

UNTAP RAIL INDEX · ISSUE 01 · APRIL 2026

Late Britain.

When trains fail, how often does the passenger get paid?

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The question, in plain words.

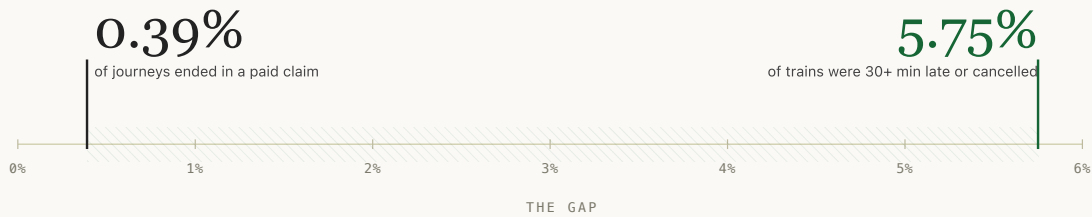
Every UK train passenger has the right to a refund when their journey is delayed by 15 minutes or more, or cancelled. The rules are public, the thresholds are simple, and the form lives on the operator's website. And yet most of the money owed to passengers is never claimed.

This report asks one question: when a train fails, how often does the passenger actually get paid? It answers using only public data: performance from the Office of Rail and Road, compensation claims from the same regulator, and cash totals from the Department for Transport. Every figure has a citation next to it. The full dataset is downloadable. Nothing is estimated; where the published data has gaps, the report leaves them.

THE GAP, TO SCALE · FY 2024 TO 2025

Trains failed at 5.75%. Compensation reached 0.39% of journeys. The space between is what this report measures.

Sources: ORR Table 3103c · ORR Tables 4410 ÷ 1223



£150.6m

paid in compensation by the 15 disclosed operators.

45%

of eligible passengers claimed.

≈£80m

of Delay Repay goes unclaimed each year.

00 EXECUTIVE SUMMARY

Five things to know.

Five findings, all from public ORR and DfT data, all checkable against the citations beside them.

01 **Claim rates stopped rising in 2025.**

47% → **45%** DfT tracker, 2023 to 2025

Across five waves since 2016, the share of eligible passengers claiming Delay Repay climbed from 35% to 47%. In 2025 it fell to 45%. The 2-point dip is small enough to be noise; specific groups inside the average fell by more, and DfT marks those drops as real.

DfT and Transport Focus, 2025, Table 4.1

02 **Contactless pay-as-you-go users gave up the most.**

35% → **23%** claim rate, 2023 to 2025

Contactless tap-in-tap-out is the fastest-growing way to pay for rail in Britain. It also has the lowest claim rate of any modern ticket type. Paper-barcode users still claim at 70%.

DfT 2025, Table 4.9

03 **Long-distance routes get most of the compensation.**

71% / 12% Long-distance share of £ paid vs share of journeys

Five operators (Avanti, LNER, GWR, EMR, TPE) carry 12% of journeys but received 71% of the £150.6m paid by the 15 disclosed operators. The compensation system pays out best at the fares where claiming is most worth it.

71% = £107.8m of £150.6m (DfT transparency table).
12% = 209.5m of 1,728.7m journeys (ORR Table 1223).

04 **Britain's biggest operator is getting worse.**

+1.3pp CaSL year on year, on 298m journeys

Britain's biggest passenger operator saw its CaSL deteriorate while every long-distance operator improved. Of those large enough for a full read, four of five long-distance operators got better, and East Midlands Railway was a hair worse.

ORR Table 3103c; ORR Table 1223

05 Automatic compensation is going backward, not forward.

11% → 8% share of UK Delay Repay claims received automatically, 2023 to 2025

c2c remains the only UK operator with a fully automatic Delay Repay scheme. While operators talk about automation, the industry-wide automatic share has actually fallen, even as overall performance held roughly steady.

DfT and Transport Focus, Rail Delays and Compensation 2025, Table 5.1

01 THE NEWS

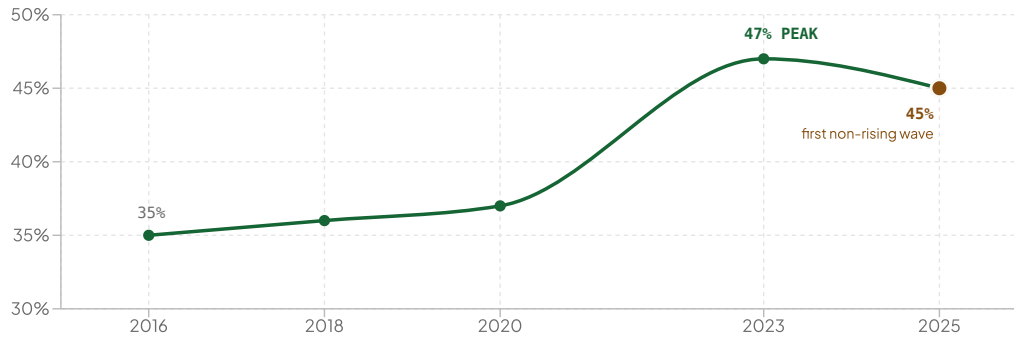
After nine years of going up, claim rates stopped rising.

For nine years, the share of UK rail passengers actually claiming the compensation they were owed climbed steadily, from 35% in 2016 to a peak of 47% in 2023. In 2025 it stopped climbing. The latest wave of the joint DfT and Transport Focus tracker put the figure at 45% (*Source: DfT and Transport Focus, Rail Delays and Compensation 2025, Table 4.1.*), the first non-rising reading in the series.

The 2-point dip itself sits at the edge of survey noise. The breakdown by cohort does not.

FIG. 01 **After nine years of climbing, the share of passengers actually claiming Delay Repay has stopped rising.**

Share of eligible passengers claiming Delay Repay, by wave, 2016 to 2025 (%)



Source: DfT and Transport Focus, *Rail Delays and Compensation 2025*, Table 4.1; n≈11,000 per wave.

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London and South East commuters' claim rate fell from 47% to 43%, a four-point decline DfT records as significant (Source: DfT and Transport Focus, *Rail Delays and Compensation 2025*, Table 4.12.). The pay-as-you-go contactless cohort fell from 35% to 23% (Source: DfT and Transport Focus, *Rail Delays and Compensation 2025*, Table 4.9.). The ticket format with the most growth in passenger volume now has the lowest claim activity of any modern format. Among aware non-claimants, 41% still cite the same reason: "not worth bothering for the amount I'd get back" (Source: DfT and Transport Focus, *Rail Delays and Compensation 2025*, Table 8.1.).

Behind those passenger numbers sits a £150.6 million industry compensation bill paid by the 15 operators DfT publishes figures for (Source: DfT, *Train operating companies: Passenger's Charter compensation*, 26 February 2026.), on what the regulator records as around 5.75% of trains running 30 minutes late or being cancelled altogether (Source: ORR, Table 3103c, *Cancellations and Significant Lateness, FY 2024-25*.). Two private-sector estimates put unclaimed Delay Repay at £80 million to £90 million a year.

02 HOW WE MEASURED THIS

How we put the numbers together.

Performance. ORR's official measure of Cancellations and Significant Lateness (CaSL): the percentage of passenger trains cancelled or arriving at their final destination 30 minutes or more after the booked time. Cancellations include trains that ran less than half their booked mileage. ORR Table 3103c.

Compensation activity. ORR Table 4410. "Approval rate" means approved divided by closed (the ORR convention). "Claims paid as a share of journeys" means approved claims divided by passenger journeys (ORR Table 1223).

Compensation paid in £. The DfT publishes a transparency table covering total Delay Repay value paid by 15 operators (the 14 DfT-contracted English operators plus Transport for Wales). DfT transparency table. FY 2024 to 2025 total: £150.6 million, an 8.6% increase on FY 2023 to 2024.

GLOSSARY

CaSL	Cancellations and Significant Lateness. ORR's official measure of the share of passenger trains cancelled or arriving 30 minutes or more after the booked time. Trains that ran less than half their booked mileage count as full cancellations.
Delay Repay 15	The standard compensation scheme: 25% of the single fare for a 15-minute delay, 50% for 30 minutes, 100% for 60 minutes. A few operators still run Delay Repay 30 (compensation begins at 30 minutes).
Approval rate	Approved claims divided by closed claims, the ORR convention. National rate in FY 2024 to 2025: 81.6%.
On Time	A passenger train arriving at a recorded station stop within 59 seconds of the scheduled time. Published in ORR's TOC factsheets, not in CaSL or PPM.
PAYG	Pay-as-you-go contactless. The ticket format used on most TfL rail services and a growing share of South East commuter routes.

NOTES ON THE DATA

01 · Per train versus per journey.

CaSL counts services. Claim rate counts journeys. The two denominators are not directly comparable. The gap in this report is a directional indicator of how often compensation activity tracks service failure, not a literal multiplier.

02 · Season-ticket compensation often sits outside Table 4410.

Several commuter operators (notably GTR, Southeastern, c2c, SWR) compensate season-ticket holders through annual rebate or top-up schemes that sit outside ORR's standard Delay Repay statistics. The commuter gap is therefore part real and part accounting; flagged throughout the report.

03 · TfL cyber incident, August to October 2024.

Per ORR's mid-year factsheet, Elizabeth line and London Overground compensation data was unavailable for rail periods 6 and 7 because of a cyber incident at TfL. Their FY 2024 to 2025 figures are not directly comparable year on year and sit in the appendix, not the league.

04 · Sample sizes vary.

Caledonian Sleeper, Hull Trains, Grand Central, Lumo and Heathrow Express each carry under 5 million journeys per year, against the contracted majors with tens or hundreds of millions. Their figures are accurate but illustrative.

03 THE LEAGUE

Worse trains paid out more. Bigger operators paid out less.

☰ AT A GLANCE

- 01 Avanti West Coast paid £40.5 million in Delay Repay, more than any other UK operator and 27% of the £150.6m total.
- 02 13 of 15 main-league operators paid Delay Repay on under 1.50% of journeys. Only Avanti and LNER cleared the bar.
- 03 Govia Thameslink, the UK's biggest operator (298m journeys), paid Delay Repay on just 0.27% of them.

The 15 operators whose compensation totals DfT publishes. Sorted by claim payout per journey. Click any column to re-sort, or open the appendix for the nine operators outside the main league.

OPERATOR	CASL %	APPROVED PER 100J ↓	£ PAID	APPROVAL	JOURNEYS (M)
Avanti West Coast Long-distance	13.75% -0.20pp YoY	3.45%	£40.5m	86.5%	34.9
LNER Long-distance	9.12% -1.20pp YoY	1.98%	£28.0m	83.0%	26.6
Great Western Railway Long-distance	6.33%	1.30%	£29.7m	84.2%	89.0
East Midlands Railway Long-distance	5.88% +0.28pp YoY	1.02%	£5.4m	81.9%	31.5
TransPennine Express Long-distance	6.90% -0.90pp YoY	0.89%	£4.2m	82.1%	27.5
CrossCountry Long-distance	11.50% -2.08pp YoY	0.65%	£10.9m	67.5%	37.8
West Midlands Trains Commuter	6.45%	0.50%	£3.7m	78.2%	67.7
Northern Trains Regional	7.43%	0.41%	£3.3m	76.2%	91.8
Transport for Wales Regional	7.88%	0.37%	£2.3m	75.2%	31.3
South Western Railway Commuter	5.38% +0.50pp YoY	0.34%	£8.2m	84.0%	165.6
Southeastern Commuter	3.80% +0.42pp YoY	0.33%	£4.3m	81.2%	137.9
Chiltern Railways Commuter	3.20%	0.32%	£1.2m	87.9%	22.9
Govia Thameslink Railway Commuter	7.32% +1.32pp YoY	0.27%	£5.8m	81.6%	298.0
Greater Anglia Commuter	2.38%	0.25%	£2.9m	79.7%	81.8

c2c
Commuter

2.50%

0.06%

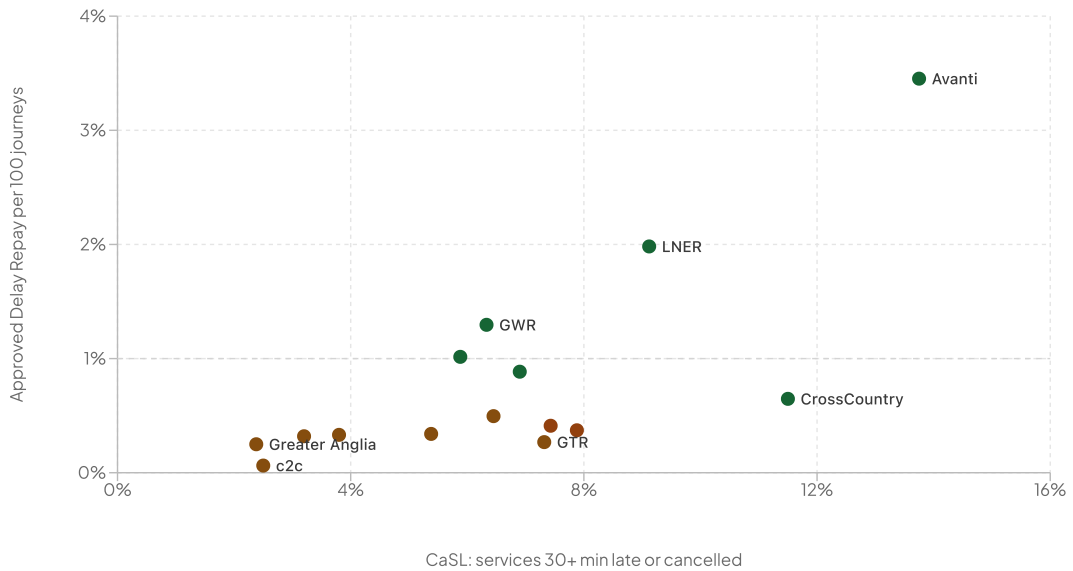
£0.1m

83.6%

37.3

FIG. 02 The operators with the worst service paid the most in compensation. The operators with the largest passenger volumes paid the least per journey.

UK rail operators, FY 2024 to 2025: services 30+ min late or cancelled (x-axis) vs approved claims per 100 journeys (y-axis)



● Long-distance ● Commuter ● Regional

Source: ORR Table 3103c (x-axis); ORR Tables 4410 ÷ 1223 (y-axis); Untap analysis.

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📍 WHAT THIS MEANS · OPERATORS

The operators paying the most in compensation are the operators with the worst service. The Delay Repay bill is a performance signal, not a customer-care budget. Where the two columns are out of sync (high CaSL, low payout), part of the cause is structural: season-ticket compensation flows through routes outside Table 4410.

04 FIVE PATTERNS HIDDEN IN THE NUMBERS

Five patterns in the data.

☰ AT A GLANCE

- 01 55% of eligible passengers claim at fares of £50+; 32% at fares under £10.
- 02 London and South East commuters: claim rate fell 4 points to 43%, statistically significant.
- 03 23% of eligible pay-as-you-go passengers claimed in 2025, down from 35% in 2023.

P1 The long-distance premium

32% → claim rate, fares <£10 vs
55% £50+

Among the 15 main-league operators, the five with the highest claim-payout rate are all long-distance. Long journeys, high fares, account-based ticket types, all converge on the same shape: claiming is worth the friction.

DfT 2025, Table 4.7. n=4,775 eligible-delay respondents.

P2 Commuter compensation is falling.

47% → L&SE claim rate,
43% statistically significant

London and South East passengers' claim rate fell four points. GTR's CaSL got worse year on year while every long-distance operator improved. Part of the commuter picture is real deterioration, part is the season-ticket accounting gap.

DfT 2025, Table 4.12; ORR Table 3103c

P3 **One in three CrossCountry claims is rejected.**

67.5% CrossCountry approval rate, lowest in the league

CrossCountry rejects roughly a third of closed claims. Approval rates fell year on year at c2c (-12.1pp), CrossCountry (-7.5pp) and TfW (-8.3pp) over the rail periods ORR has reported. The published data does not say why.

ORR Table 4410. National approval rate 81.6%.

P4 **Contactless users almost stopped claiming.**

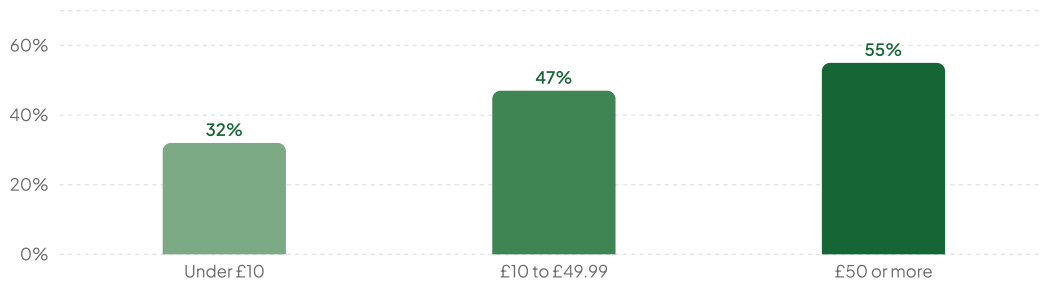
35% → claim rate, contactless
23% PAYG

The single steepest decline among ticket-format cohorts. The data does not isolate cause. What it does say is that the format with the most growth in passenger volume has the lowest claim activity.

DfT 2025, Table 4.9

FIG. 03 **At fares of £50 or more, 55% of eligible passengers claim. At fares under £10, only 32%.**

Claim rate by fare paid, eligible-delay passengers, 2025 wave (%)



Source: DfT and Transport Focus, Rail Delays and Compensation 2025, Table 4.7; n=4,775 eligible-delay respondents.

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🔗 CASE IN POINT · EUSTON TO MANCHESTER PICCADILLY · SEPTEMBER 2024

Across the 22 weekdays in September 2024, Avanti ran 679 passenger services on the London Euston to Manchester Piccadilly route. National Rail's Historical Service Performance API records that **62 of those services arrived 30 minutes or more late, or were cancelled**: a CaSL of 9.13%.

At Avanti's average single fare of around £100, that single route in that single month generated Delay Repay entitlement of roughly £35,000 to £55,000 depending on load factor. The DfT 2025 survey suggests around 55% of eligible passengers on long-distance services would have claimed. The remainder, perhaps £15,000 to £25,000 of compensation owed on one route in one month, went unpaid.

Sources: National Rail HSP API, weekday services on EUS-MAN, 2 to 27 September 2024; Avanti single-fare average from operator pricing pages; DfT 2025 long-distance cohort claim rate.

@ WHAT THIS MEANS · REGULATOR

The format with the fastest growth in passenger volume has the lowest claim rate. Either the Delay Repay rules adapt to pay-as-you-go contactless, or the gap widens mechanically as adoption widens.

05 OPERATOR SPOTLIGHTS

Five operators, five kinds of story.

The gap is not one shape. Five operators each show a different way the system fails: bad service paying out most, biggest operator getting worse, claims rejected rather than paid, automation that works but only for some, and regional passengers who barely claim at all.

OP1 ·
Avanti

When bad service meets high fares.

£40.5m paid, 27% of national total on 2.0% of journeys

The pattern: the worst service record in Britain (13.75% CaSL, 39.9% On Time) running on the country's highest single fares. Result: the biggest compensation bill of any operator, paid to a small share of total passengers. Long-distance fares mean each delay is expensive to compensate.

DfT transparency table; ORR Tables 1223, 3103c

OP2 ·
GTR

When the operator is huge — and getting worse.

298m journeys; CaSL +1.3pp YoY; 0.27% paid

The pattern: the largest passenger operator in Britain, and the operator whose service deteriorated most in FY 2024–25 of any in the main league. Smartcard auto-DR covers a narrow ticket range; season-ticket compensation flows through separate routes outside Table 4410. The gap looks worse than it is, and is also widening.

ORR Tables 1223, 3103c, 4410

OP3 ·
CrossCountry

When claims are rejected, not paid.

67.5% approval rate; one in three closed claims rejected

The pattern: claims received grew 32% year on year, but a third of closed claims were turned down — the lowest approval rate of any DfT-contracted major, and falling. CrossCountry's approval rate dropped 7.5 percentage points in the rail periods ORR has reported. The published data does not say why.

ORR Table 4410; ORR factsheet rail periods 5 to 7

OP4 ·
c2c

When automation works, but only for some.

Auto-DR the only fully automatic operator (smartcard only)

The pattern: c2c is the only UK operator paying Delay Repay automatically — and it works. CaSL 2.50%, claim payout 0.06% (very low because the service is reliable). But the auto scheme covers smartcard users only. Most of c2c's customer base, and 23 other operators, get nothing automatic.

DfT and Transport Focus, Rail Delays and Compensation 2025, Table 1.1

0.41% claim payout on 91.8m journeys; regional sector claim rate just 35%

The pattern: Britain's largest regional operator. CaSL is 7.43% (worse than the GTR figure that gets all the attention), but the claim payout rate is 0.41%. The cause here is not a scheme-design quirk and not a rejection problem. It is awareness: in the DfT survey, regional passengers claim at 35%, the lowest of the three sector cohorts. The compensation rules work; the people who would benefit do not know they exist.

DfT 2025; ORR Tables 4410, 1223, 3103c

06 THE PASSENGER SIDE

Why most people don't claim.

The DfT and Transport Focus tracker (May 2025, fieldwork March 2025, 11,007 rail passengers screened, 4,775 with an eligible delay) (*Source: DfT and Transport Focus, Rail Delays and Compensation 2025.*) is the strongest authoritative source on why eligible passengers do not claim. Four numbers shape the picture.

R1 Awareness and eligibility uncertainty

up to 47% 'didn't think about it' + 'didn't think I could claim'

Roughly half of non-claimants either did not think to claim or did not think they could. (DfT does not say whether respondents could pick both, so the true total may be lower than 47%.)

DfT 2025

R2 Not worth the bother

41% of aware non-claimants

At small fares, this dominates. At fares of £100 or more it falls below 15%. The smaller the fare, the louder the reason gets.

DfT 2025, Table 8.1

R3 Time

17% cited 'would take too much time'

Trainline and YouGov's separate December 2025 survey found 58% of recent claimants spent six or more minutes filling in the form.

DfT 2025, Table 8.1

R4 Format and friction

70% / 35% claim rate, paper barcode vs contactless card

The most modern formats correlate with the lowest claim activity. We do not assert this is causal; the formats with the fastest growth in usage are also the formats with the smallest fares and the least account-based receipts.

DfT 2025, Table 4.9

Ⓢ WHAT THIS MEANS · OPERATORS

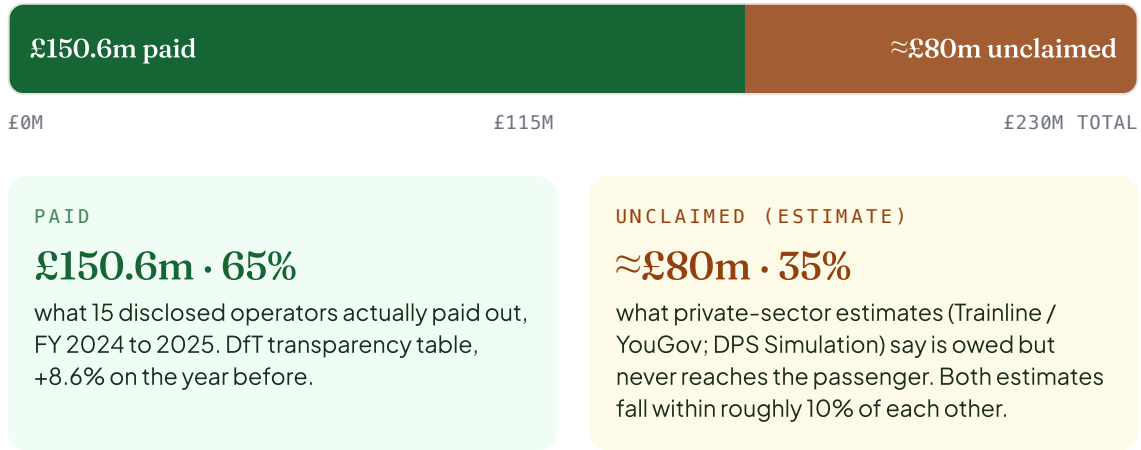
41% of aware non-claimants say it isn't worth bothering for the amount they would get back. Below the £75 fare line, this is the binding constraint. Lowering claim friction (or paying without a claim at all) closes more of the gap than another awareness campaign.

About £80 million is left on the table every year.

FIG. 04 · INDUSTRY TOTAL ESTIMATED AT ≈£230 MILLION

One in three pounds owed in Delay Repay was not paid out in FY 2024 to 2025.

Sources: DfT transparency table; Trainline / YouGov 2025; DPS Simulation 2024.



Implied total entitlement: £230 million. Implied unclaimed share: ≈35%, consistent with the DfT survey finding that 45% of eligible passengers claim.

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Two figures circulating in the past year:

- **£80 million+ unclaimed annually.** Trainline and YouGov, December 2025, n=2,000 UK adults (vendor-commissioned).
- **≈£86 million.** DPS Simulation analysis, derived from ORR FY 2023 to 2024 figures.

Both come from similar surveys. Neither has been peer-reviewed, and they are not independent of each other. They sit in roughly the same range as what the published data implies.

Industry total Delay Repay paid in FY 2024 to 2025 (the 15 operators in the DfT table) was £150.6 million. The £80 to £90 million range, if accepted, implies a total entitlement around £230 million across the same 15 operators, and an unclaimed share around 35%.

WHY THESE TWO NUMBERS DON'T MATCH

45% of eligible passengers claim, but only roughly 35% of the £ entitlement is unclaimed. That looks like a contradiction. It isn't.

Claim rates are not flat across fare types: 55% of people with £50+ fares claim, only 32% of people with sub-£10 fares do (Source: DfT and Transport Focus, Rail Delays and Compensation 2025, Table 4.7). The people who DO claim are over-represented at high fares, and their claims are worth more. A 45% head-count of claimers translates into roughly 65% of the £ entitlement recovered, which leaves the unclaimed share around 35% by money even though it is 55% by people.

The unclaimed money is concentrated among smaller-fare commuter and regional journeys, where the per-passenger compensation is small and the claim rate is lowest.

We do not add a new headline estimate. The point of this report is to show where the gap sits, operator by operator.

@ WHAT THIS MEANS · DFT

Industry £ paid (£150.6m) and the two private estimates of £ unclaimed (£80m to £86m) corroborate one another within roughly 10%. The headline number is robust enough to plan against: roughly a third of Delay Repay entitlement is not being paid in any given year.

08 CLOSING THE GAP

Automation closes the gap. Awareness no longer can.

☰ AT A GLANCE

- 01 11% to 8%: the share of Delay Repay claims received automatically fell, year on year.
- 02 12 percentage points: the headline claim rate gained over a decade of awareness campaigns. It has now plateaued.
- 03 One operator (c2c) demonstrates that automatic compensation works mechanically. The other 23 operators show that awareness alone does not.

Claim rates climbed twelve points between 2016 and 2023 (Source: DfT and Transport Focus, Rail Delays and Compensation 2025, Table 4.1.); they have now plateaued and dipped. The next twelve points will

not come from another awareness campaign. They will come from changing the system.

c1 Automation works where it's wired in

c2c the only fully-automatic operator

Where the c2c smartcard scheme applies, compensation is delivered without passenger action. Where it does not apply (most c2c passengers and most other operators), the gap remains. The proof of concept exists; the coverage does not.

DfT 2025, Table 1.1

c2 Automation is regressing nationally

11% → 8% claims received automatically, 2023 to 2025

Operators are talking about automation. The share of claims actually paid automatically has gone down (11% to 8%); the wider “automatic plus 1-click” share is also down, from 23% to 19%.

DfT 2025, Table 5.1

c3 Contactless is where the biggest gain hides.

$\approx \frac{1}{3}$ of the national gap, on the DfT survey numbers

The format with the fastest growing passenger volume has the lowest claim rate. A nationally consistent contactless Delay Repay scheme would, on the DfT survey numbers, close roughly a third of the national gap.

DfT 2025, modelled from Tables 4.9 and 4.12

c4 Awareness has done its work

35% → 47% claim rate, 2016 → 2023 → 2025
→ 45%

Ten years of campaigning lifted the headline claim rate twelve points. It has now plateaued and dipped. Further closure depends on changing the system, not on better passenger education.

DfT 2025, Table 4.1

© WHAT THIS MEANS · DFT

The next twelve points of claim-rate gain will come from system change, not campaigns. The DfT survey shows where to wire the change in: contactless pay-as-you-go is the cohort with the lowest claim rate and the fastest growth in passenger volume.

Reproduce every number in this report.

Every figure in this report traces to one of the published sources listed below. If you find an error, email contact@untap.money with the cell reference and we will publish a correction.

ORR Table 3103c · Historic CaSL by operator, quarterly. [Download](#)

ORR Table 4410 · Delay compensation claims received, closed, approved by operator. [Download](#)

ORR Table 1223 · Passenger journeys by operator. [Download](#)

DfT transparency table · Train operating companies: Passenger's Charter compensation, 26 February 2026. [Open](#)

DfT and Transport Focus · Rail Delays and Compensation 2025, May 2025. [PDF](#)

ORR mid-year factsheet · Delay compensation claims, rail periods 5 to 7 of FY 2024 to 2025. [PDF](#)

ORR full-year factsheet · Delay compensation claims, rail periods 11 to 13 of FY 2024 to 2025. [PDF](#)

ORR TOC Key Statistics · FY 2024 to 2025 factsheets, 21 August 2025. [Index](#)

Trainline and YouGov · December 2025 press release, n=2,000 UK adults. [Read](#)

FOR PASSENGERS · A 60-SECOND CHECK

If a UK train arrived at your destination 15 minutes late or more in the last 12 months, you are likely owed money. Most operators (the Delay Repay 15 group) pay 25% of your single fare for a 15-minute delay, 50% for 30, and 100% for 60. Cancellations almost always trigger 100% of the single fare. The window to claim is 28 days from the journey for most operators.

You apply on the operator's website with the date, the fare, the route, and your bank details. Most claims are processed in under a week.

Late Britain is published by Untap. All underlying data comes from ORR and DfT.

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