
OIC Monthly Claims Data

Data view: May 2021 – December 2022

1. Claim Volumes

1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
2021	122877	12364	135241
May	4	7	11
June	8960	1055	10015
July	14763	1555	16318
August	17660	1714	19374
September	19706	1863	21569
October	20073	2068	22141
November	22441	2308	24749
December	19270	1794	21064
2022	263520	26074	289594
January	20862	2266	23128
February	22619	2019	24638
March	24067	2382	26449
April	20421	1876	22297
May	22474	2097	24571
June	21783	2111	23894
July	22403	2072	24475
August	21337	2183	23520
September	21111	2126	23237
October	22164	2356	24520
November	24527	2483	27010
December	19752	2103	21855
Total	386397	38438	424835

1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	Other	UK Law Firm	Total
2021	28130	248	7	94492	122877
May				4	4
June	2250	25	4	6681	8960
July	3593	26	2	11142	14763
August	3954	50		13656	17660
September	4393	38		15275	19706
October	4592	28		15453	20073
November	5181	42	1	17217	22441
December	4167	39		15064	19270
2022	65042	829	1	197648	263520
January	5273	46		15543	20862
February	5411	34		17174	22619
March	5712	79		18276	24067
April	4603	120		15698	20421
May	5142	84		17248	22474
June	5594	71	1	16117	21783
July	5675	56		16672	22403
August	5642	86		15609	21337
September	5508	78		15525	21111
October	5557	67		16540	22164
November	6077	59		18391	24527
December	4848	49		14855	19752
Total	93172	1077	8	292140	386397

1. Claims Volumes - Injury Claim As presented

1.3 Claims Volumes - Type of Claim

Types of Claim Group		Mixed Tariff			Non Tariff			Other		Tariff Only		Total	
Year	Multiple Injuries	Whiplash + Physical	Whiplash + Physical + Psychological	Total	Physical + Psychological	Physical Only	Total	Unknown	Total	Whiplash + Psychological	Whiplash Only	Total	
☐ 2021	7134	39623	36574	83331	887	4298	5185	97	97	13743	27727	41470	130083
May	1	3	1	5							1	1	6
June	365	2760	2621	5746	49	258	307	6	6	1009	2508	3517	9576
July	716	4716	4673	10105	105	572	677	12	12	1689	3259	4948	15742
August	899	5719	5216	11834	129	746	875	12	12	2008	3974	5982	18703
September	1015	6672	5796	13483	152	731	883	18	18	2058	4392	6450	20834
October	1253	6440	6032	13725	160	670	830	19	19	2286	4403	6689	21263
November	1419	7252	6553	15224	170	736	906	17	17	2478	5104	7582	23729
December	1466	6061	5682	13209	122	585	707	13	13	2215	4086	6301	20230
☐ 2022	20982	77479	85202	183663	2187	7010	9197	249	249	29600	53852	83452	276561
January	1649	6502	5898	14049	177	625	802	15	15	2379	4834	7213	22079
February	1729	7183	6145	15057	162	593	755	25	25	2279	5530	7809	23646
March	2062	7459	6801	16322	201	681	882	20	20	2558	5543	8101	25325
April	1755	5901	6294	13950	141	513	654	15	15	2269	4316	6585	21204
May	2062	6714	6867	15643	194	561	755	15	15	2340	4644	6984	23397
June	1951	6266	7111	15328	185	584	769	14	14	2451	4231	6682	22793
July	1769	6446	7413	15628	179	605	784	23	23	2504	4447	6951	23386
August	1750	6101	7114	14965	207	582	789	19	19	2596	4097	6693	22466
September	1642	6198	7406	15246	198	563	761	26	26	2408	3803	6211	22244
October	1429	6303	8144	15876	188	578	766	23	23	2600	4139	6739	23404
November	1726	6922	8895	17543	208	673	881	25	25	2880	4461	7341	25790
December	1458	5484	7114	14056	147	452	599	29	29	2336	3807	6143	20827
Total	28116	117102	121776	266994	3074	11308	14382	346	346	43343	81579	124922	406644

2. Settlements

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
2021	3267	2855	6122
June		1	1
July	1	53	54
August	7	260	267
September	123	528	651
October	411	578	989
November	1096	705	1801
December	1629	730	2359
2022	60298	10453	70751
January	2005	846	2851
February	2727	867	3594
March	3998	976	4974
April	4176	814	4990
May	5142	967	6109
June	4950	847	5797
July	5318	855	6173
August	5958	754	6712
September	6098	823	6921
October	6430	871	7301
November	6971	939	7910
December	6525	894	7419
Total	63565	13308	76873

2.2 Average Days To Settle

Year	Represented	Unrepresented	Total
2021	119	64	93
June		8	8
July	36	34	34
August	65	46	47
September	83	55	61
October	101	63	79
November	114	69	97
December	129	75	112
2022	211	107	196
January	148	89	130
February	156	91	140
March	171	88	154
April	177	91	163
May	187	103	174
June	200	106	186
July	206	111	193
August	221	119	209
September	232	119	219
October	237	123	223
November	239	126	225
December	248	118	232
Total	206	98	187

2.3 Open Settlements

Year	Represented	Unrepresented	Total
2021	4727	214	4941
June	450	13	463
July	650	15	665
August	753	36	789
September	717	33	750
October	746	38	784
November	780	40	820
December	631	39	670
2022	4247	405	4652
January	709	55	764
February	679	59	738
March	647	55	702
April	556	30	586
May	514	37	551
June	406	42	448
July	325	28	353
August	229	37	266
September	120	27	147
October	48	21	69
November	11	14	25
December	3		3
Total	8974	619	9593

2.Settlements - Distribution of Tariff

2.4 Distribution of Tariff Settled Claims - Whiplash Tariff

Year	1 0-3 Mths	2 3-6 Mths	3 6-9 Mths	4 9-12 Mths	5 12-15 Mths	6 15-18 Mths	7 18-21 Mths
☐ 2021	417	1220	505	73	9	1	
June		1					
July	2	14	2				
August	11	54	17				
September	41	111	50	10	1		
October	62	188	75	7	1		
November	123	375	165	25	2	1	
December	178	477	196	31	5		
☐ 2022	4692	12505	6209	2380	611	88	23
January	229	559	261	51	13	2	
February	262	616	313	78	22	2	
March	311	996	458	122	25	4	
April	362	928	447	141	34	1	
May	417	1138	534	179	41	6	1
June	400	1036	502	227	41	3	
July	409	1095	494	172	63	5	3
August	435	1107	600	278	80	8	1
September	409	1191	585	274	80	12	3
October	477	1270	635	289	70	11	7
November	496	1348	683	286	69	19	2
December	485	1221	697	283	73	15	6
Total	5109	13725	6714	2453	620	89	23

2.5 Distribution of Tariff Settled Claims - Whiplash & Minor Psychological

Year	1 0-3 Mths	2 3-6 Mths	3 6-9 Mths	4 9-12 Mths	5 12-15 Mths	6 15-18 Mths	7 18-21 Mths
☐ 2021	438	2023	1181	237	12		1
July	5	15	11	1	1		
August	10	94	61	8	1		
September	51	206	137	22	3		
October	76	356	189	38			
November	138	592	311	73	4		1
December	158	760	472	95	3		
☐ 2022	5298	21269	14026	4640	1060	167	61
January	201	893	518	132	15	3	
February	242	1101	760	189	42	2	1
March	342	1607	986	264	87	2	1
April	376	1534	1020	280	55	4	1
May	459	1942	1161	360	56	5	5
June	396	1736	1137	358	70	9	1
July	467	1903	1255	400	94	11	3
August	512	2004	1303	482	115	11	9
September	509	1992	1377	547	133	25	7
October	569	2103	1482	486	114	23	6
November	640	2297	1625	590	125	35	15
December	585	2157	1402	552	154	37	12
Total	5736	23292	15207	4877	1072	167	62

2.Settlements - Average Values

*The total column represents an overall average across Injury - non tariff, tariff amount and tariff uplift

2.6 Average Settlement Values

RepresentedClaim Year	Represented				Unrepresented				Total
	Injury - non-tariff	Tariff amount	Tariff uplift	Total	Injury - non-tariff	Tariff amount	Tariff uplift	Total	
☐ 2021	£922	£609	£208	£853	£959	£653	£155	£1,011	£927
June						£495		£495	£495
July		£260		£260	£785	£645	£138	£909	£897
August	£649	£601		£886	£1,055	£642	£75	£1,053	£1,048
September	£1,016	£641		£934	£1,055	£638	£110	£1,057	£1,034
October	£1,053	£584	£283	£829	£968	£643	£143	£1,023	£942
November	£921	£606	£176	£857	£945	£659	£200	£997	£912
December	£889	£615	£211	£850	£862	£670	£160	£974	£889
☐ 2022	£886	£710	£205	£1,023	£925	£721	£150	£1,082	£1,031
January	£902	£649	£170	£933	£903	£651	£119	£982	£947
February	£904	£674	£328	£975	£844	£697	£155	£1,027	£987
March	£926	£684	£338	£1,014	£946	£691	£246	£1,095	£1,030
April	£889	£675	£198	£977	£942	£712	£145	£1,101	£998
May	£866	£674	£173	£967	£879	£711	£144	£1,042	£979
June	£890	£701	£198	£1,015	£915	£698	£130	£1,036	£1,018
July	£876	£707	£192	£1,010	£947	£692	£156	£1,065	£1,018
August	£905	£725	£209	£1,063	£977	£734	£131	£1,095	£1,066
September	£864	£744	£171	£1,061	£870	£766	£143	£1,082	£1,064
October	£876	£720	£170	£1,045	£920	£758	£160	£1,114	£1,053
November	£859	£729	£254	£1,037	£1,002	£782	£134	£1,190	£1,055
December	£906	£739	£139	£1,054	£937	£763	£135	£1,148	£1,065
Total	£887	£704	£205	£1,014	£932	£707	£151	£1,067	£1,023

2.Settlements - Frequency Settled

2.7 Frequency - Settled

Represented Claim Year	Represented				Unrepresented				Total
	Injury - non-tariff	Tariff amount	Tariff uplift	Total	Injury - non-tariff	Tariff amount	Tariff uplift	Total	
<input type="checkbox"/> 2021	889	3214	45	4148	1086	2802	100	3988	8136
June						1		1	1
July		1		1	19	51	3	73	74
August	4	6		10	104	254	11	369	379
September	38	119		157	214	519	12	745	902
October	99	403	4	506	230	571	13	814	1320
November	304	1084	13	1401	252	695	32	979	2380
December	444	1601	28	2073	267	711	29	1007	3080
<input type="checkbox"/> 2022	21836	59419	812	82067	4190	10201	526	14917	96984
January	640	1987	22	2649	321	823	46	1190	3839
February	933	2677	36	3646	340	853	53	1246	4892
March	1443	3945	61	5449	418	957	46	1421	6870
April	1452	4118	48	5618	345	793	47	1185	6803
May	1786	5060	78	6924	383	939	29	1351	8275
June	1788	4878	68	6734	322	827	46	1195	7929
July	1892	5230	75	7197	342	836	52	1230	8427
August	2263	5882	80	8225	288	734	41	1063	9288
September	2303	6007	79	8389	304	807	55	1166	9555
October	2444	6337	92	8873	347	852	31	1230	10103
November	2560	6869	83	9512	398	911	42	1351	10863
December	2332	6429	90	8851	382	869	38	1289	10140
Total	22725	62633	857	86215	5276	13003	626	18905	105120

3.Exceptional Injuries & Circumstances

3.1 Exceptional Injuries and circumstances

RepresentedClaim Year	Represented			Unrepresented				
	No Uplift Claimed	Exceptional Circumstance	Exceptional Injury	Both Exceptional Injury And Circumstances	No Uplift Claimed	Exceptional Circumstance	Exceptional Injury	Both Exceptional Injury And Circumstances
<input type="checkbox"/> 2021	102887	4466	4570	10954	9138	553	342	2331
May	4				3		1	3
June	7447	321	363	829	772	46	29	208
July	12368	449	551	1395	1145	67	38	305
August	14849	623	643	1545	1294	68	46	306
September	16599	684	747	1676	1338	88	56	381
October	16699	740	782	1852	1565	96	52	355
November	18820	870	757	1994	1725	100	67	416
December	16101	779	727	1663	1296	88	53	357
<input type="checkbox"/> 2022	210287	11578	15519	26136	17292	1441	975	6366
January	17405	804	783	1870	1664	102	69	431
February	18746	970	845	2058	1437	95	80	407
March	19781	1030	1094	2162	1701	116	71	494
April	16813	882	890	1836	1331	93	55	397
May	18305	933	1158	2078	1453	127	63	454
June	17326	879	1314	2264	1450	103	74	484
July	17779	950	1440	2234	1434	100	82	456
August	16952	848	1430	2107	1452	117	69	545
September	16380	1070	1431	2230	1343	147	85	551
October	17086	997	1702	2379	1480	116	86	674
November	18660	1250	1871	2746	1387	174	120	802
December	15054	965	1561	2172	1160	151	121	671
Total	313174	16044	20089	37090	26430	1994	1317	8697

4.Claims Exiting The Portal

4.1 Claims Exiting The Portal

RepresentedClaim ▲ Year	Represented					Unrepresented					Total
	Court	Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn	Total	
☐ 2021	18	125	7572	2740	10455	18	17	709	435	1179	11634
June			66	93	159		1	9	18	28	187
July		1	449	274	724			77	52	129	853
August		5	892	348	1245	1	1	65	56	123	1368
September	4	53	1223	404	1684	2	2	118	86	208	1892
October		25	1403	449	1877	4	4	140	68	216	2093
November	7	28	1841	559	2435	4	8	155	86	253	2688
December	7	13	1698	613	2331	7	1	145	69	222	2553
☐ 2022	3370	333	15341	13478	32522	152	67	1039	940	2198	34720
January	35	11	1857	765	2668	9	3	161	80	253	2921
February	65	18	2040	704	2827	4	9	185	89	287	3114
March	98	19	1436	1562	3115	13	9	120	100	242	3357
April	81	23	326	1182	1612	11	4	51	73	139	1751
May	143	25	446	1092	1706	16	9	63	83	171	1877
June	145	22	602	1110	1879	11	5	70	54	140	2019
July	305	39	824	1140	2308	17	9	54	68	148	2456
August	215	47	1037	1130	2429	15	3	72	79	169	2598
September	527	44	1320	1125	3016	10	6	62	68	146	3162
October	732	29	2694	1250	4705	20	6	58	77	161	4866
November	490	39	1511	1375	3415	14	2	85	90	191	3606
December	534	17	1248	1043	2842	12	2	58	79	151	2993
Total	3388	458	22913	16218	42977	170	84	1748	1375	3377	46354

4.Claims Exiting The Portal

4.2 Claims Exiting The Portal (Represented)

Year	Additional	Agreement reached outside of the service	Duplicate claim	No longer want to claim	Other	There are complex issues of fact or law	There is a formal allegation of fraud
☐ 2021	473	647	735	428	1420	4999	1753
June	8	10	24	12	51	41	13
July	27	57	49	39	166	254	132
August	25	108	132	57	149	557	217
September	103	140	96	79	205	764	297
October	83	99	134	43	244	932	342
November	121	125	143	75	308	1251	412
December	106	108	157	123	297	1200	340
☐ 2022	6730	684	3205	2055	7181	9865	2802
January	130	127	191	159	383	1346	332
February	247	161	180	132	333	1373	401
March	351	95	303	190	925	1001	250
April	251	8	176	292	641	185	59
May	351	15	269	156	596	249	70
June	363	19	276	141	597	387	96
July	570	34	256	129	661	493	165
August	582	30	262	132	619	599	205
September	915	38	267	123	610	804	259
October	1180	101	355	191	620	1727	531
November	953	30	468	236	642	826	260
December	837	26	202	174	554	875	174
Total	7203	1331	3940	2483	8601	14864	4555

4.3 Claims Exiting The Portal (Unrepresented)

Year	Additional	Agreement reached outside of the service	Duplicate claim	I have instructed a legal representative	No longer want to claim	Other	There are complex issues of fact or law	There is a formal allegation of fraud
☐ 2021	93	129	56	80	85	205	394	137
June	1	3	2	3	4	9	6	
July	6	23	3	6	8	35	28	20
August	9	13	9	8	6	33	33	12
September	15	25	14	14	18	35	59	28
October	19	25	7	13	18	29	76	29
November	24	20	13	12	21	38	99	26
December	19	20	8	24	10	26	93	22
☐ 2022	380	107	246	201	169	361	600	134
January	28	22	19	8	15	37	108	16
February	31	26	15	20	19	31	114	31
March	38	19	18	20	22	40	67	18
April	25	4	17	19	9	31	27	7
May	38	2	19	24	16	29	39	4
June	28	2	17	17	7	19	41	9
July	38	8	21	9	11	28	27	6
August	30	9	31	23	5	28	39	4
September	27	3	23	16	12	23	33	9
October	39	1	23	10	13	32	32	11
November	29	7	25	20	19	34	44	13
December	29	4	18	15	21	29	29	6
Total	473	236	302	281	254	566	994	271

5.Liability Decisions

5.1 Liability Decisions

RepresentedClaim Year	Represented				Total	Unrepresented				Total	
	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied		Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied		
<input type="checkbox"/> 2021	2784	82256	2592	10179	97811	122	8293	63	394	8872	106683
May							2		1	3	3
June	171	5924	238	610	6943	11	691	5	24	731	7674
July	318	9906	358	1132	11714	16	1032	10	50	1108	12822
August	393	11920	388	1498	14199	17	1178	8	64	1267	15466
September	419	13300	392	1696	15807	18	1264	7	54	1343	17150
October	493	13404	421	1784	16102	28	1369	13	74	1484	17586
November	533	15018	419	1761	17731	17	1555	13	64	1649	19380
December	457	12784	376	1698	15315	15	1202	7	63	1287	16602
<input type="checkbox"/> 2022	7852	158585	3720	27852	198009	341	16080	99	883	17403	215412
January	506	13963	381	1845	16695	30	1525	15	75	1645	18340
February	639	15124	387	2178	18328	24	1334	11	70	1439	19767
March	634	15859	423	2524	19440	24	1606	7	84	1721	21161
April	595	13121	374	2247	16337	20	1221	11	60	1312	17649
May	697	14392	352	2484	17925	18	1410	7	75	1510	19435
June	709	13931	343	2426	17409	16	1426	9	64	1515	18924
July	791	14349	336	2731	18207	42	1379	10	72	1503	19710
August	761	13666	315	2654	17396	35	1420	7	81	1543	18939
September	759	13360	306	2863	17288	42	1368	10	99	1519	18807
October	956	14130	274	3106	18466	47	1522	7	96	1672	20138
November	720	12902	216	2535	16373	35	1378	5	93	1511	17884
December	85	3788	13	259	4145	8	491		14	513	4658
Total	10636	240841	6312	38031	295820	463	24373	162	1277	26275	322095

1. Claims entered

Table 1.1 shows the number of claims entered into the system per month since the launch of the OIC.

Table 1.2 gives a breakdown of claims entered split into Types of user:

* An ABS is an entity authorised by a licensing body (usually a regulator) to provide reserved legal activities. An ABS allows non-lawyers to own or invest in legal services providers, where previously ownership was restricted to legal professionals.

** CMCs supporting claimants on the OIC service must have Financial Conduct Authority authorisation to provide advice in relation to a personal injury claim. CMCs with other types of authorisation, such as lead generation, are not allowed to represent claimants via the service.

*** In limited circumstances, professional users may select 'other' when creating an account, where that user's profession does not match the options provided. For example, it may be used by a CILEX barrister.

Table 1.3 Types of claim

The OIC service can be used to claim compensation for a range of different RTA-related injuries with a value of less than £5,000. Table 1.3 provides an overview of the types of claims submitted*

1. Whiplash is an injury of soft tissue in the neck, back or shoulder, as defined by Part 1, section 1 of the Civil Liability Act 2018.
2. Minor psychological injury includes shock, anxiety and other psychological conditions.
3. Single physical injuries include bruising, abrasion, cuts, scarring, fracture, headaches, sprain or strain and affected senses.
4. 'Multiple injuries' refers to more than one physical injury as defined above. In these claims, tariff and non-tariff damages would apply.
5. 'Other' refers to claimants who are unsure of their injuries and are awaiting medical assessment.

* Claims in the status of pending new, that have not had injury type added, are excluded.

2. Settlements

Table 2.1 settled claims by month based on closed date

Table 2.2 provides details on the average number of days for a claim to settle.

Table 2.3 claims which have settled but not yet fully progressed through the portal journey. These are referred to as 'open' settlements.

Table 2.4 shows the volume of claims falling within the whiplash tariff bandings per month

Table 2.5 volume of claims falling within the whiplash tariff where there is also a minor psychological injury

Table 2.6 shows average early settlements for tariff and non-tariff elements split by represented and unrepresented users. * The overall Total column gives an average across injury-non tariff, Tariff amount & Tariff uplift.

Table 2.7 volume of cases settled within the tariff and non-tariff elements in table 2.6

3.Exceptional Injuries and circumstances

The Whiplash Injury Regulations 2021 also provide for a court to award an uplift in damages of up to 20% where either the injuries suffered, or the claimant's circumstances are considered to be exceptional.

Exceptional circumstances. This means that the claimant believes they should receive higher damages than those provided for under the whiplash tariff due to the impact of their accident on their home/work/social life or activities.

Exceptional injuries. This is slightly different from 'exceptional circumstances' and usually means that the claimant believes that their injuries are exceptionally severe and that they should receive higher damages than those provided for under the whiplash tariff.

Table 3.1 shows the number of claims, broken down by representation which have included a claim for uplift for exceptionality of any kind.

4.Claims Exiting The Portal

Claims can exit the portal for a number of reasons. Table 4.1 provides details of these split by representation. Additionally, Tables 4.2 & 4.3 give more detailed reasons for exit. NB these categories are self-selected by the user at point of exit and as such should only be considered as an approximate indication of the reason for exit.

5.Liability Decisions

Table 5.1 shows claims that have had a liability decision made by the compensator since the start of the service