

OIC Monthly Claims Data

Data view: May 2021 – January 2023

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	263543	26076	289619
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	22404	2072	24476
August	21337	2183	23520
September	21111	2126	23237
October	22164	2356	24520
November	24527	2483	27010
December	19774	2105	21879
2023	24048	2869	26917
January	24048	2869	26917
Total	410468	41309	451777

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	65046	829	1	197667	263543
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	5676	56		16672	22404
August	5642	86		15609	21337
September	5508	78		15525	21111
October	5557	67		16540	22164
November	6077	59		18391	24527
December	4851	49		14874	19774
2023	5495	82		18471	24048
January	5495	82		18471	24048
Total	98671	1159	8	310630	410468

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	39625	36574	83333	887	4298	5185	97	97	13743	27729	41472	130087
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	3975	5983	18704
September	1015	6674	5796	13485	152	731	883	18	18	2058	4392	6450	20836
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	5105	7583	23730
December	1466	6061	5682	13209	122	585	707	13	13	2215	4086	6301	20230
☐ 2022	21004	77519	85285	183808	2198	7022	9220	250	250	29626	53899	83525	276803
January	1650	6502	5898	14050	177	625	802	15	15	2379	4834	7213	22080
February	1729	7183	6145	15057	162	594	756	25	25	2280	5531	7811	23649
March	2062	7458	6805	16325	201	682	883	20	20	2558	5545	8103	25331
April	1754	5901	6296	13951	141	513	654	15	15	2270	4317	6587	21207
May	2062	6714	6869	15645	194	561	755	15	15	2342	4645	6987	23402
June	1951	6266	7113	15330	185	584	769	14	14	2450	4233	6683	22796
July	1769	6447	7413	15629	180	605	785	23	23	2504	4449	6953	23390
August	1750	6100	7116	14966	208	581	789	19	19	2596	4097	6693	22467
September	1642	6199	7407	15248	198	566	764	26	26	2409	3809	6218	22256
October	1430	6307	8149	15886	188	579	767	23	23	2601	4143	6744	23420
November	1726	6931	8906	17563	211	672	883	27	27	2883	4470	7353	25826
December	1479	5511	7168	14158	153	460	613	28	28	2354	3826	6180	20979
☐ 2023	1700	6443	8548	16691	197	618	815	33	33	2912	5151	8063	25602
January	1700	6443	8548	16691	197	618	815	33	33	2912	5151	8063	25602
Total	29838	123587	130407	283832	3282	11938	15220	380	380	46281	86779	133060	432492

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	60175	10451	70626
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	5956	754	6710
September	6096	823	6919
October	6420	871	7291
November	6957	938	7895
December	6430	893	7323
2023	7218	927	8145
January	7218	927	8145
Total	70660	14233	84893

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	238	126	225
December	248	118	232
2023	254	131	240
January	254	131	240
Total	211	100	192

2.3 Open Settlements

Year	Represented	Unrepresented	Total
2021	4936	212	5148
June	462	12	474
July	668	15	683
August	771	36	807
September	745	34	779
October	808	38	846
November	807	39	846
December	675	38	713
2022	5013	445	5458
January	757	50	807
February	731	58	789
March	698	56	754
April	629	33	662
May	581	39	620
June	492	43	535
July	404	38	442
August	315	35	350
September	206	25	231
October	121	40	161
November	63	22	85
December	16	6	22
2023	4	2	6
January	4	2	6
Total	9953	659	10612

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	4688	12479	6196	2376	609	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	1106	600	278	80	8	1
September	409	1189	585	274	79	12	3
October	475	1269	635	289	70	11	7
November	496	1346	682	285	69	19	2
December	483	1201	685	280	72	15	6
☐ 2023	497	1297	724	305	64	16	17
January	497	1297	724	305	64	16	17
Total	5602	14996	7425	2754	682	105	40

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	5285	21228	14002	4634	1058	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	1160	360	56	5	5
June	396	1736	1137	358	70	9	1
July	467	1903	1255	400	94	11	3
August	512	2003	1303	482	115	11	9
September	509	1991	1377	547	133	25	7
October	567	2101	1480	486	113	23	6
November	640	2293	1617	589	125	35	15
December	574	2124	1389	547	153	37	12
☐ 2023	626	2376	1663	631	142	44	15
January	626	2376	1663	631	142	44	15
Total	6349	25627	16846	5502	1212	211	77

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	Represented				Unrepresented				Total
Year	Injury - non-tariff	Tariff amount	Tariff uplift	Total	Injury - non-tariff	Tariff amount	Tariff uplift	Total	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	£885	£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	£877	£720	£170	£1,045	£920	£758	£160	£1,114	£1,053
November	£860	£729	£254	£1,037	£1,002	£782	£134	£1,190	£1,055
December	£904	£740	£139	£1,054	£937	£764	£135	£1,149	£1,066
2023	£908	£746	£217	£1,063	£1,004	£776	£190	£1,170	£1,075
January	£908	£746	£217	£1,063	£1,004	£776	£190	£1,170	£1,075
Total	£889	£709	£206	£1,019	£937	£711	£153	£1,074	£1,028

2.Settlements - Frequency Settled

2.7 Frequency - Settled

Represented Claim Year	Injury - non-tariff	Represented Tariff amount	Tariff uplift	Total	Injury - non-tariff	Unrepresented Tariff amount	Tariff uplift	Total	Total
☐ 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
☐ 2022	21791	59298	812	81901	4190	10199	526	14915	96816
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	5880	80	8223	288	734	41	1063	9286
September	2302	6005	79	8386	304	807	55	1166	9552
October	2440	6327	92	8859	347	852	31	1230	10089
November	2556	6855	83	9494	398	910	42	1350	10844
December	2296	6336	90	8722	382	868	38	1288	10010
☐ 2023	2590	7112	87	9789	382	894	40	1316	11105
January	2590	7112	87	9789	382	894	40	1316	11105
Total	25270	69624	944	95838	5658	13895	666	20219	116057

3.Exceptional Injuries & Circumstances

OFFICIAL

NJURY

CLAIM

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
☐ 2021	103229	4357	4507	10784	9150	551	341	2322
May	4				3		1	3
June	7470	315	360	815	773	46	29	207
July	12395	438	546	1384	1145	67	38	305
August	14890	614	634	1522	1295	68	46	305
September	16644	670	738	1654	1341	88	56	378
October	16748	730	770	1825	1568	96	52	352
November	18906	841	746	1948	1727	98	66	417
December	16172	749	713	1636	1298	88	53	355
☐ 2022	211738	11209	14976	25620	17732	1379	914	6051
January	17491	769	768	1834	1668	101	68	429
February	18843	938	824	2014	1442	97	79	401
March	19890	998	1064	2115	1707	117	70	488
April	16912	849	868	1792	1332	93	55	396
May	18437	902	1107	2028	1462	124	63	448
June	17462	840	1257	2224	1462	103	74	472
July	17940	913	1392	2159	1454	100	78	440
August	17115	807	1362	2053	1486	118	62	517
September	16537	1059	1359	2156	1392	131	79	524
October	17277	967	1593	2327	1568	108	76	604
November	18770	1207	1820	2730	1546	148	99	690
December	15064	960	1562	2188	1213	139	111	642
☐ 2023	18558	1091	1854	2545	1518	201	166	984
January	18558	1091	1854	2545	1518	201	166	984
Total	333525	16657	21337	38949	28400	2131	1421	9357

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
☐ 2021	103229	4357	4507	10784	9150	551	341	2322
May	4				3		1	3
June	7470	315	360	815	773	46	29	207
July	12395	438	546	1384	1145	67	38	305
August	14890	614	634	1522	1295	68	46	305
September	16644	670	738	1654	1341	88	56	378
October	16748	730	770	1825	1568	96	52	352
November	18906	841	746	1948	1727	98	66	417
December	16172	749	713	1636	1298	88	53	355
☐ 2022	211738	11209	14976	25620	17732	1379	914	6051
January	17491	769	768	1834	1668	101	68	429
February	18843	938	824	2014	1442	97	79	401
March	19890	998	1064	2115	1707	117	70	488
April	16912	849	868	1792	1332	93	55	396
May	18437	902	1107	2028	1462	124	63	448
June	17462	840	1257	2224	1462	103	74	472
July	17940	913	1392	2159	1454	100	78	440
August	17115	807	1362	2053	1486	118	62	517
September	16537	1059	1359	2156	1392	131	79	524
October	17277	967	1593	2327	1568	108	76	604
November	18770	1207	1820	2730	1546	148	99	690
December	15064	960	1562	2188	1213	139	111	642
☐ 2023	18558	1091	1854	2545	1518	201	166	984
January	18558	1091	1854	2545	1518	201	166	984
Total	333525	16657	21337	38949	28400	2131	1421	9357

4.Claims Exiting The Portal

4.1 Claims Exiting The Portal

Drill on Rows

RepresentedClaim	Year	Court	Rejected Liability	Represented Removed	Withdrawn	Total	Court	Rejected Liability	Unrepresented Removed	Withdrawn	Total	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		3357	333	15341	13478	32509	152	67	1039	940	2198	34707
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		97	19	1436	1562	3114	13	9	120	100	242	3356
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		302	39	824	1140	2305	17	9	54	68	148	2453
August		213	47	1037	1130	2427	15	3	72	79	169	2596
September		526	44	1320	1125	3015	10	6	62	68	146	3161
October		731	29	2694	1250	4704	20	6	58	77	161	4865
November		490	39	1511	1375	3415	14	2	85	90	191	3606
December		529	17	1248	1043	2837	12	2	58	79	151	2988
2023		657	35	1767	1340	3799	17	6	98	78	199	3998
January		657	35	1767	1340	3799	17	6	98	78	199	3998
Total		4032	493	24680	17558	46763	187	90	1846	1453	3576	50339

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	6717	684	3205	2055	7181	9865	2802
January	130	127	191	159	383	1346	332
February	247	161	180	132	333	1373	401
March	350	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	567	34	256	129	661	493	165
August	580	30	262	132	619	599	205
September	914	38	267	123	610	804	259
October	1179	101	355	191	620	1727	531
November	953	30	468	236	642	826	260
December	832	26	202	174	554	875	174
2023	1118	42	343	192	702	1037	365
January	1118	42	343	192	702	1037	365
Total	8308	1373	4283	2675	9303	15901	4920

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
2023	41	4	27	20	7	33	54	13
January	41	4	27	20	7	33	54	13
Total	514	240	329	301	261	599	1048	284

5.Liability Decisions

5.1 Liability Decisions

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RepresentedClaim		Represented				Unrepresented				Total	
Year	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	Total
☐ 2021	2724	81976	2569	9927	97196	122	8294	63	395	8874	106070
May							2		1	3	3
June	167	5906	237	591	6901	11	691	5	24	731	7632
July	307	9878	353	1107	11645	16	1032	10	50	1108	12753
August	385	11875	383	1461	14104	17	1177	8	64	1266	15370
September	411	13255	386	1646	15698	18	1264	7	54	1343	17041
October	482	13372	414	1736	16004	28	1369	13	74	1484	17488
November	522	14949	421	1733	17625	17	1556	13	65	1651	19276
December	450	12741	375	1653	15219	15	1203	7	63	1288	16507
☐ 2022	8454	168173	3993	29724	210344	363	17014	109	966	18452	228796
January	494	13930	384	1794	16602	30	1524	15	75	1644	18246
February	623	15076	392	2117	18208	24	1335	11	69	1439	19647
March	620	15825	425	2455	19325	24	1607	7	84	1722	21047
April	582	13101	380	2186	16249	20	1222	11	60	1313	17562
May	681	14369	358	2406	17814	18	1409	7	74	1508	19322
June	688	13922	347	2338	17295	16	1428	9	64	1517	18812
July	767	14353	336	2634	18090	39	1384	10	71	1504	19594
August	739	13690	324	2538	17291	33	1420	7	79	1539	18830
September	739	13445	315	2729	17228	38	1371	10	97	1516	18744
October	942	14232	285	2978	18437	43	1544	8	92	1687	20124
November	941	15573	302	3505	20321	45	1597	8	113	1763	22084
December	638	10657	145	2044	13484	33	1173	6	88	1300	14784
☐ 2023	166	5252	39	366	5823	8	800	2	26	836	6659
January	166	5252	39	366	5823	8	800	2	26	836	6659
Total	11344	255401	6601	40017	313363	493	26108	174	1387	28162	341525

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 failing 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