

OIC Monthly Claims Data

Data view: May 2021 – February 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	45783	5308	51091
January	24048	2873	26921
February	21735	2435	24170
Total	432203	43748	475951

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	10702	182		34899	45783
January	5495	82		18471	24048
February	5207	100		16428	21735
Total	103878	1259	8	327058	432203

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	39626	36573	83333	887	4298	5185	97	97	13744	27729	41473	130088
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	5720	5215	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	4404	6690	21264
November	1419	7252	6553	15224	170	736	906	17	17	2479	5104	7583	23730
December	1466	6061	5682	13209	122	585	707	13	13	2215	4086	6301	20230
☐ 2022	21019	77533	85302	183854	2199	7024	9223	250	250	29636	53915	83551	276878
January	1650	6502	5898	14050	177	625	802	15	15	2379	4834	7213	22080
February	1729	7183	6145	15057	162	595	757	25	25	2280	5530	7810	23649
March	2062	7459	6806	16327	201	682	883	20	20	2558	5545	8103	25333
April	1754	5902	6296	13952	141	513	654	15	15	2272	4319	6591	21212
May	2062	6715	6869	15646	195	561	756	15	15	2344	4644	6988	23405
June	1952	6266	7113	15331	185	584	769	14	14	2450	4233	6683	22797
July	1769	6447	7413	15629	180	605	785	23	23	2504	4450	6954	23391
August	1749	6101	7116	14966	208	582	790	19	19	2596	4097	6693	22468
September	1643	6200	7409	15252	197	566	763	26	26	2410	3812	6222	22263
October	1435	6308	8152	15895	188	579	767	23	23	2600	4144	6744	23429
November	1729	6933	8910	17572	211	672	883	27	27	2885	4477	7362	25844
December	1485	5517	7175	14177	154	460	614	28	28	2358	3830	6188	21007
☐ 2023	3259	12383	16487	32129	384	1210	1594	62	62	5469	9487	14956	48741
January	1714	6471	8607	16792	201	627	828	32	32	2934	5164	8098	25750
February	1545	5912	7880	15337	183	583	766	30	30	2535	4323	6858	22991
Total	31412	129542	138362	299316	3470	12532	16002	409	409	48849	91131	139980	455707

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	60149	10450	70599
January	2005	846	2851
February	2727	867	3594
March	3998	976	4974
April	4175	814	4989
May	5142	967	6109
June	4949	847	5796
July	5318	855	6173
August	5955	754	6709
September	6091	823	6914
October	6418	871	7289
November	6951	938	7889
December	6420	892	7312
2023	14159	1896	16055
January	7133	927	8060
February	7026	969	7995
Total	77575	15201	92776

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	125	239
January	254	131	240
February	253	120	237
Total	215	101	196

2.3 Open Settlements

Year	Represented	Unrepresented	Total
2021	5072	209	5281
June	474	12	486
July	690	15	705
August	773	35	808
September	777	33	810
October	841	38	879
November	826	39	865
December	691	37	728
2022	5860	468	6328
January	772	49	821
February	758	56	814
March	754	56	810
April	667	36	703
May	651	40	691
June	545	43	588
July	501	34	535
August	396	35	431
September	333	33	366
October	256	33	289
November	173	32	205
December	54	21	75
2023	29	17	46
January	29	14	43
February		3	3
Total	10961	694	11655

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	4685	12474	6196	2375	608	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	927	447	141	34	1	
May	417	1138	534	179	41	6	1
June	399	1036	502	227	41	3	
July	409	1095	494	172	63	5	3
August	435	1106	600	278	80	8	1
September	409	1188	585	274	79	12	3
October	475	1269	635	289	70	11	7
November	496	1345	682	285	69	19	2
December	481	1199	685	279	71	15	6
☐ 2023	972	2574	1388	554	134	34	24
January	493	1280	718	305	64	16	17
February	479	1294	670	249	70	18	7
Total	6074	16268	8089	3002	751	123	47

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	5284	21219	13994	4630	1057	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	1533	1019	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	481	115	11	9
September	509	1988	1376	547	132	25	7
October	567	2101	1478	485	113	23	6
November	640	2291	1616	587	125	35	15
December	573	2121	1386	547	153	37	12
☐ 2023	1262	4838	3257	1236	288	86	45
January	620	2340	1650	625	142	44	15
February	642	2498	1607	611	146	42	30
Total	6984	28080	18432	6103	1357	253	107

2.Settlements - Average Values

2.6 Average Settlement Values

RepresentedClaim Year	Injury - non-tariff	Represented Tariff amount	Tariff uplift	Injury - non-tariff	Unrepresented Tariff amount	Tariff uplift
☐ 2021	£922	£609	£208	£959	£653	£155
June					£495	
July		£260		£785	£645	£138
August	£649	£601		£1,055	£642	£75
September	£1,016	£641		£1,055	£638	£110
October	£1,053	£584	£283	£968	£643	£143
November	£921	£606	£176	£945	£659	£200
December	£889	£615	£211	£862	£670	£160
☐ 2022	£885	£710	£205	£925	£721	£150
January	£902	£649	£170	£903	£651	£119
February	£904	£674	£328	£844	£697	£155
March	£926	£684	£338	£946	£691	£246
April	£889	£675	£198	£942	£712	£145
May	£866	£674	£173	£879	£711	£144
June	£890	£702	£198	£915	£698	£130
July	£876	£707	£192	£947	£692	£156
August	£905	£725	£209	£977	£734	£131
September	£864	£744	£171	£870	£766	£143
October	£877	£720	£170	£920	£758	£160
November	£859	£729	£254	£1,002	£782	£134
December	£903	£740	£139	£937	£765	£135
☐ 2023	£951	£744	£188	£1,036	£762	£189
January	£908	£747	£218	£1,004	£776	£190
February	£997	£741	£153	£1,070	£750	£188
Total	£898	£712	£202	£944	£714	£155

2.Settlements - Frequency Settled

2.7 Frequency - Settled

RepresentedClaim Year	Injury - non-tariff	Represented Tariff amount	Tariff uplift	Injury - non-tariff	Unrepresented Tariff amount	Tariff uplift
☐ 2021	889	3214	45	1086	2802	100
June					1	
July		1		19	51	3
August	4	6		104	254	11
September	38	119		214	519	12
October	99	403	4	230	571	13
November	304	1084	13	252	695	32
December	444	1601	28	267	711	29
☐ 2022	21781	59272	812	4189	10198	526
January	640	1987	22	321	823	46
February	933	2677	36	340	853	53
March	1443	3945	61	418	957	46
April	1452	4117	48	345	793	47
May	1786	5060	78	383	939	29
June	1788	4877	68	322	827	46
July	1892	5230	75	342	836	52
August	2263	5879	80	288	734	41
September	2302	6000	79	304	807	55
October	2440	6325	92	347	852	31
November	2552	6849	83	398	910	42
December	2290	6326	90	381	867	38
☐ 2023	5000	13955	159	734	1836	75
January	2565	7027	86	382	894	40
February	2435	6928	73	352	942	35
Total	27670	76441	1016	6009	14836	701

3.Exceptional Injuries & Circumstances

3.1 Exceptional Injuries and circumstances

RepresentedClaim Year	No Uplift Claimed	Exceptional Circumstance	Represented Exceptional Injury	Both Exceptional Injury And Circumstances	No Uplift Claimed	Exceptional Circumstance	Unrepresented Exceptional Injury	Both Exceptional Injury And Circumstances
☐ 2021	103536	4247	4453	10641	9159	551	340	2314
May	4				3		1	3
June	7485	309	360	806	776	45	29	205
July	12418	428	542	1375	1148	66	38	303
August	14939	599	626	1496	1296	69	46	303
September	16695	650	726	1635	1341	88	56	378
October	16795	718	759	1801	1568	96	52	352
November	18961	820	737	1923	1727	98	66	417
December	16239	723	703	1605	1300	89	52	353
☐ 2022	213229	10840	14377	25097	18131	1327	855	5763
January	17554	750	755	1803	1669	101	68	428
February	18925	910	815	1969	1447	95	77	400
March	20004	958	1037	2068	1713	117	70	482
April	17012	812	851	1746	1334	94	54	394
May	18547	873	1066	1988	1470	123	62	442
June	17568	814	1209	2192	1473	100	72	466
July	18098	871	1327	2108	1464	98	78	432
August	17230	770	1298	2039	1506	115	59	503
September	16678	1040	1293	2100	1420	129	73	504
October	17470	935	1498	2261	1631	100	68	557
November	18973	1168	1707	2679	1656	133	83	611
December	15170	939	1521	2144	1348	122	91	544
☐ 2023	35574	2005	3589	4615	2941	329	298	1740
January	18557	1086	1854	2551	1617	182	154	920
February	17017	919	1735	2064	1324	147	144	820
Total	352339	17092	22419	40353	30231	2207	1493	9817

4.Claims Exiting The Portal

4.1 Claims Exiting The Portal

RepresentedClaim		Represented				Unrepresented				Total	
Year	Court	Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	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	3350	333	15341	13478	32502	152	67	1039	940	2198	34700
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	96	19	1436	1562	3113	13	9	120	100	242	3355
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	143	22	602	1110	1877	11	5	70	54	140	2017
July	302	39	824	1140	2305	17	9	54	68	148	2453
August	212	47	1037	1130	2426	15	3	72	79	169	2595
September	526	44	1320	1125	3015	10	6	62	68	146	3161
October	729	29	2694	1250	4702	20	6	58	77	161	4863
November	489	39	1511	1375	3414	14	2	85	90	191	3605
December	529	17	1248	1043	2837	12	2	58	79	151	2988
2023	1360	70	3474	3347	8251	29	11	188	155	383	8634
January	654	35	1767	1340	3796	17	6	98	78	199	3995
February	706	35	1707	2007	4455	12	5	90	77	184	4639
Total	4728	528	26387	19565	51208	199	95	1936	1530	3760	54968

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	6710	684	3205	2055	7181	9865	2802
January	130	127	191	159	383	1346	332
February	247	161	180	132	333	1373	401
March	349	95	303	190	925	1001	250
April	251	8	176	292	641	185	59
May	351	15	269	156	596	249	70
June	361	19	276	141	597	387	96
July	567	34	256	129	661	493	165
August	579	30	262	132	619	599	205
September	914	38	267	123	610	804	259
October	1177	101	355	191	620	1727	531
November	952	30	468	236	642	826	260
December	832	26	202	174	554	875	174
2023	2348	84	690	433	1906	2149	641
January	1115	42	343	192	702	1037	365
February	1233	42	347	241	1204	1112	276
Total	9531	1415	4630	2916	10507	17013	5196

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	73	9	41	35	27	64	108	26
January	41	4	27	20	7	33	54	13
February	32	5	14	15	20	31	54	13
Total	546	245	343	316	281	630	1102	297

5.Liability Decisions

5.1 Liability Decisions

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	
☐ 2021	2640	81542	2559	9726	96467	121	8296	63	396	8876	105343
May							2		1	3	3
June	161	5875	235	573	6844	11	691	5	25	732	7576
July	299	9814	351	1084	11548	16	1032	10	50	1108	12656
August	373	11810	383	1435	14001	17	1177	8	64	1266	15267
September	405	13190	387	1612	15594	18	1264	7	54	1343	16937
October	470	13315	412	1704	15901	27	1370	13	74	1484	17385
November	496	14875	418	1696	17485	17	1556	13	65	1651	19136
December	436	12663	373	1622	15094	15	1204	7	63	1289	16383
☐ 2022	8388	170323	4150	29607	212468	346	17226	113	974	18659	231127
January	474	13885	387	1743	16489	29	1525	15	75	1644	18133
February	605	15017	399	2059	18080	22	1336	12	69	1439	19519
March	601	15785	435	2388	19209	24	1606	7	85	1722	20931
April	562	13066	379	2126	16133	20	1221	10	60	1311	17444
May	653	14354	364	2337	17708	18	1410	7	74	1509	19217
June	674	13900	356	2247	17177	16	1429	9	64	1518	18695
July	738	14355	348	2520	17961	39	1385	10	69	1503	19464
August	704	13709	328	2428	17169	31	1423	7	76	1537	18706
September	716	13438	320	2635	17109	35	1383	9	94	1521	18630
October	913	14297	294	2865	18369	39	1557	9	90	1695	20064
November	941	15803	318	3415	20477	36	1619	9	111	1775	22252
December	807	12714	222	2844	16587	37	1332	9	107	1485	18072
☐ 2023	860	17217	234	2620	20931	33	2306	12	107	2458	23389
January	721	12363	198	2300	15582	22	1656	11	96	1785	17367
February	139	4854	36	320	5349	11	650	1	11	673	6022
Total	11888	269082	6943	41953	329866	500	27828	188	1477	29993	359859

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.

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

Some figures such as settlements, liability decisions and exits may relate to claims that were registered during a previous reporting period. There is a marginal variance in some of the numbers from previous publications due to late polling or changes in the claim status of a case.