Counteroffer

Support Guide

6-16-2023





Counteroffer

Support Guide

Once the compensator for your claim has provided you with an offer you will need to review this offer and decide how you wish to proceed. This guide will look at the steps you will need to take to dispute the offer and provide the compensator with a counteroffer.

Claim status (this shows what stage your claim is at. Click 'Continue' to open the claim).

My claim	New
Claimant name	h h
Accident date	07 August, 2021
Portal reference	OIC-01-22-4005
Claim reference	r
Status	Pending- ReviewOffer
<u>Continue</u>	

Instruction text (this explains your next step in the process).

What you need to do
The compensator has made you an offer for your claim, if you choose to accept this offer this will be the settlement of your claim.
View offer



There are two ways you can view your offer. You can click 'View offer' in the green box. Once you have clicked here at the bottom of your screen you will see this box which displays the total amount of compensation that you have been offered. If you click on 'View the offer summary' you will be able to see a breakdown of how this offer has been made.

The breakdown will show the amounts that have been offered for different aspects of your claim. This will be broken down into the separate losses and injury categories. For the losses, it will show you the amount you claimed for this under 'Loss' and the amount the compensator has offered you under 'Compensator's offer'. There are three different injury categories. Tariff will be for whiplash injuries. The tariff amount is set by the Ministry of Justice and will depend on how long your whiplash injury lasts for. Please see a summary of the tariff amounts <u>here</u>. Tariff uplift will be for any uplift offered for your whiplash injuries. If the uplift is agreed, the uplift is capped at 20% of the tariff amount. Non-tariff will be for non-whiplash injuries.

lack			
What are tariff and non-tar	iff injuries		
Claimant losses			£600.00
Compensator offer s	ummary		
Losses before any liability of Liability deductions	deduction		£615.00 £0.00
Offer net of liability, bef	fore other dea	ductions	£615.00
Other deductions			£0.00
NET OFFER			£615.00
Property - repairs / total loss	Loss £0.00	Compensator's offer	
Property - storage / recovery	Loss E100.00	Compensator's offer £50.00	
Property - temporary vehicle	Loss £0.00	Compensator's offer	
Property - loss of use	Loss £0.00	Compensator's offer	
Property - travel expenses	E0.00	Compensator's offer	
Property - excess	Loss E150.00	Compensator's offer £0.00	
Property - diminution	Loss £0.00	Compensator's offer	
Property - other items	Loss £0.00	Compensator's offer	
Injury related - treatment	Loss	Compensator's	



Alternatively, you can view a document that breaks down the offer called the 'Settlement offer form'. This can be found in the 'My documents' section of the 'Claim overview' page.

My documents	
New document(s) received	
Keep your claim up to date by uploading any evidence.	
<u>View documents</u>	
<u>Upload documents</u>	

Once you have clicked on 'View documents' you will be presented with the full list of documents uploaded to your claim. The 'Settlement offer form' will look like this:





Double click on the name of the document to download it. The document will be around 6 pages long and the first page will look like the below screenshot. This again breaks now your offer into the different losses and injury categories.

OFFICIAL	Settlement Offer Form
CLAIM	
Date created 04/02/2022	Portal number OIC-01-22-4005
This settlement offer was created by: ✓ The compensator ☐ The claimant	
Section A Claimant's Details	
Claimant's name	
Claimant representative's details	
Reference number	
Compensator's details	
Marshall Insurers	
Reference number	
r	
r Date of response 04/02/2022	CRU reference
r Date of response 04/02/2022	CRU reference
r Date of response 04/02/2022 Section B Seat belt If there are allegations being made about the seat belt us that has been seen, below is the percentage contribution the offer.	CRU reference
r Date of response 04/02/2022 Section B Seat belt If there are allegations being made about the seat belt us that has been seen, below is the percentage contribution the offer. Reason for seat belt contribution	CRU reference
r Date of response 04/02/2022 Section B Seat belt If there are allegations being made about the seat belt us that has been seen, below is the percentage contribution the offer. Reason for seat belt contribution	CRU reference
r Date of response 04/02/2022 Section B Seat belt If there are allegations being made about the seat belt us that has been seen, below is the percentage contribution the offer. Reason for seat belt contribution	CRU reference



The portal support centre will be able to assist you in finding where you can view your offer and how you can navigate the system to decide on how to proceed. If you have any queries around the contents of the offer and how the amount has been decided, it will be best to contact the compensator of your claim who will have made this decision.

To respond to the offer in the portal you will need to select 'View offer' from the screenshot displayed on page 2 of this guide. You will then be presented with the screen below. To reject this offer and make a counteroffer, you will need to select 'Reject offer'. If an agreement has not been reached between both you and the compensator around whether you have a whiplash injury, then you will also be asked 'Do you say there is a whiplash injury?'. Please see the 'Challenge Non-Whiplash' guide for further guidance on this stage.

Check offer	
Note that all fields marked with * are m	andatory.
The compensator has made you an off	er. You now have 3 options:
Option 1: Accept offer. The compensat	tor will contact you to arrange payment.
Option 2: Reject offer, stating the reaso counter offer or prepare for court proc	ons why. You can then send the compensator a eedings.
Option 3: Wait out prognosis. Your clait the following:	m will not progress until you return and confirm
 proceed to offer (for example whe you have not recovered by the energy medical report. 	n you have recovered from your injury). d of the recovery prognosis period as stated in your
What would you like to do next?*	
Accept offer	
Reject offer	
Wait out prognosis	
Compensator's £615. offer	00 <u>View the offer summary</u>
Fees offer Nor	e
Continue Save and Exit	



On the next screen you will need to select 'Go back to the compensator' and hit 'Continue'. You will have 3 opportunities to go back to the compensator with a counteroffer. After you have challenged the offer 3 times, you will only have the option to accept the offer or go to court. You can choose to go to court at the first offer, but you may want to try to reach an agreement with the compensator before choosing this option.





On the next screen you will see a breakdown of the offer you have been made. There will be a box for every section of the claim that the compensator has made you an offer on. This box will display how much the compensator has offered you for that specific section. For your losses, it will also show you how much you originally claimed for each loss. The compensator can also make deductions on your offer. These will also fall under separate categories. If any deductions have been made to your offer they will be displayed on this screen, and you will also have to make a counter to each deduction.

Offer summary				
		Comper	isator's offer	Counte offe
Losses before any liabilit	y deduction	f	615.00	£0.0
Liability deductions			£0.00	£0.0
Offer net of liability, bet	ore other deduc	tions £	615.00	£0.0
Other deductions			£0.00	£0.0
NET OFFER		f	615.00	£0.0
what are tariff and non-	pensator's offer.	You can make a co	unter offer.	
bu have rejected the com What are tariff and non-	pensator's offer. tariff injuries	You can make a co	unter offer.	
bu have rejected the com What are tariff and non- ell us why you disagree w I in your counter offer.	pensator's offer. tariff injuries ith the compensa	You can make a co ator's offer by selec	unter offer. ting the releva	nt item
bu have rejected the com <u>What are tariff and non-</u> ell us why you disagree w l in your counter offer. Important: if you are not compensator's offer.	pensator's offer. tariff injuries ith the compensa making a counte	You can make a co ator's offer by selec er offer you must pu	unter offer. ting the releva ut in the	nt item
What are tariff and non- What are tariff and non- ell us why you disagree w I in your counter offer. Important: if you are not compensator's offer. Property - storage / recovery	pensator's offer. tariff injuries ith the compensa making a counte Loss £100.00	You can make a co ator's offer by selec er offer you must pu Compensator's offer £50.00	unter offer. ting the releva ut in the Counter offer	nt item



Injury related - treatment costs	Loss £250.00	Compensator's offer £250.00	Counter offer	>
Injury related - prescription costs	Loss £100.00	Compensator's offer £25.00	Counter offer	>
Tariff amount		Tariff amount £240.00	Counter offer	>
Tariff uplift		Compensator's offer £0.00	Counter offer	>
Injury - non-tariff		Compensator's offer £50.00	Counter offer	>
Losses before any liability (deduction	Comper C	nsator's offer ounter offer	£615.00 £0.00
Liability deductions		Comper C	isator's offer ounter offer	£0.00 £0.00
Other deductions		Comper	isator's offer ounter offer	£0.00 £0.00



To make a counteroffer, you will need to propose a figure that you feel you should be offered for every single section the compensator has made you an offer on. This means you will need to make a counteroffer for every single box displayed on your screen. To do this you will need to click on the arrow on the right-hand side of the box.



This will then open the below screen. At the top you will be able to view the amount the compensator has offered and by clicking 'View reasons' you can view the justification the compensator has given for their offer. If this is for a loss you have claimed, above this you will be able to view the amount you originally claimed for this. For any offers relating to injuries, you will only be able to view the compensator's offer and reasons as you will not have specified an amount for these in advance of receiving your offer.

Property - storage / recovery
< <u>Back</u>
Note that all fields marked with * are mandatory.
Tell us why you disagree with the compensator's offer.
Upload any supporting evidence using the "My documents" option on your "Claim overview" page.
Loss / Fee
 £100.00 View details of losses/fees
1st offer
£50.00
✓ <u>View reasons</u>
The invoice is only for £50.00 not £100.00



Below the amount and reasons will be the below section. This is what you will use to provide your counteroffer. You will need to type in the amount of money you would like to be offered for this section in the top box. In the bottom box, you will need to provide your reasoning for disputing the offer. Once you have added the amount and comments you will need to select 'Save and Continue'. This will take you back to the main counteroffer screen where you can continue to add to your counteroffer.

If you are not makin (Compensator's offe	ig a counter offer then put in the compensator's offer er) as stated above
What is your counter o	offer? *
£ 100.00	
If you disagree with th I have now uploaded	e compensator's offer, provide a reason why, otherwise enter NA. * the full invoice for £100.00
Remaining: 452 chara	cters

If you are satisfied with the amount you have been offered for the section you are looking at, you will need to type the same amount that the compensator have offered you into the top box and in the bottom box put 'Agreed' or 'NA'.

If you are not making a counter offer then put in the compensator's offer (Compensator's offer) as stated above	
What is your counter offer?*	
£ 250.00	
If you disagree with the compensator's offer, provide a reason why, otherwise enter NA. *	
Agreed or NA	
Remaining: 488 characters	
Save and Continue Cancel	



If you have a soft tissue injury (known as whiplash) as a result of the accident, the compensator will have made you an offer using the whiplash tariff set by the Ministry of Justice. The Tariff sets the amount of compensation that should be offered for a whiplash injury based upon the time it is expected to recover from the injuries. There is some important text on this screen that will help you to understand the tariff amount that has been offered to you. There is also a link that will give you some further information regarding the tariff.

Tariff amount		
< <u>Back</u>		
Note that all fields marked with * are mandatory.		
The compensator has selected this tariff: Whiplash		
The compensator has used the following duration of whiplash injury when selecting your tariff amount. This information was contained in the medical report.		
Duration of whiplash injury More than 3 months, but not more than 6 months	Compensator tariff amount £495.00	
- 1st offer		
£495.00		
View reasons		
1		
You need to explain why you are challenging the tari amount is fixed dependent on the duration of your w can only challenge the compensator's figure if you d the compensator has used, or the duration selected. help about tariff amounts, further details can be four amounts information page.	ff amount. The tariff vhiplash injuries. You lisagree over the tariff If you need more nd on the <u>tariff</u>	
You now need to select the duration you consider is Back button to accept the tariff amount.	correct or use the	
Based on the injuries suffered and the findings from you want to use	n the medical report select the tariff	
Which tariff do you want to use? *		
Whiplash Whiplash and minor psycholo	ogical	
Save and Continue Cancel		



When countering the Tariff amount, there is no text box where you can write in any amount of money. Instead, you will need to select what tariff you would like to use. Select 'Whiplash' for just a soft tissue injury. Select 'Whiplash and minor psychological' if you have a soft tissue injury and a minor psychological injury such as shock or anxiety. The type of injury you have will be specified in your medical report.

You now need to select the duration you consider is correct or use the Back button to accept the tariff amount.
Based on the injuries suffered and the findings from the medical report select the tariff you want to use
Which tariff do you want to use? *
Save and Continue Cancel

You will then need to select the time period that it will take or has taken for your injuries to heal. This should be specified in your medical report.

Select	£0.00
Select Not more than 3 months More than 3 months, but not more than 6 months More than 6 months, but not more than 9 months More than 9 months, but not more than 12 months More than 12 months, but not more than 15 months More than 15 months, but not more than 18 months More than 18 months, but not more than 24 months	ason why, otherwise enter NA. *



The tariff uplift section will be for any uplift claimed for whiplash injuries. If you have not claimed an uplift for your whiplash injuries, you can just counter £0 on this section. If you have claimed an uplift, you may wish to challenge the percentage that the compensator has awarded you. To do so, enter the amount you would like to counter under 'What is your counteroffer' and provide reasoning for your counter offer in the text box below.

Tariff uplift
< <u>Back</u>
Note that all fields marked with * are mandatory.
Tell us why you disagree with the compensator's offer.
Upload any supporting evidence using the "My documents" option on your "Claim overview" page.
- 1st offer
£0.00
View reasons
If you are not making a counter offer then put in the compensator's offer (Compensator's offer) as stated above What is your counter offer?* £
If you disagree with the compensator's offer, provide a reason why, otherwise enter NA. *
Remaining: 500 characters
Save and Continue Cancel



Non-tariff injuries will be any injury that is not considered whiplash. There is no tariff for these injuries, the compensator will use the Judicial College Guidelines (JCG) to assist in making their offer. You can find extracts from the JCG on page 54 of the 'Guide to Making a Claim'. If you have both a whiplash and non-whiplash injury, the compensator may have made a deduction on your non-tariff offer due to there being mixed injuries. For further guidance on mixed injuries with page 16/17 of the 'Guide to Making a Claim'. Under view reasons they should have provided a description following this template:

- 1. The amount for the non-whiplash injury alone
- 2. The deduction applied for the overlap
- 3. The net amount after the deduction is applied

When making your counteroffer you should follow the same template which should be added into the reasoning box at the bottom of the page. You should enter the net amount in the counteroffer box as that will be the overall amount of your counteroffer for non-tariff injuries.

 Action of the second of the second	Injury - non-tariff
<text><text><text><text><section-header><list-item><list-item><list-item><text><text></text></text></list-item></list-item></list-item></section-header></text></text></text></text>	< <u>Back</u>
<text><text><text><section-header><list-item><text><text><text><text><text><text></text></text></text></text></text></text></list-item></section-header></text></text></text>	Note that all fields marked with * are mandatory.
Uplead any supporting evidence using the "My documents" option on your "Claim overview" page. 1st offer f160.00 • View reasons 1.200 2.20% 3.160 If you are not making a counter offer then put in the compensator's offer (Compensator's offer) as stated above What is your counter offer? • f 320.00 You need to explain how the offer is made up within the reason box below. You should include: 1. The amount for the non-whiplash injury alone 2. The deduction applied for the overlap 3. The net amount after the deduction is applied i.e., figure in the box above so that the compensator can understand the offer made (Note that the overlal offer for whiplash injury and non-whiplash injury together can never be less than the amount at 1 for the non-whiplash injury alone) If you disagree with the compensator's offer, provide a reason why, otherwise enter NA. • 1.400 2.20% 3.320 Remaining: 480 characters	Tell us why you disagree with the compensator's offer.
 1st offer E160.00 View reasons 1.200 2.20% 3.160 Ity ou are not making a counter offer then put in the compensator's offer (Compensator's offer) as stated above: Wat is your counter offer?* 2 320.00 You need to explain how the offer is made up within the reason box below. You need to explain how the offer is made up within the reason box below. You need to explain how the offer is made up within the reason box below. You need to explain how the offer is made up within the reason box below. You need to explain how the offer is made up within the reason box below. You need to explain how the offer is made up within the reason box below. You need to explain how the offer is made up within the reason box below. You need to explain how the offer is made up within the reason box below. You need to explain how the offer is made up within the reason box below. You deduction applied for the overlap You deduction applied for the overlap. It deduction applied for the overlap. You disgree with the compensator's offer, provide a reason why, otherwise enter NA.* 1.400 2.00% 3.20 Remaining: 480 characters	Upload any supporting evidence using the "My documents" option on your "Claim overview" page.
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 View reasons 200 203 160 If you are not making a counter offer then put in the compensator's offer (Compensator's offer) as stated above What is your counter offer? 20.00 You need to explain how the offer is made up within the reason box below. You need to explain how the offer is made up within the reason box below. You need to explain how the offer is made up within the reason box below. You need to explain how the offer is made up within the reason box below. You need to explain how the offer is made up within the reason box below. You need to explain the the overlap The amount for the non-whiplash injury alone The adduction applied for the overlap The net amount after the deduction is applied i.e., figure in the box above so that the compensator can understand the offer made (Note that the overall offer for whiplash injury and non-whiplash injury together can never be less than the amount at 1 for the non-whiplash injury alone) If you disagree with the compensator's offer, provide a reason why, otherwise enter NA. 1.400 2.00% 3.20 Remaining: 480 characters 	£160.00
 1.200 2.20% 3.160 If you are not making a counter offer then put in the compensator's offer (Compensator's offer) as stated above What is your counter offer?* £ 320.00 You need to explain how the offer is made up within the reason box below. You need to explain how the offer is made up within the reason box below. You should include: 1. The amount for the non-whiplash injury alone 2. The deduction applied for the overlap 3. The net amount after the deduction is applied i.e., figure in the box above so that the compensator can understand the offer made (Note that the overall offer for whiplash injury and non-whiplash injury together can never be less than the amount at 1 for the non-whiplash injury alone) If you disagree with the compensator's offer, provide a reason why, otherwise enter NA.* 1.400 2.00% 3.20 Remaining: 480 characters 	✓ <u>View reasons</u>
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If you are not making a counter offer then put in the compensator's offer (Compensator's offer) as stated above What is your counter offer?* f 320.00 You need to explain how the offer is made up within the reason box below. You should include: 1. The amount for the non-whiplash injury alone 2. The deduction applied for the overlap 3. The net amount after the deduction is applied i.e., figure in the box above so that the compensator can understand the offer made (Note that the overall offer for whiplash injury and non-whiplash injury together can never be less than the amount at 1 for the non-whiplash injury alone) If you disagree with the compensator's offer, provide a reason why, otherwise enter NA.* 1. 400 2. 3. 320 Remaining: 480 characters Save and Continue Cancel	•
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You need to explain how the offer is made up within the reason box below. You should include: 1. The amount for the non-whiplash injury alone 2. The deduction applied for the overlap 3. The net amount after the deduction is applied i.e., figure in the box above so that the compensator can understand the offer made (Note that the overall offer for whiplash injury and non-whiplash injury together can never be less than the amount at 1 for the non-whiplash injury injury alone) If you disagree with the compensator's offer, provide a reason why, otherwise enter NA. • 1. 400 2. 20% 3. 320 Remaining: 480 characters Save and Continue Cancel	£ 320.00
above so that the compensator can understand the offer made (Note that the overall offer for whiplash injury and non-whiplash injury together can never be less than the amount at 1 for the non-whiplash injury alone) If you disagree with the compensator's offer, provide a reason why, otherwise enter NA. • 1. 400 2. 20% 3. 320 Remaining: 480 characters Save and Continue Cancel	You need to explain how the offer is made up within the reason box below. You should include: 1. The amount for the non-whiplash injury alone 2. The deduction applied for the overlap 3. The net amount after the deduction is applied i.e., figure in the box
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If you disagree with the compensator's offer, provide a reason why, otherwise enter NA. * 1. 400 2. 20% 3. 320 Remaining: 480 characters Save and Continue Cancel	together can never be less than the amount at 1 for the non-whiplash injury alone)
1. 400 2. 20% 3. 320 Remaining: 480 characters Save and Continue Cancel	If you disagree with the compensator's offer, provide a reason why, otherwise enter NA. \star
Remaining: 480 characters Save and Continue Cancel	1. 400 2. 20% 3. 320
Save and Continue Cancel	Remaining: 480 characters
	Save and Continue Cancel



Once you have added your counteroffer into each section, your main counteroffer screen should look like the below screenshot. At the bottom of the screen, you will be able to see the total amount you were offered by the compensator and the total amount of your counteroffer. If you are happy with this, you will need to select 'Continue'.

Property - storage / recovery	Loss £100.00	Compensator's offer f 50 00	Counter offer £100.00	>
Property - excess	Loss £150.00	Compensator's offer £0.00	Counter offer £150.00	>
Injury related - treatment costs	Loss £250.00	Compensator's offer £250.00	Counter offer £250.00	>
Injury related - prescription costs	Loss £100.00	Compensator's offer £25.00	Counter offer £25.00	>
Tariff amount		Tariff amount £240.00	Counter offer £495.00	>
Tariff uplift		Compensator's offer £0.00	Counter offer £0.00	>
Injury - non-tariff		Compensator's offer £50.00	Counter offer £50.00	>
Losses before any liability o	deduction	Compen C	isator's offer £ 1 ounter offer £1, 0	515.00 070.00



You will then be taken to a review screen. Here it is important to check the amounts and comments you have selected as this will be your last opportunity to change them before submitting your counteroffer. It is important that you are happy with the amount you are countering as you will not be able to increase this amount in future counter offers. If you do need to make changes you will need to select 'Change' on the required section. If you are happy with your counteroffer, select 'Continue'.

Check y	our decision	
< <u>Back</u>		
You have decided to send a counter offer to the compensator. If the details are correct select Confirm and Send.		
If you want to change anything then do so before selecting Confirm and		
Send. You will not be able to make any changes after this point		
		-
Important	Important information you should be aware of	
 If you believe your claim for damages for injury is worth more than ES.000, or your overail claim (including damages for injury) is worth more than E10.000, you should not continue your claim through this portal. You will need to notify the compensator of this but you may want to seek advice first. 		
Summany		
Summary		
Property - storage / I	covery <u>cn</u>	inge
Loss	£100.00	
Compensator's offer	£50.00	
Counter offer	£100.00	
Keasons	I have now uploaded the full invoice for £100.0	0
Property - excess	Cha	<u>inge</u>
Loss	£150.00	
Compensator's offer	£0.00	
Counter offer	£150.00	
Reasons	receipt attached	
Injury related - treat	ment costs Cha	inge
Loss	£250.00	
Compensator's offer	£250.00	
Counter offer	£250.00	
Reasons	Agreed or NA	
Injury related - preso	cription costs Cha	ange
Loss	£100.00	
Compensator's offer	£25.00	
Counter offer	£25.00	
Reasons	N/A	
Tariff amount	Cha	inge
Compensator's offer	£240.00	
Counter offer	£495.00	
Reasons	I feel you have selected the wrong amount	
Tariff uplift	Cha	ange
Compensator's offer	£0.00	
Counter offer	£0.00	
Reasons	N/A	
Injury - non-tariff	Cha	inge
Compensator's offer	£50.00	
Counter offer	£50.00	
Reasons	N/A	
Total summary	Compensator's offer £615.0 Counter offer £1,070.0	0



Lastly, you will need to sign a Statement of Truth and select 'Confirm and Send'.

Verify the facts of your settlement counter offer		
< <u>Back</u>		
Note that all fields marked with * are mandatory.		
Statement of Truth		
I believe that the facts stated in this Settlement Offer Form are true. I understand that proceedings for contempt of court may be brought against me if I make, or cause to be made, a false statement in a document verified by a Statement of Truth without an honest belief in its truth.		
Name of the signatory		
First name*		
f		
Middle name		
Last name*		
g		
Confirm and Send Save and Exit		



Once you are past this point, your counteroffer will have been submitted. The compensator will now review your counteroffer and can either accept this, which means your claim will be settled and you will receive the amount you have countered or reject this and provide you with a new offer. You will not be able to progress the claim until the compensator have reviewed your counter offer and made a decision.

What you need to do

The compensator is reviewing your counter offer. You do not need to do anything else at this stage.