was very happy with the service I received from Express Solicitors", Mr Padden said. "My solicitor, Sharon Denby, saw me at my home to provide advice at the beginning of my claim; this put me at ease and I felt confident about pursuing my claim with the firm.

Sharon would meet me face-to-face and was able to explain the more difficult parts of the claim to me in a very professional and understandable way. After meeting with her, I didn't feel stressed about things such as medical evidence or the evidence presented by the defendant.

I wasn't overwhelmed by court proceedings either, as Sharon explained everything and I felt reassured I was in good hands.

I didn't feel pressured into making any big decisions quickly and she provided all the information I needed to make up my mind in a clear and understandable way."

In addition to securing Mr Padden compensation for the injuries he had suffered, Express Solicitors secured a suitable case manager to look after Mr Padden's rehabilitation needs. As a result, Mr Padden gained access to a psychologist, occupational therapist and rehabilitation workers who helped him take back control of his life.

Thanks to his rehabilitation, Mr Padden is now able to move on with his life on his own terms. He enjoys working as a volunteer at a local foodbank and as a hospital porter.

Following a serious car accident, Lindsay was unable to return to work due to the life altering injuries she sustained. After being dismissed by a number of other firms, Lindsay explains how the settlement Express achieved for her has helped her and her partner get their lives back to normal.

"For three-and-a-half years we were holding our breath. We struggled to make ends meet and to scrape the pennies together each month. If it hadn't been for the success of this case I think we would still be trying to cope.

For most of my relationship with Robert I have been recovering from this accident, so this money means we can finally get back the time together we have lost and be like a proper couple.

This settlement is allowing us to gradually return to a normal life."

Express' support translates to £190 million for their clients

Compensation agreement	
Restitution for injury	£45 million
Treatment, rehabilitation and losses	£116 million
Easing the impact on quality of life	
Value* of limiting the toll on mental health	£16 million
Value* of limiting the time spent on waitlists	£14 million
Income gain generated from quicker return to employment	£1 million
Overall benefit value	£192 million

Estimated expected value of Express Solicitors' impact on their clients
Estimated expected impact of cases signed in 2024

Express intervention provides direct and indirect financial benefits for their clients.

For cases signed in 2024, our modelling indicates that Express will secure approximately £45 million in direct compensation, along with a further £116 million to cover medical treatment, rehabilitation and any losses for clients.

Beyond financial compensation, Express' intervention also mitigates the loss of quality of life associated with injury. By supporting clients through uncertain periods, facilitating interim payments, helping them avoid long waiting lists and enabling a quicker return to work, Express delivers benefits that extend well beyond the value of settlements.

We estimate the monetary value of these wider impacts at around £16 million from improved mental well-being, £14 million from reduced time spent on hospital waitlists and £1 million in income gains linked to faster returns to employment.

Express support more than just their clients

Charitable partnerships:



the brain injury association



Express has ongoing partnerships with charities Burning Nights and Headway UK, providing support for individuals with Complex Regional Pain Syndrome and brain injuries, as well as their families.

Express supports these charities in several ways including providing legal advice to patients via the Burning Nights Legal Panel or as part of the Headway Head Injury Solicitors Directory where support is given via donations, outreach services and day-to-day support to brain injury patients and their families.

Charitable donations:



Outside of the personal injury space, Express supports a wide range of charitable causes, including donations to organisations such as Forever Manchester, The Maggie Oliver Foundation, Macmillan and the Frenkel Topping Charitable Foundation. In 2024, approximately £150,000 was donated. As part of this giving, Express also invites employees each month to nominate charities that are personally important to them and matches any donations made to those chosen causes.



Express regularly participates in charity events such as the Tour De Manc, which raises money for St Ann's Hospice, and supports the local community by sponsoring sports clubs and schools.

Express' business



Express Solicitors' business is mainly in the North West

Express has a turnover of just under £50 million and contributes £35 million in GVA.

Express spends £27 million on employee compensation, with 92 per cent of employees based in the North West.

Express' employees are mostly young and female: 50 per cent are under the age of 29, and 70 per cent are women. The average compensation at Express is £2,300 above the national average annual gross wage.

Express spends a total of £17 million on its suppliers, with £14 million directed to businesses in the North West, including £11 million within Greater Manchester alone.

Express also directly contributes a substantial amount in taxes, totalling just under £17 million in 2024.

£50 million business
adding **£35 million** in
GVA

92 per cent of
employees based in
North West

70 per cent of
employees are
female

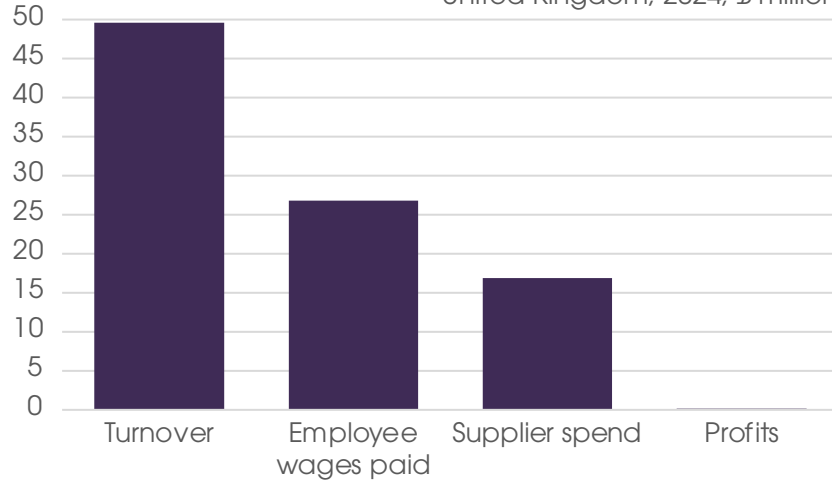
50 per cent of
employees under the
age of 29

£17 million spent on
local suppliers

Employee wages
**£2,300 above national
mean** on average

Key figures of Express' employee and supplier profile
United Kingdom, 2024

Express Solicitors' turnover, employee compensation, supplier spend and profits
United Kingdom, 2024, £ millions



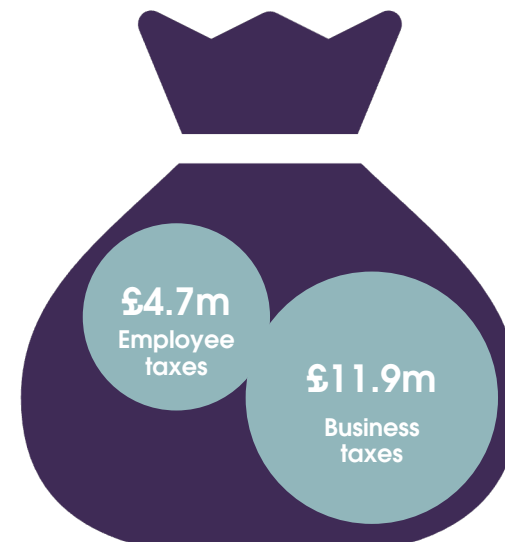
In 2024, Express had a total profit of £126,000.

Total turnover for the year was just below £50 million. The two most significant sources of costs, employee compensation and supplier spend, amounted to around £27 million and £17 million, respectively.

Express directly contributed £16.6 million in taxes in 2024.

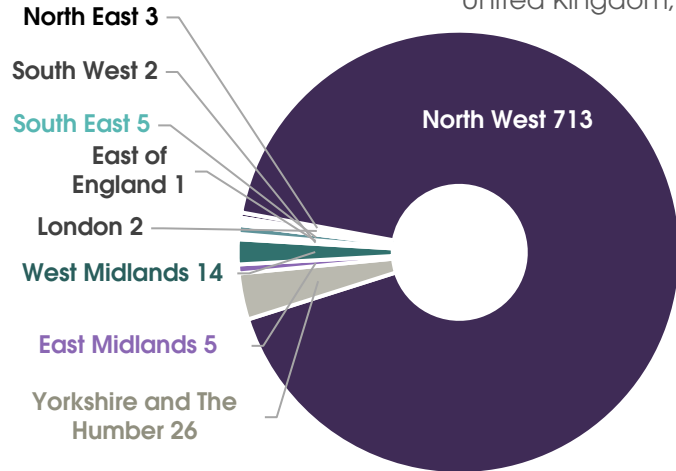
Of this, £4.7 million were employee taxes, while the remaining £11.9 million were business taxes.

In both cases, these numbers refer to direct economic activity and do not consider indirect or induced effects.



Express Solicitors' taxes paid
United Kingdom, 2024

Express Solicitors' employees by region or nation of residence
United Kingdom, 2024, number



Employees residing in the North West received 92 per cent of Express' wage expense.

This is equivalent to £25 million in wages paid to employees in the North West.

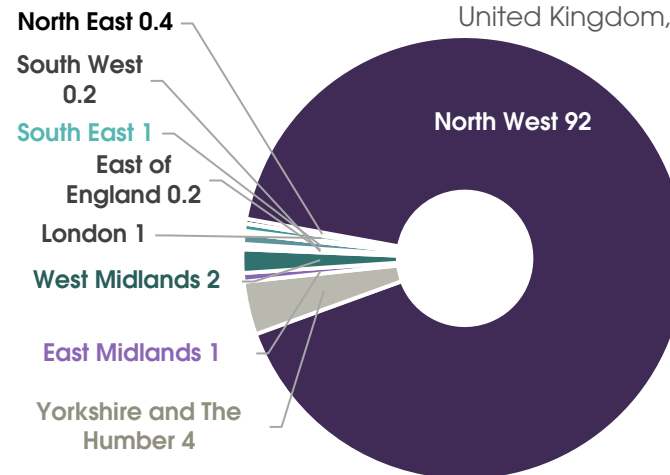
Four per cent of wages paid went to employees in Yorkshire and The Humber and a combined four per cent across the rest of the United Kingdom.

A majority of Express' employees reside in the North West.

Around 93 per cent of employees, or 713 people, reside in the North West. Express also has 26 employees in Yorkshire and the Humber, around three per cent of their workforce.

The remaining employees (four per cent) reside across the rest of the United Kingdom.

Share of Express Solicitors' employee wage bill by employee region of residence*
United Kingdom, 2024, per cent



*Note: Based on available Express Solicitors employee residence postcodes. Source: Express Solicitors; Office for National Statistics

Express Solicitors' average wage and regional average wage

United Kingdom, 2024, £ thousands



On average, Express Solicitors pay their employees £2,100 more than the regional average.

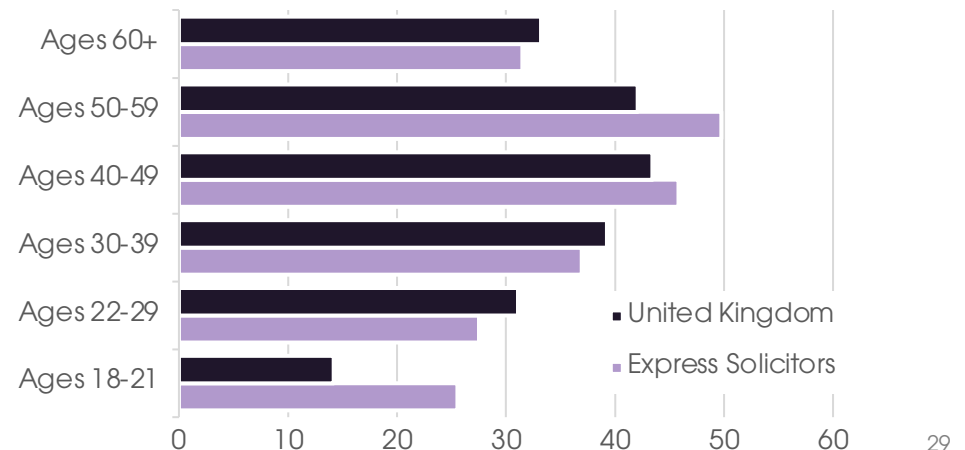
In London and the East of England, this is particularly pronounced, with average wages approximately £12,000 and £14,000 higher than the regional average respectively.

The combined average across all age groups is about £2,300 higher than the national average.

Those aged eighteen to 21 earn an estimated £11,000 more than the national average for that age group, whereas those aged 22 to 29 earn approximately £4,000 less.

Express Solicitors' average wage and United Kingdom average wage by age group

United Kingdom, 2024, £ thousands



In 2024, Express spent £17 million on their suppliers

The majority of this amount, around £14 million, was spent in the North West.

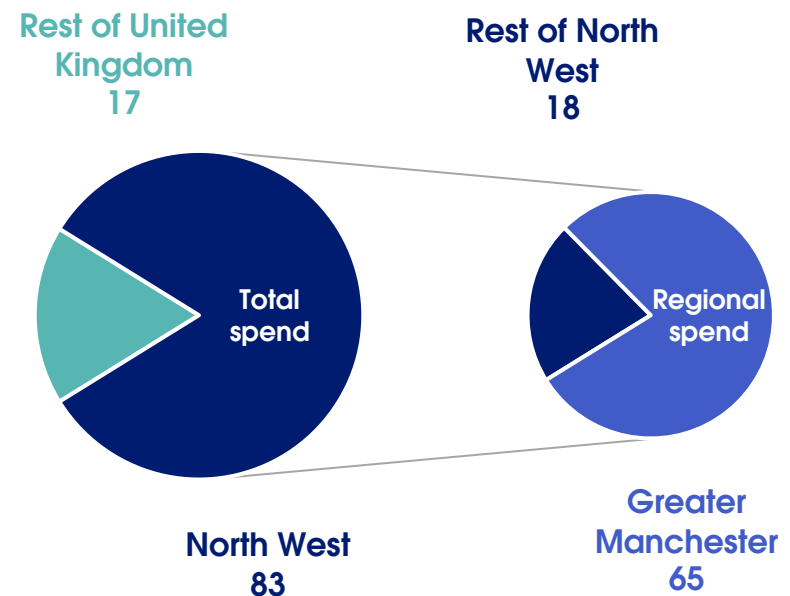
Supplier spend is the total amount an organisation spends on goods and services from external vendors. This includes everything from raw materials and equipment to professional services and specialised expertise.

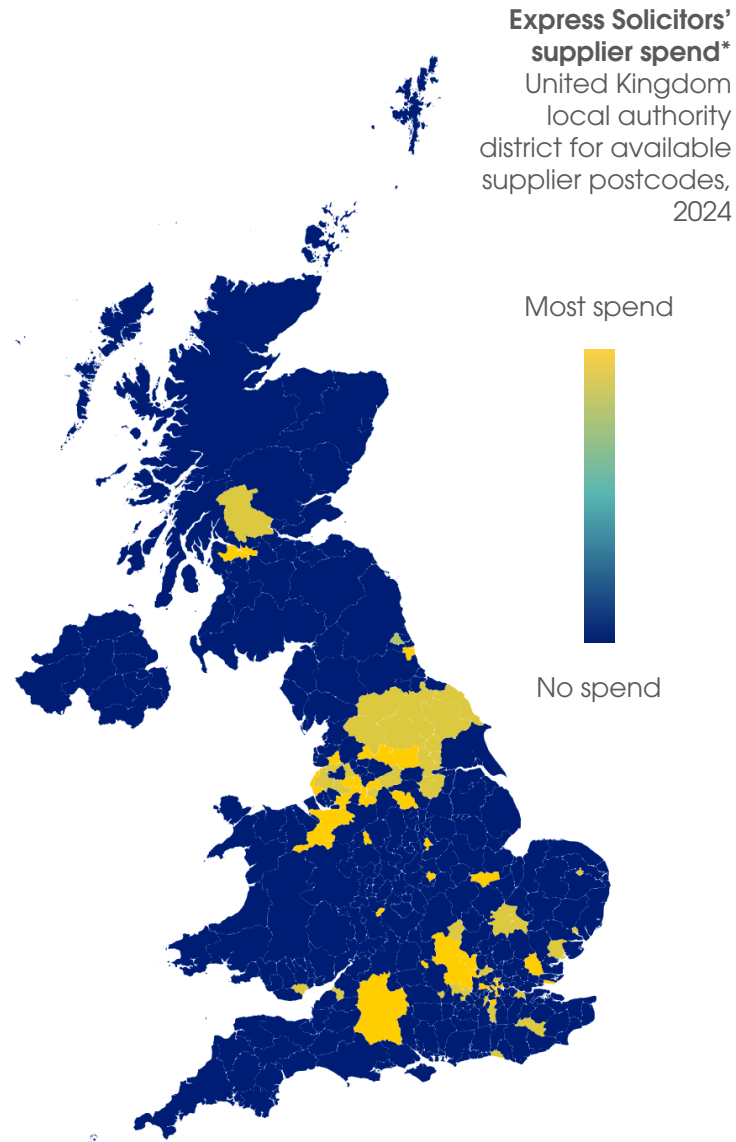
The scale and focus of this expenditure can have a significant influence on the economic health of surrounding communities. By directing spend towards local suppliers, businesses help sustain jobs, stimulate demand for other local businesses and foster broader regional growth and resilience over time.

Analysis of Express' supply chain reveals a strong local focus, with around 77 per cent of all suppliers located in the North West. In terms of expenditure, the local share is even higher at around 80 per cent, equating to £14 million of the £17 million total supplier spend.

The Greater Manchester area in particular receives a large majority of this spend, with a total £11 million spent on those in the area. Overall, 65 per cent of Express' total supplier spend is directed towards the Greater Manchester area.

Express Solicitors' supplier spend by location
2024, per cent

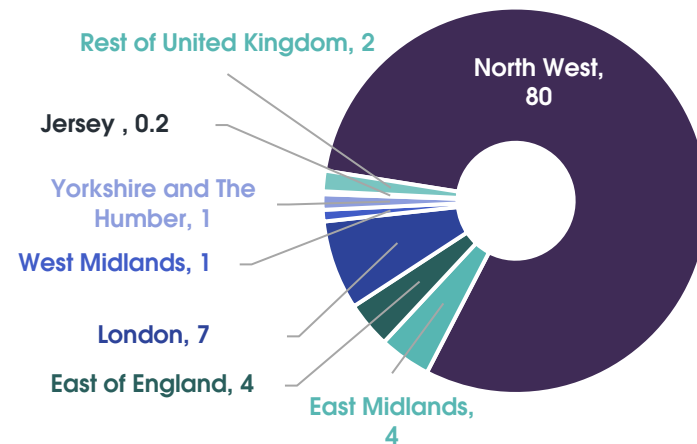




The majority of spend on suppliers goes to the North West.

Around 80 percent of total spend goes towards the North West of England. Seven per cent is spent in London, and another eight per cent is equally divided between the East Midlands and the East of England.

Express Solicitors' suppliers spend by region*
United Kingdom, 2024 figures, per cent



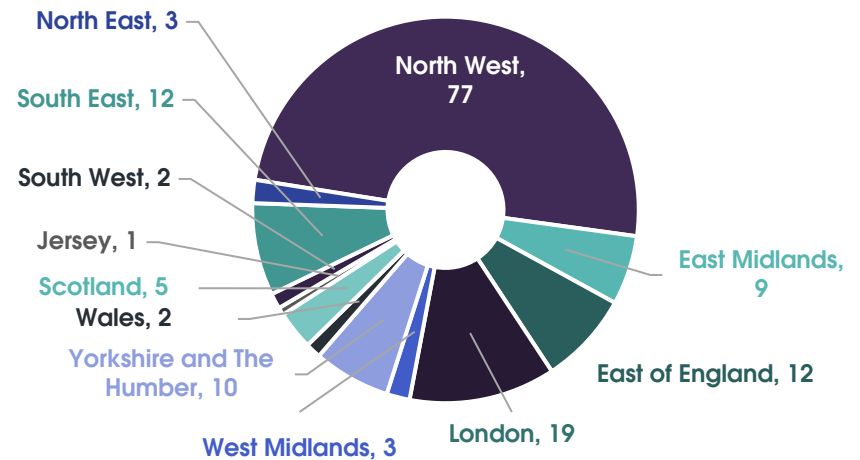
*Note: Based on available Express Solicitors' supplier postcodes. Regions less than one per cent were summed. Source: Express Solicitors

The majority of Express' suppliers are located in the North West.

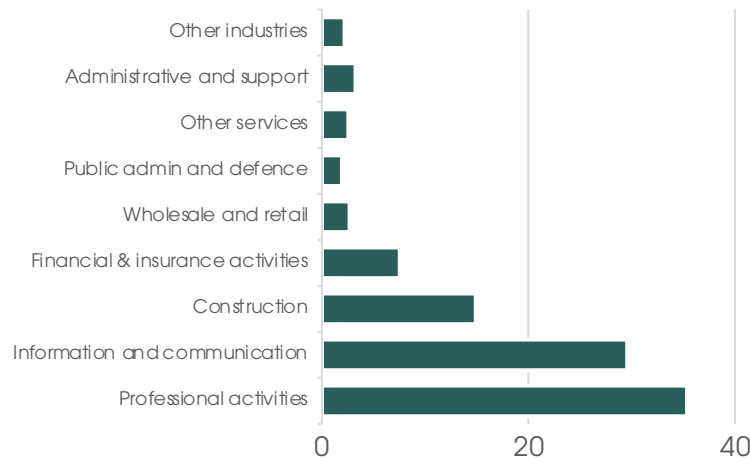
Around 77 per cent of Express' suppliers are located in the North West.

The East of England and South East are each home to 12 percent of the remaining companies.

Express Solicitors' suppliers by region
United Kingdom, 2024 figures, number



Share of Express Solicitors' supplier spend by industry sector
2024, per cent



Supplier spend by Express is mainly targeted towards professional, scientific and technical activities.

Around 35 per cent of total supplier spend goes towards suppliers providing professional, scientific and technical activities.

An additional 29 per cent is allocated to suppliers in the field of information and communication.



Express' value to
the economy

Express Solicitors' impact goes beyond its core activities

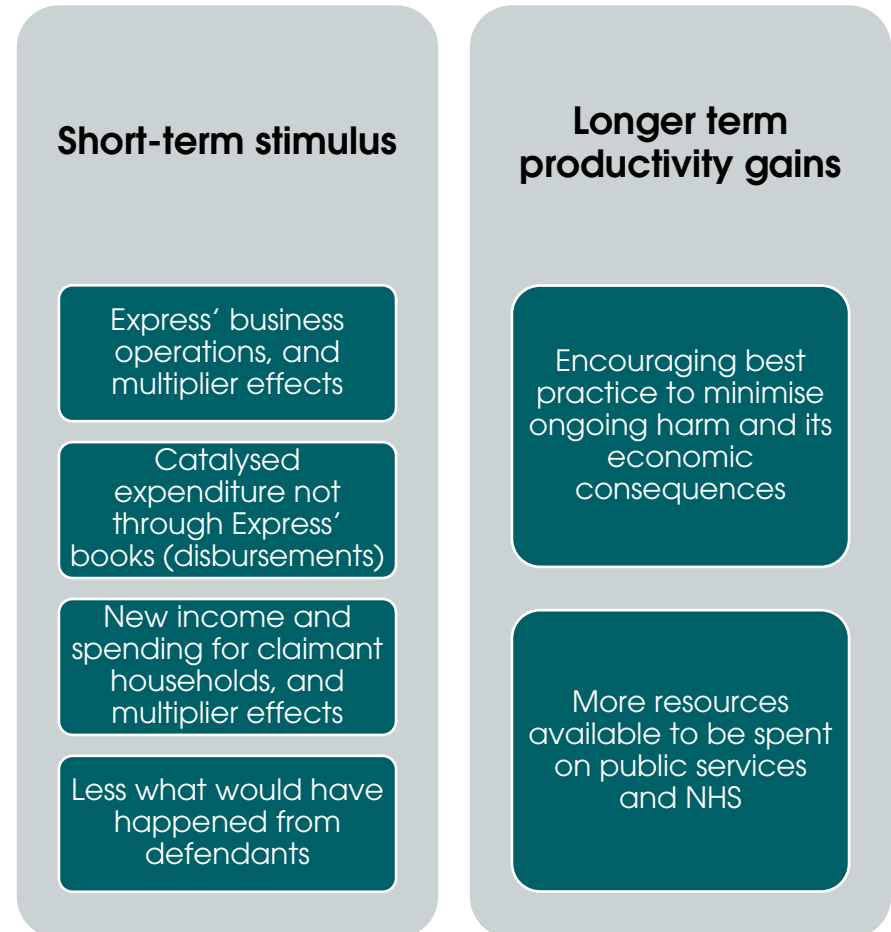
Both in the short and long term, Express' activities generate positive impacts for the economy.

In the short term, Express' direct spending on goods and services creates a multiplier effect in the economy, stimulating further income and spending within related businesses and local communities. This multiplier effect is estimated to contribute £35 million additional gross value added.

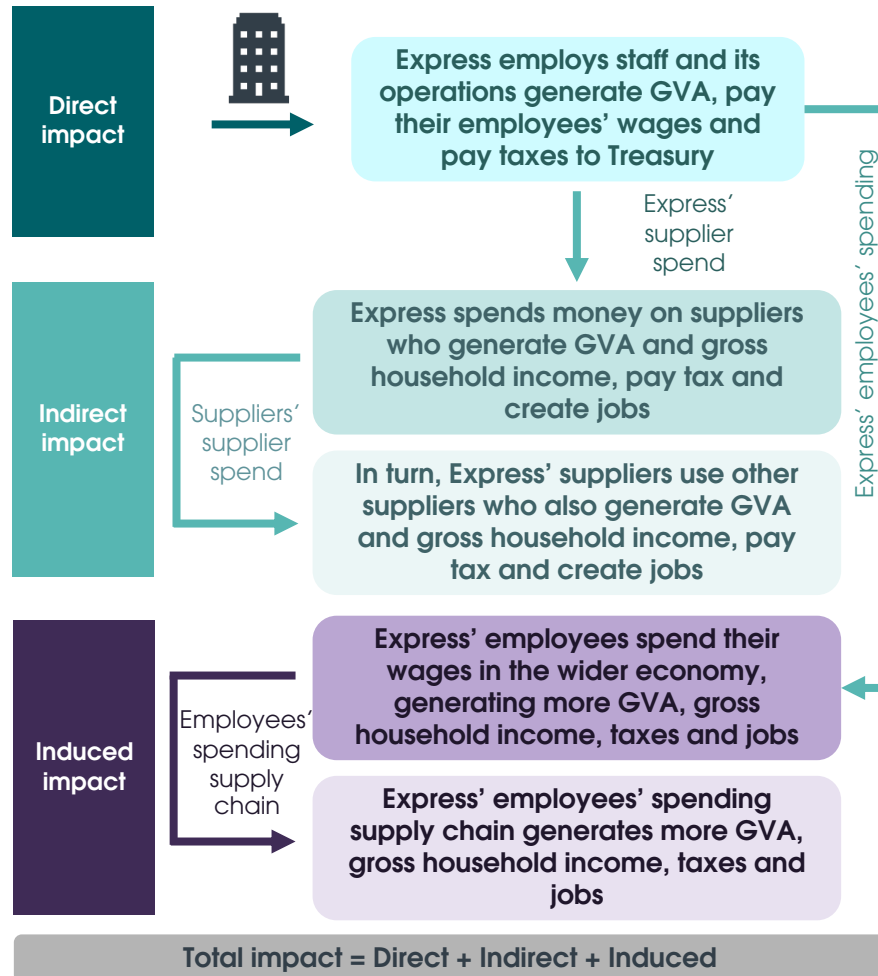
By securing settlements and helping injured clients return to work sooner, Express boosts household incomes for claimants, which in turn drives higher levels of consumer spending. These effects are separate from what would have happened with the original funds displaced from defendants. For cases signed by Express in 2024, this additional spending equates to roughly £170 million based on our modelling.

In the long term, Express' role as an advocate for those that have been injured at the fault or negligence of others are expected to create longer term productivity gains by encouraging best practice, minimising the risk to others and the economic consequences of ongoing harm.

In doing so, it is assumed that resources that would have otherwise been spent on dealing with the consequences of ongoing harm, can instead be directed toward funding public services and the NHS.



Express' business operations stimulate economy



Express contributes to the economy directly through its own operations and through the spending of its suppliers and employees, and contributes to the wider economy, supporting both economic growth and stability.

Express' direct activity represents a fundamental aspect of the company's economic footprint, delivering value, wages, taxes and job opportunities within its own operations.

Beyond its direct operations, Express spends part of its turnover on suppliers, which generates indirect effects. The expenditure on suppliers contribute to increased GVA, household income, tax revenues and employment. Since these suppliers in turn purchase from their own suppliers, the economic benefits are amplified.

Induced effects occur when Express employees spend their earnings within the broader economy. This consumer spending stimulates further growth in GVA, household income and job opportunities across multiple sectors. The businesses benefiting from employees' expenditures continue to drive additional economic activity, enhancing the overall impact even more.

Express' overall impact encompasses direct, indirect, and induced effects.

Across its operations, supply chain relationships, and employee spending, Express generates £67 million in total GVA.

Express' activities also result in £44 million in gross household income throughout its business, supply chain and the wider economy.

The combined tax contributions from these direct, indirect, and induced effects amount to £30 million in taxes.

The company supports a total of 1,180 jobs, including those directly employed by Express Solicitors, as well as jobs created within its supply chain and through the spending of its employees in the broader economy.

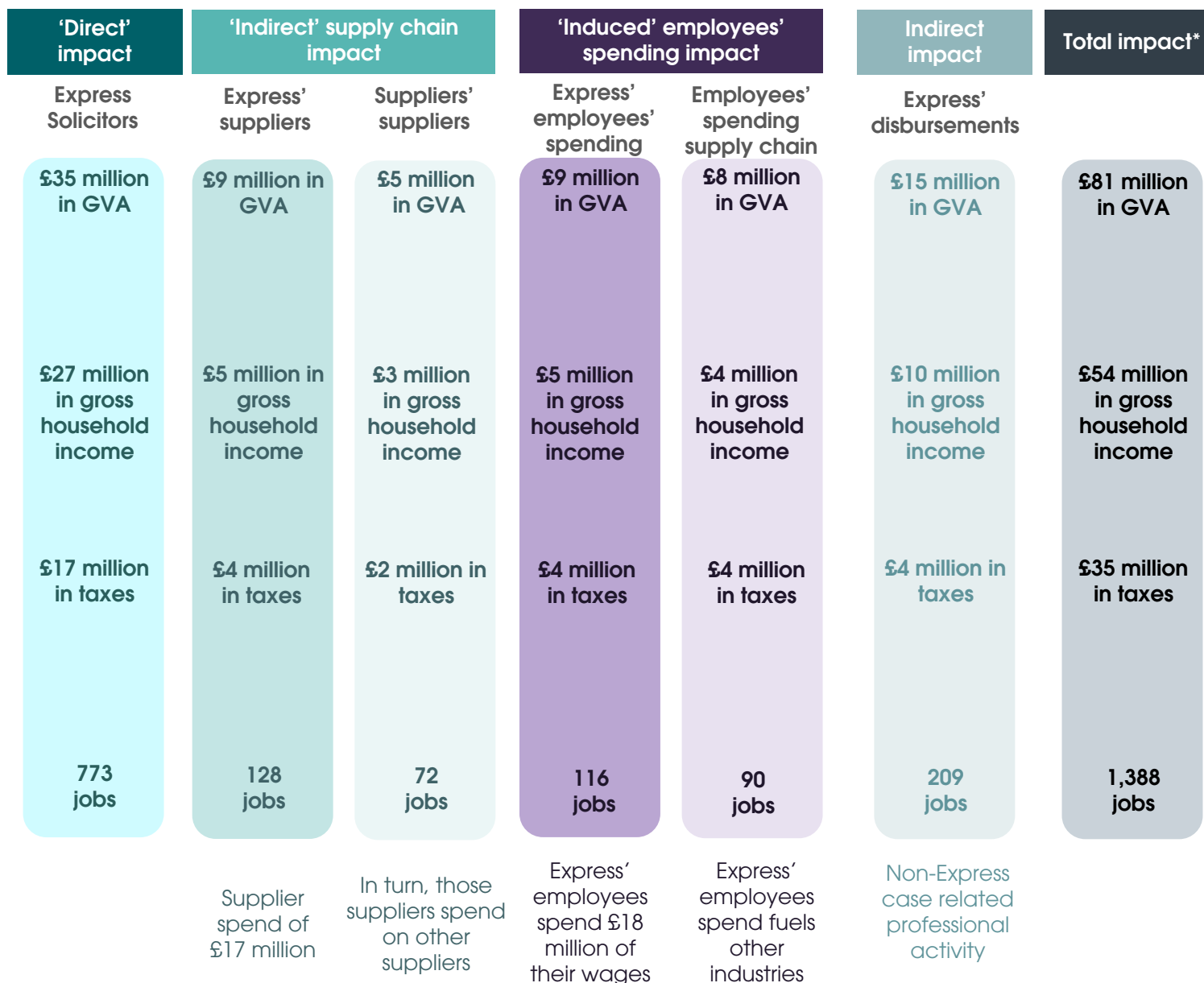


*note numbers may not sum due to rounding Source: Pragmatix Advisory analysis of Express Solicitors data

In addition to supplier expenditure, Express drives further indirect economic activity.

Case related disbursements paid by Express on the clients' behalf for professional services create beneficial ripple effects in the economy. Non-Express case related professional activity generates £15 million in GVA and £10 million in gross household income, creating 209 jobs. Together, these activities contribute £4 million in taxes to the economy.

The combined direct, indirect and induced impacts of Express amount to approximately £81 million in GVA. Additionally, Express supports just under 1,400 jobs in total.



*note numbers may not sum due to rounding Source: Pragmatix Advisory analysis of Express Solicitors data

Client settlement spending supports around 3,600 jobs

When a client is compensated for an injury they have suffered through no fault of their own, it benefits not only their personal recovery but also the wider economy.

Settlements allow individuals to obtain the products and services needed to aid their recovery and maintain their quality of life. In meeting these needs, their spending can support industries such as healthcare, retail and services, stimulating economic activity and generating knock-on effects that boost the wider economy.

For cases signed in 2024 by Express, such spending is estimated to have an impact of approximately £170 million in additional gross value added and to support just under 3,600 additional jobs.

	All cases
Impact on economy wide turnover	£306 million
Impact on economy wide gross value added	£171 million
Impact on economy wide compensation of employees	£115 million
Impact on economy wide gross operating surplus	£50 million
Impact on economy wide tax receipts	£65 million
Impact on economy wide full-time equivalent jobs	3,580 jobs

Estimated impact of all clients' spending (including Type II multipliers)*

Estimated expected impact of cases signed in 2024

*note numbers may not sum due to rounding; Source: Pragmatix Advisory case study model

But settlements can impact defendants negatively

Settlements paid to Express' clients can have negative impacts on insurers, particularly those covering private companies and individuals.

Payouts made by insurers are direct financial losses that can reduce profits and may prompt insurers to increase premiums. In the case of the public sector and NHS, payouts can lead to finances being redirected away from public needs.

For cases signed in 2024 by Express, our modelling suggests that the estimated impact on defendants' finances could lead to a total £211 million reduction in GVA.

	Insurers for:				Total*
	Businesses	Individuals	Public sector (excluding health)	NHS and healthcare	
Total cost to defendant of settlement, £ million (no multipliers)	-53	-188	-2	-0.7	-244
Impact on economy wide turnover, £ million	-88	-312	-4	-1	-404
Impact on economy wide gross value added, £ million	-46	-163	-2	-0.8	-211
Impact on economy wide compensation of employees, £ million	-19	-68	-1	-0.5	-88
Impact on economy wide gross operating surplus, £ million	-27	-96	-0.7	-0.2	-124
Impact on economy wide tax receipts, £ million	-17	-62	-0.8	-0.3	-80
Impact on economy wide full time equivalent jobs, number	-966	-3,433	-32	-12	-4,443

Economic impact of defendants' losses

Estimated expected impact of cases signed in 2024

Overall, Express Solicitors have a positive net impact

Express have a positive net impact on the economy in terms of gross value added, additional jobs and tax receipts.

As a major employer and business, Express' operations generate £35 million in gross value added and 1,180 additional jobs across the United Kingdom.

Express' efforts to secure settlements and provide support to individuals injured through no fault of their own also boost the economy, as claimant spending, funded by settlements and quicker returns to work, circulates through various sectors. This is estimated to support approximately 3,580 additional jobs.

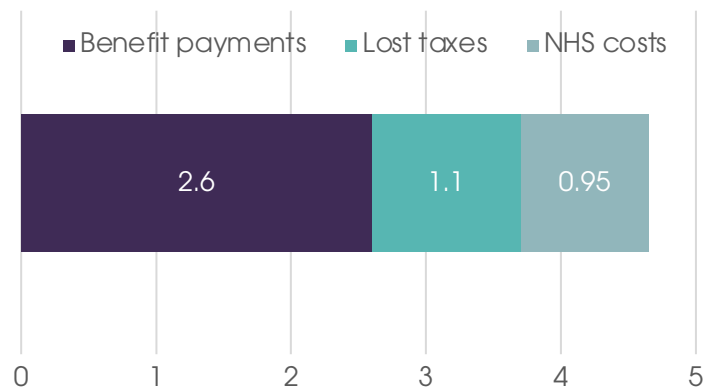
The losses incurred by insurers partially offset the positive economic impact of Express' operations, as settlement payouts impact their profits. Nonetheless, even when this is considered, Express' net impact remains positive, as their business operations and support to clients outweigh the losses incurred by insurers.

	Express' business operations	Claimants' spending	Defendants' losses	Non-Express case related professional activity	Net impact
Impact on economy wide gross value added, £ million	+ 35	+ 171	- 212	+ 15	+9
Impact on economy wide compensation of employees, £ million	+ 44	+ 115	- 88	+ 10	+81
Impact on economy wide tax receipts, £ million	+ 30	+ 65	-80	+ 4	+19
Impact on economy wide full time equivalent jobs, number	+ 1,180	+ 3,580	- 4,443	+209	+526

Net economic stimulus impact of Express Solicitors
 Estimated expected impact of cases signed in 2024

Express promotes change and accountability

Fiscal cost of workplace injury and ill health
United Kingdom, 2021/22, £ billion



“What was most fulfilling for me was to see the reaction, things changed from a health and safety point of view. There are now lots of ‘please don’t walk here’ and ‘beware’ signs. I think this woke them up, and for me, I have made a difference.”

Client testimonial

Approximately 606,000 workers are injured in workplace accidents each year, based on averages between 2019/2020 and 2022/23.

Workplace injuries and illnesses carry a significant economic burden nationally, with the Health and Safety Executive estimating the cost to government to equal around £4.6 billion. This includes £2.6 billion in additional benefit payments, £1.1 billion in lost tax revenue and £0.95 billion in NHS costs.

The total cost of workplace-related injuries and ill health to society as a whole is much greater, totalling £20.7 billion, made up of £7.9 billion in fatal and non-fatal work-related injuries and £13.3 billion in ill health.

These costs highlight the significant economic impact injuries can have on the economy and the importance of having a system of redress that holds those responsible to account.

Express play an important role in promoting change, raising standards and ensuring accountability. By representing individuals who have experienced injury, Express not only help clients secure a fair settlement, but also raise awareness of preventable risks. Through their work, they contribute to a system where errors are more likely to be identified, reviewed and mitigated. This fosters a positive cycle in which compensation claims encourage higher standards and long-term improvements, ultimately benefiting individuals and society by reducing the overall rate of harm.

Lowering the rate of harm enables more people to contribute productively to the economy, easing the financial burden on both government and society as a whole.

Express' value to
the public
sector



Express Solicitors' work has beneficial fiscal impacts

Express' work delivers benefits not only for clients, but also for the public purse.

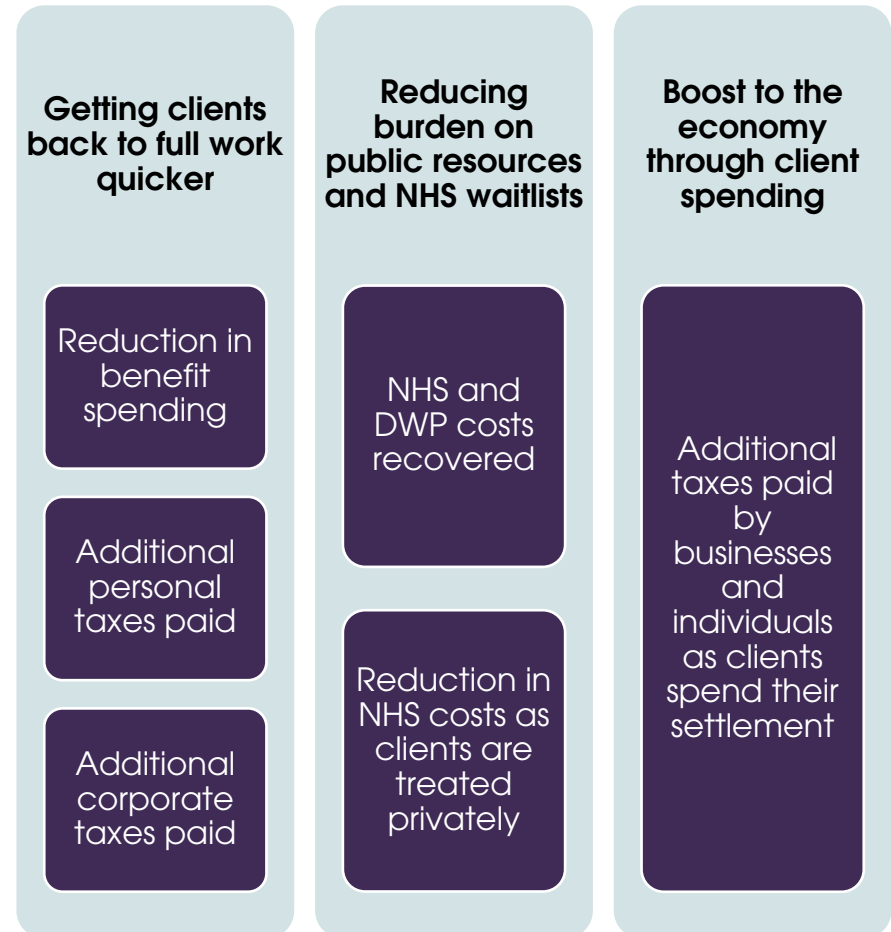
By signing with Express, clients receive personalised support that might otherwise be out of reach, while easing pressure on NHS waiting lists and resources.

This support helps them return to work sooner, improving household finances through higher income and strengthening the wider economy through productivity gains.

For the government, this translates into three streams of fiscal gains: increased personal tax revenue, increased corporate tax revenue and decreased benefit spending.

Cases accumulate fiscal savings in other ways too, as any benefits claimed as a consequence of the incident, such as Universal Credit or unemployment benefits, are reimbursed by the defendant's insurer.

Finally, the economy also benefits when clients have more money to spend. This additional spending stimulates economic activity, which in turn generates extra tax revenues from various sources, such as income tax, VAT and business taxes collected from the companies providing goods and services to clients.



Express Solicitors' fiscal impacts

Express’ intervention delivers a total impact of £1,800 per client by enabling a faster return to work.

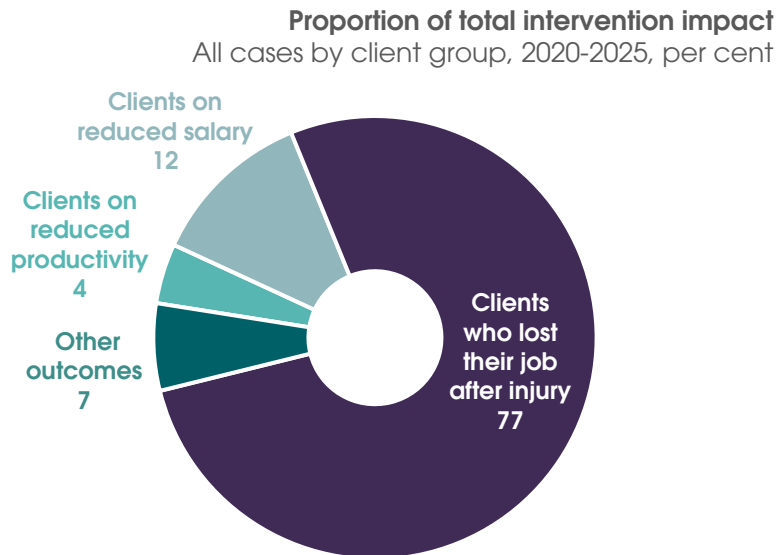
Although not every client can go back to work, Express’ intervention allows the average individual to gain an extra £270 in earnings. These earnings are estimated to yield additional personal and corporate taxes, collectively valued at £280 per client.

It is also assumed that clients are less likely to require the support of benefits with a quicker return to work, creating further public value estimated at around £360 per person, coupled with the taxes generated above, this equates to a total public gain of £640.

Increased productivity from clients returning to work is also expected to generate economic benefit, equivalent to approximately £890 per person in additional GVA.



Economic benefits of Express Solicitors’ intervention
Expected impact of all cases

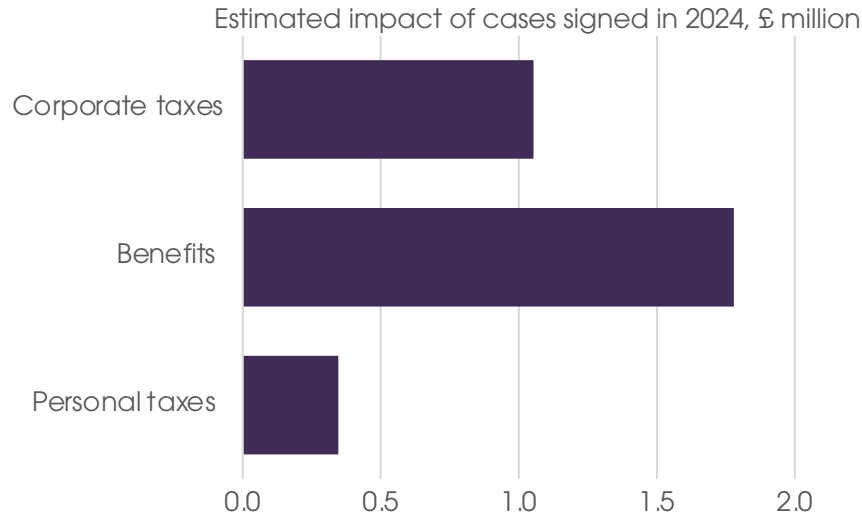


Most of Express’ impact is directed towards clients facing job loss after their injury.

The greatest impact of Express’ work is seen among clients who lose their jobs due to injury. By helping them return to work more quickly and at full capacity, Express reduces their reliance on benefits and significantly boosts their productivity. Such cases represent 77 per cent of Express’ total intervention impact.

For other groups, such as retired clients, minors, or those unemployed prior to their injury, the benefits come mainly from reduced reliance on benefits, rather than increased productivity.

Impact of Express Solicitors' intervention on clients taxes and benefits



Overall, Express' intervention has saved around £3.2 million in public money.

The services that Express provides are a source of revenue and reduced costs for the government. The increased economic activity resulting from clients returning to work early and being more productive than they would have otherwise been yields an extra tax revenue of around £1.4 million.

On the other hand, clients who return to work rely less on public benefits. For the public purse, this reduced dependency amounts to another £1.8 million.

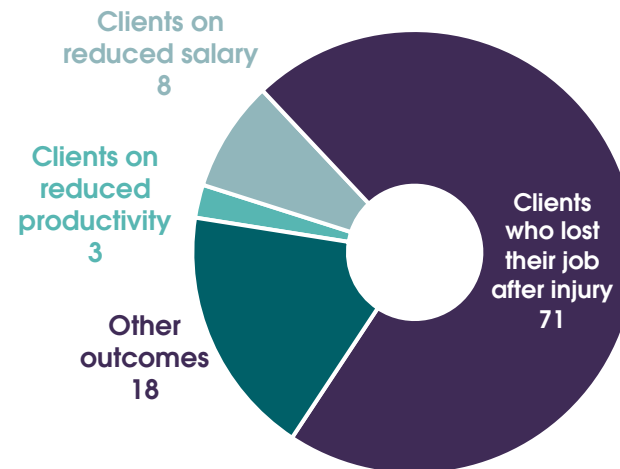
Lower benefit claims is the main driver of Express' positive fiscal impact.

The fiscal impact of clients who were unemployed or lost their job following their injury makes up 71 per cent of Express' impact on public finances. Their faster return to work means they no longer rely on public benefits.

Clients who are still receiving a salary are not eligible for benefits. In those cases, the fiscal gain is derived from their greater productivity, which translates into higher income and corporate taxes.

Proportion of savings attributable to each client group

All cases, 2020-2025, per cent



Express' net fiscal impact amounts to £40 million

Express' work has significant positive effects on their clients, the public purse and the economy at large.

By supporting clients to get back to work quicker, there is a significant reduction in benefits spending estimated, equating to just under £2 million. This improvement is anticipated to lead to increased tax revenues, with an additional £0.3 million collected from personal taxes and £1 million from corporate taxes.

Reimbursement for public services needed as a result of the claim, combined with reduced reliance on public resources and NHS services by injured individuals who seek private support instead, results in substantial savings for public funds, totalling £21 million.

These factors combined generate a net economic stimulus, including additional taxes paid by businesses and individuals amounting to £19 million which further supports public finances.

The public sector bears responsibility for addressing mistakes made within its institutions, with financial settlements paid by the NHS and other public sector bodies estimated to total around £3 million.

Despite this, the overall financial benefits from reduced benefits spending, increased tax revenues and lower NHS costs represent a significant net gain for the economy and public sector, equal to £40 million.

	All cases
Getting clients back to full work quicker	
Reduction in benefits spending	+ £2 million
Additional personal taxes paid	+ £0.3 million
Additional corporate taxes paid	+ £1 million
Reducing burden on public resources and NHS waitlists	
Public expenditure recovered directly	+ £5 million
Reduction in public expenditure as clients seek support privately	+ £16 million
Net economic stimulus effect from clients, Express and defendants	
Net additional taxes paid by businesses and individuals	+£19 million
Funding financial redress for public sector mistakes	
Financial settlements made by NHS and rest of public sector	- £3 million
Net impact on public sector finances	+ £40 million

Express Solicitors' fiscal impacts: key figures
 Estimated impact of cases signed in 2024



Express' value to
the North West

Express Solicitors drives growth in the North West

£25 million spent on employees' wages

£14 million spent on suppliers

938 jobs supported

£34 million in gross household income

£49 million in GVA

£23 million in taxes

Express makes a significant economic contribution to the North West of England.

Express invests £25 million in employee salaries and £14 million with northern suppliers, strengthening both their workforce and regional supply networks.

This economic activity sustains around 938 jobs and generates £34 million in gross household income that circulates within the local economy.

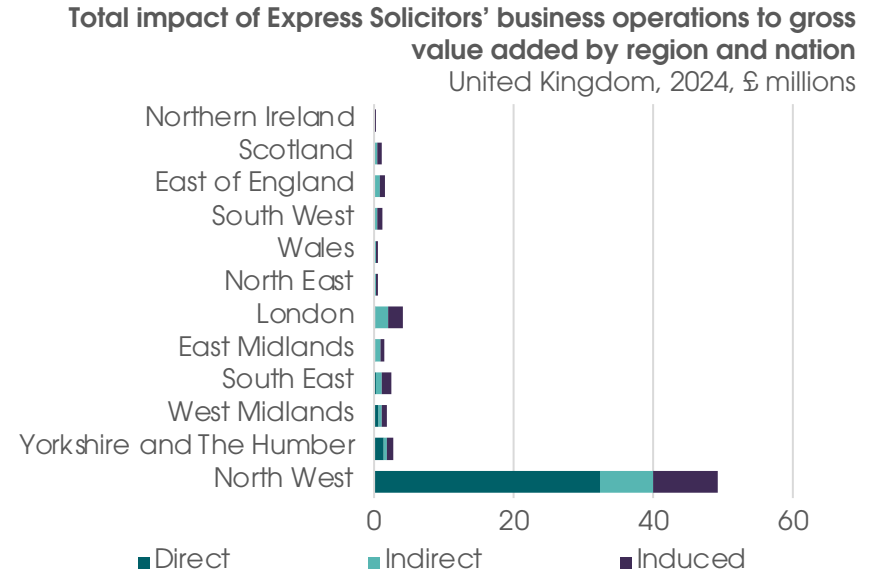
The group generates £49 million in gross value added for the region and contributes £23 million in tax revenue.

These figures reflect solely the business impact of Express and exclude any professional activities related to non-Express cases.

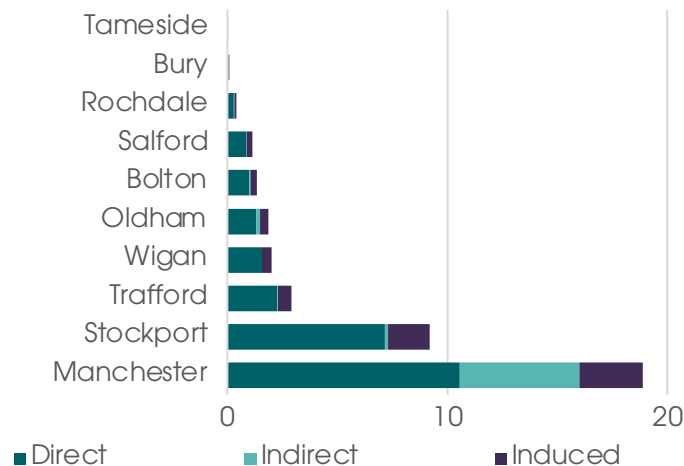
Key figures of Express Solicitors impact to the North West
North West, 2024

Express generated over £49 million in GVA in the North West

Economic impact flows through three levels: direct effects from immediate business operations like wages and supplier payments; indirect effects, when suppliers spend with their own suppliers; and induced effects, when employees and suppliers spend their income in the broader local economy.



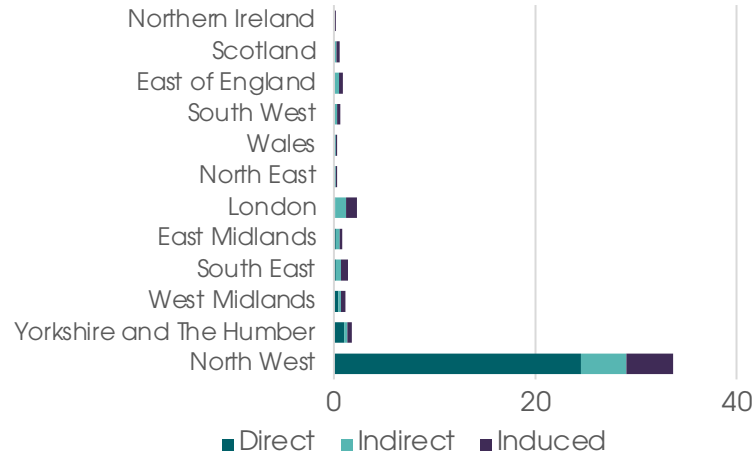
Total impact of Express Solicitors' business operations to gross value added
Greater Manchester, 2024, £ millions



Express generated £19 million in GVA in Greater Manchester alone.

Express Solicitors business operations created £9 million in GVA in Stockport and £3 million in GVA in Trafford.

Total impact of Express Solicitors' business operations to gross household income by region and nation
United Kingdom, 2024, £ millions



The majority of Express' impact is concentrated in the North West.

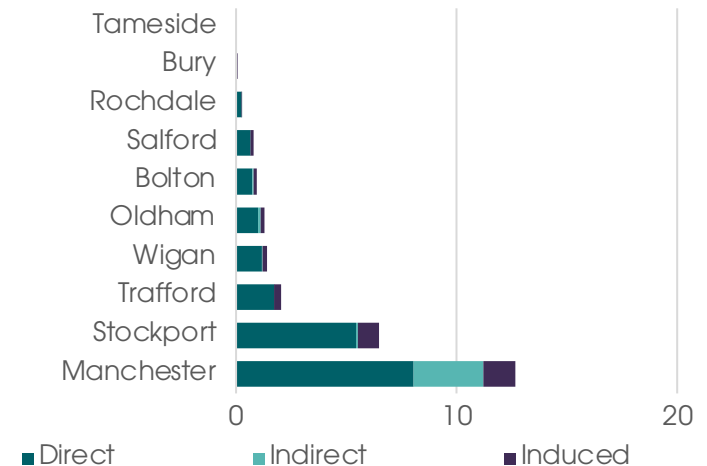
The sum of direct, indirect and induced impact that Express has adds around £34 million to household income in the North West of England.

Within Greater Manchester, most of Express' impact is directed towards Manchester and Stockport.

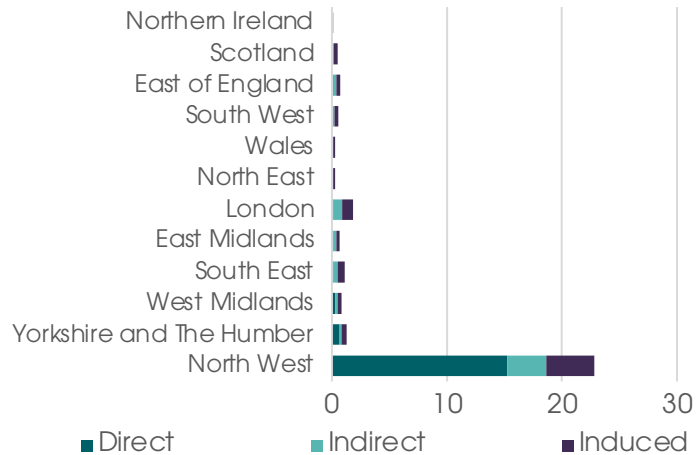
In Manchester, the economic impact from the three channels amounts to £13 million, or 49 per cent of the total Greater Manchester impact.

In Stockport, Express' economic impact is worth around £6 million from direct, indirect and induced effects, or 25 per cent of the Greater Manchester impact.

Total impact of Express Solicitors' business operations to gross household income
Greater Manchester, 2024, £ millions



Total impact of Express Solicitors' business operations to taxes by region and nation
United Kingdom, 2024, £ millions



Most of Express' tax contributions goes to the North West.

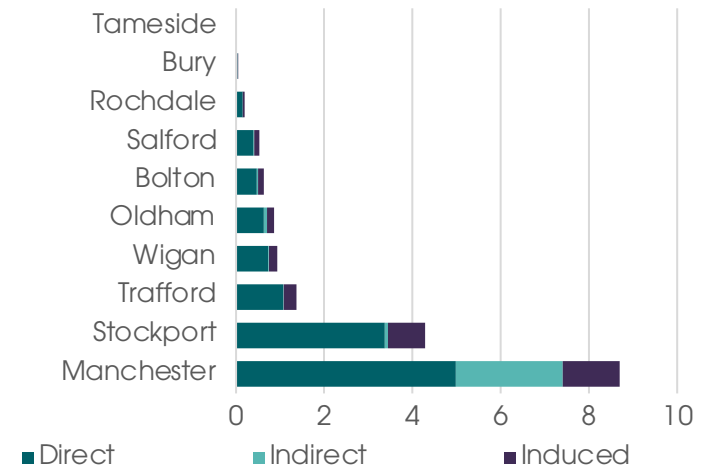
Express' economic impact, through direct, indirect and induced channels, contribute £23 million to taxes in the North West. This amounts to around 74 per cent of total tax contributions.

Within Great Manchester, the majority of Express' tax contributions go to Manchester and Stockport.

Half of Express' total tax contributions to Greater Manchester are concentrated in Manchester. This is the equivalent of around £9 million.

Another 24 per cent goes to Stockport. In this case, Express' activities contribute around £4 million in taxes.

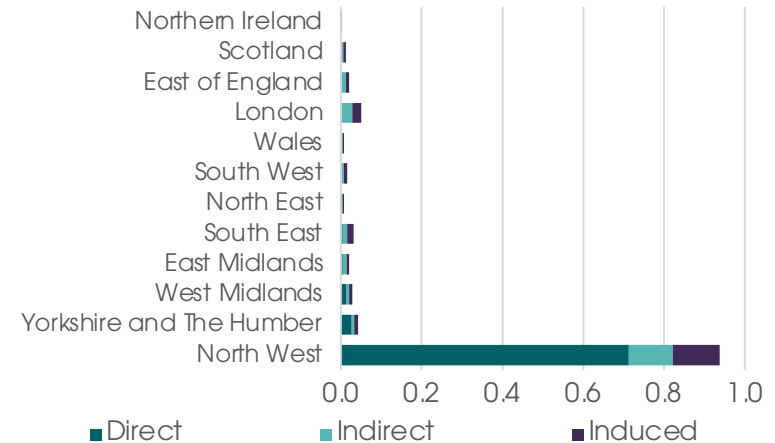
Total impact of Express Solicitors' business operations to taxes
Greater Manchester, 2024, £ millions



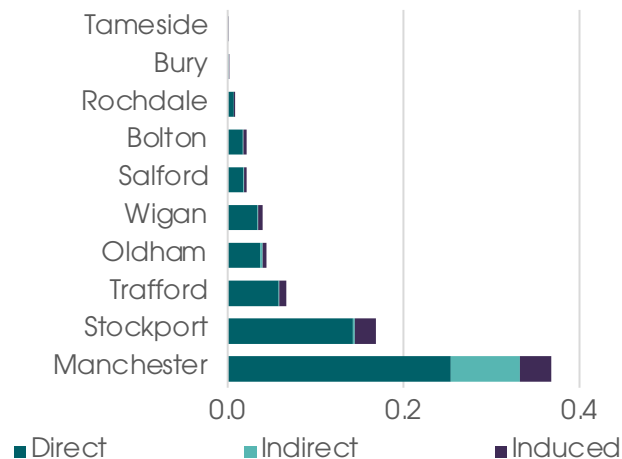
Express’ activities contribute to job creation are most pronounced in the North West.

Express directly employs 713 people in the North West, but their business activities support the creation of a further 226 jobs. Express’ contribution to employment in the North West is around 80 per cent of the total employment impact.

Total impact of Express Solicitors’ business operations to jobs by region and nation
United Kingdom, 2024, jobs, thousands



Total impact of Express Solicitors’ business operations to jobs
Greater Manchester, 2024, jobs, thousands



Within Greater Manchester, most of Express’ employment impact is concentrated in Manchester.

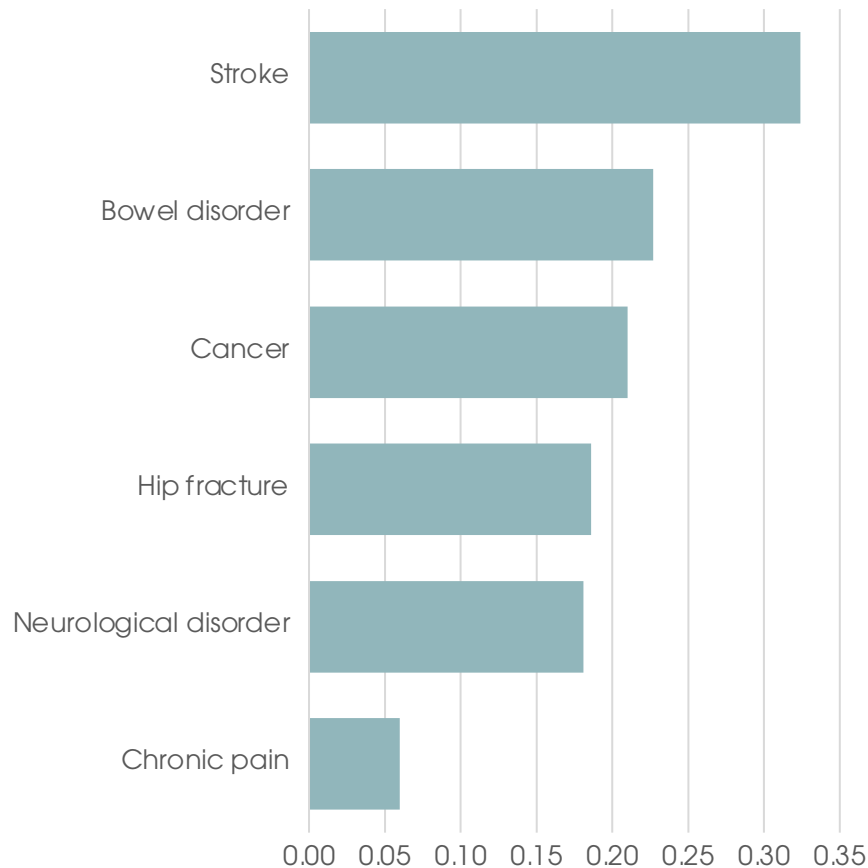
In Manchester, Express employs more than 250 people directly, and their activities contribute to the creation of more than 110 additional jobs. This is equal to 50 per cent of Express’ total employment contribution in the Greater Manchester area.



Appendix

Methodology: Quality-Adjusted Life Years (QALYs)

QALY values of selected medical conditions
United States and Belgium, annual QALY loss



Quality-Adjusted Life Years (QALYs) are used as a method of calculating quality of life.

QALYs are a metric used to assess the value of medical treatments by combining the length of time a treatment is expected to extend life with the quality of life it offers.

In the United Kingdom, QALYs are important for organisations like the National Institute for Health and Care Excellence (NICE), which uses them to guide decision on whether treatments and medications should be funded by the NHS.

A QALY is calculated by multiplying the extra years of life a treatment provides by a quality-of-life score. This ranges from 0 (equivalent to death) to 1 (perfect health). For example, if a treatment is estimated to add one year of life with a quality rating of 0.7, this results in 0.7 QALYs.

Data on client welfare is limited, so QALYs have been used as a proxy to evaluate the impact of Express. By establishing the QALY's 'lost' by clients, it is possible to calculate the monetary value of the impact of personal injury or clinical negligence on clients that have been injured.

The general public valued one 'QALY' at around £70,000 in 2020/21, which is ultimately the value they believe is reasonable to spend in order to gain one additional QALY. In our calculations, we have updated the value to 2024 prices using the Consumer Price Index (CPI).

Key assumptions in modelling

All impact data has been scaled up to reflect the entire client universe for 2024, which we expect to result in 4,976 signed and settled cases for clients.

- Personal injury case scale 1.4 (change in number of signed cases from 2022 to 2024).
- Quantum scale 2.06 (change in total quantum of cases signed between 2022 and 2024).
- Total settlement value of £61.7 million for 2024.

The scaling up was based on data from **200 injury cases**.

Express' value to those seriously injured.

- General public value of QALY loss of £86,228.15 used (based on £70,000 in 2020/21 prices).
- NICE value of QALY loss of £30,000 used.
- Baseline level of anxiety valued at 0.14 of a QALY applied to clients with no other mental health conditions.
- Average life expectancy of 81 years.
- NHS waitlist to private healthcare waitlist ratio of 64 per cent.
- A weighting of 100 per cent applied for the QALY impact of primary condition.

Express' value to the public sector

- NHS cost to private healthcare ratio of 60 per cent used (except for occupational therapy and rehabilitation).
- NHS cost to private healthcare ratio of 80 per cent used for occupational therapy and rehabilitation.

Key assumptions in modelling continued

Express' value to the economy, Northern England and locally:

- Economic impacts were based on United Kingdom input-output tables (2022).
- Business rates were derived from supplier spend.
- First round impacts of suppliers utilised location of suppliers, second round impacts of suppliers utilised GVA by local authority.
- First round of impacts of employees utilised employee postcodes, second round impacts utilised GVA by local authority.
- Median annual salary of £37,430.
- Annual income tax and national insurance contributions of £6,959 (based on median salary).
- Annual Personal Independence Payment award based on lower daily living rate of £3,843.
- Annual Universal Credit award of £4,802 (based on single person over 25 years old).
- Assumptions regarding employed clients across client universe: 87 per cent are salaried or have an employment contract, 13 per cent are non-salaried.
- Based on Express claim data, 44 per cent of clients are assumed to be unemployed, retired or minors.
- Statutory sick pay at rate of £118.75 per week.
- Gross value added to compensation of employees ratio of 1.73 used.
- Taxes to compensation of employees ratio of 0.41 used.
- Assumed rate of saving of five per cent from employment and non-care settlement.

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