

# **OIC Monthly Claims Data**

Data view: May 2021 - March 2023

# 1. Claim Volumes



1.1 C	aims	Entered	By	Month
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Year	Represented	Unrepresented	Total
2021	122,877	12,364	135,241
May	4	7	11
June	8,960	1,055	10,015
July	14,763	1,555	16,318
August	17,660	1,714	19,374
September	19,706	1,863	21,569
October	20,073	2,068	22,141
November	22,441	2,308	24,749
December	19,270	1,794	21,064
2022	263,544	26,076	289,620
January	20,862	2,266	23,128
February	22,619	2,019	24,638
March	24,067	2,382	26,449
April	20,421	1,876	22,297
May	22,474	2,097	24,571
June	21,783	2,111	23,894
July	22,404	2,072	24,476
August	21,337	2,183	23,520
September	21,111	2,126	23,237
October	22,164	2,356	24,520
November	24,527	2,483	27,010
December	19,775	2,105	21,880
2023	68,558	8,032	76,590
January	24,048	2,873	26,921
February	21,760	2,440	24,200
March	22,750	2,719	25,469
Total	454,979	46,472	501,45

Year		Alternative Business Structure	Claims Management Company	Other	UK Law Firm	Total	
=	2021	28,130	248	7	94,492	122,877	
	May				4	4	
	June	2,250	25	4	6,681	8,960	
	July	3,593	26	2	11,142	14,763	
	August	3,954	50		13,656	17,660	
	September	4,393	38		15,275	19,706	
	October	4,592	28		15,453	20,073	
	November	5,181	42	1	17,217	22,441	
	December	4,167	39		15,064	19,270	
Ξ	2022	65,046	829	1	197,668	263,54	
	January	5,273	46		15,543	20,862	
	February	5,411	34		17,174	22,619	
	March	5,712	79		18,276	24,067	
	April	4,603	120		15,698	20,421	
	May	5,142	84		17,248	22,474	
	June	5,594	71	1	16,117	21,783	
	July	5,676	56		16,672	22,404	
	August	5,642	86		15,609	21,337	
	September	5,508	78		15,525	21,111	
	October	5,557	67		16,540	22,164	
	November	6,077	59		18,391	24,527	
	December	4,851	49		14,875	19,775	
=	2023	16,441	303		51,814	68,558	
	January	5,495	82		18,471	24,048	
	February	5,215	100		16,445	21,760	
	March	5,731	121		16,898	22,750	
	Total	109,617	1,380	8	343,974	454,97	

# 1. Claims Volumes - Injury Claim As presented



1.3 Claims Volumes	Type of Cit		17 19			T :#		011			T ''' O I		
Types of Claim Group Year	Multiple Injuries	Whiplash + Physical	xed Tariff Whiplash + Physical + Psychological	Total	Physical + Psychological	n Tariff Physical Only	Total	Othe Unknown		Whiplash + Psychological	Tariff Only Whiplash Only	Total	Total
□ 2021	7,134	39,628	36,573	83,335	887	4,298	5,185	97	97	13,744	27,729	41,473	130,090
May	1	3	1	5							1	1	6
June	365	2,760	2,621	5,746	49	258	307	6	6	1,009	2,508	3,517	9,576
July	716	4,716	4,673	10,105	105	572	677	12	12	1,689	3,259	4,948	15,742
August	899	5,720	5,215	11,834	129	746	875	12	12	2,008	3,975	5,983	18,704
September	1,015	6,674	5,796	13,485	152	731	883	18	18	2,058	4,392	6,450	20,836
October	1,253	6,440	6,032	13,725	160	670	830	19	19	2,286	4,404	6,690	21,264
November	1,419	7,253	6,553	15,225	170	736	906	17	17	2,479	5,104	7,583	23,731
December	1,466	6,062	5,682	13,210	122	585	707	13	13	2,215	4,086	6,301	20,231
□ 2022	21,017	77,551	85,321	183,889	2,200	7,029	9,229	249	249	29,647	53,920	83,567	276,934
January	1,650	6,503	5,898	14,051	177	625	802	15	15	2,380	4,836	7,216	22,084
February	1,729	7,184	6,146	15,059	162	595	757	25	25	2,280	5,530	7,810	23,651
March	2,062	7,458	6,807	16,327	201	682	883	20	20	2,558	5,545	8,103	25,333
April	1,754	5,902	6,296	13,952	141	513	654	15	15	2,272	4,319	6,591	21,212
May	2,062	6,714	6,870	15,646	195	561	756	15	15	2,344	4,644	6,988	23,405
June	1,952	6,266	7,113	15,331	185	585	770	14	14	2,450	4,233	6,683	22,798
July	1,767	6,449	7,414	15,630	180	605	785	23	23	2,504	4,451	6,955	23,393
August	1,748	6,102	7,118	14,968	208	582	790	19	19	2,597	4,097	6,694	22,471
September	1,639	6,205	7,411	15,255	197	567	764	26	26	2,412	3,811	6,223	22,268
October	1,435	6,309	8,152	15,896	188	580	768	23	23	2,600	4,146	6,746	23,433
November	1,732	6,933	8,913	17,578	212	674	886	26	26	2,889	4,476	7,365	25,855
December	1,487	5,526	7,183	14,196	154	460	614	28	28	2,361	3,832	6,193	21,031
<b>2023</b>	5,103	18,604	24,705	48,412	573	1,774	2,347	79	79	8,110	14,078	22,188	73,026
January	1,722	6,474	8,622	16,818	201	628	829	32	32	2,936	5,178	8,114	25,793
February	1,569	5,946	7,946	15,461	186	590	776	30	30	2,547	4,349	6,896	23,163
March	1,812	6,184	8,137	16,133	186	556	742	17	17	2,627	4,551	7,178	24,070
Total	33,254	135,783	146,599	315,636	3,660	13,101	16,761	425	425	51,501	95,727	147,228	

## 2. Settlements



#### 2.1 Settlements By Month (Closed Cases)

	Year	Represented	Unrepresented	Total
E	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	60116	10450	70566
	January	2004	846	2850
	February	2726	867	3593
	March	3997	976	4973
	April	4175	814	4989
	May	5138	967	6105
	June	4947	847	5794
	July	5314	855	6169
	August	5954	754	6708
	September	6087	823	6910
	October	6415	871	7286
	November	6947	938	7885
	December	6412	892	7304
	2023	23264	3314	26578
11111111	January	7123	927	8050
	February	6901	969	7870
	March	9240	1418	10658
	Total	86647	16619	103266

#### 2.2 Average Days To Settle

Year	Represented	Unrepresented	Tota
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	236	123	223
November	238	126	225
December	248	118	232
2023	254	126	238
January	254	131	240
February	253	120	237
March	255	128	238
Total	219	103	200

#### 2.3 Open Settlements

Year		Represented	Unrepresented	Total	
	2021	5301	214	5515	
	June	485	14	499	
	July	719	15	734	
	August	796	34	830	
	September	809	34	843	
	October	880	39	919	
	November	873	41	914	
	December	739	37	776	
	2022	6819	497	7316	
	January	804	53	857	
	February	813	59	872	
	March	801	58	859	
	April	728	37	765	
	May	688	39	727	
	June	603	44	647	
	July	614	40	654	
	August	497	41	538	
	September	442	32	474	
	October	355	38	393	
	November	316	23	339	
	December	158	33	191	
	2023	120	66	186	
	January	98	43	141	
	February	22	21	43	
	March		2	2	
	Total	12240	777	13017	

## 2.Settlements - Distribution Of Tariff



Wasan	1	2	3	4	5	6	7
Year	0-3 Mths	3-6 Mths	6-9 Mths	9-12 Mths	12-15 Mths	15-18 Mths	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	4682	12469	6191	2373	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	1137	534	179	41	6	1
June	399	1036	502	227	41	3	
July	408	1095	493	172	63	5	3
August	435	1106	600	278	80	8	1
September	409	1188	584	274	79	12	3
October	475	1269	635	289	70	11	7
November	495	1343	680	285	69	19	2
December	480	1197	684	277	71	15	6
2023	1519	4113	2222	898	215	54	39
January	492	1276	717	304	64	16	17
February	473	1267	662	247	69	18	7
March	554	1570	843	347	82	20	15
Total	6618	17802	8918	3344	832	143	62

	2.5 Distribution	Of	Trariff	Settled	Claims -	Whiplash	&	Minor	Psychologica	al
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	1	2	3	4	5	6	7
Year	0-3 Mths	3-6 Mths	6-9 Mths	9-12 Mths	12-15 Mths	15-18 Mths	18-21 Mth
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	5281	21209	13986	4630	1057	167	61
January	201	892	518	132	15	3	
February	242	1100	760	189	42	2	1
March	342	1607	985	264	87	2	1
April	376	1533	1019	280	55	4	1
May	459	1941	1159	360	56	5	5
June	396	1736	1134	358	70	9	1
July	466	1902	1255	400	94	11	3
August	512	2003	1302	481	115	11	9
September	509	1986	1375	547	132	25	7
October	566	2099	1478	485	113	23	6
November	640	2290	1616	587	125	35	15
December	572	2120	1385	547	153	37	12
2023	2058	8173	5498	2049	480	130	76
January	620	2336	1650	625	142	44	15
February	635	2451	1586	604	145	40	30
March	803	3386	2262	820	193	46	31
Total	7777	31405	20665	6916	1549	297	138

## 2.Settlements - Average Values



#### 2.6 Average Settlement Values

RepresentedClaim		Represented		Unrepresented				
Year	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	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	£701	£198	£915	£698	£130		
July	£876	£707	£192	£947	£692	£156		
August	£905	£725	£209	£977	£734	£131		
September	£863	£744	£171	£870	£766	£143		
October	£877	£720	£170	£920	£758	£160		
November	£860	£729	£254	£1,002	£782	£134		
December	£903	£740	£139	£937	£765	£135		
□ 2023	£966	£744	£181	£1,057	£776	£179		
January	£908	£747	£218	£1,004	£776	£190		
February	£994	£742	£153	£1,070	£750	£188		
March	£990	£742	£172	£1,083	£795	£169		
Total	£909	£715	£199	£957	£720	£156		

## 2.Settlements - Frequency Settled



#### 2.7 Frequency - Settled

RepresentedClaim		Represented	Unrepresented					
Year	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	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	21772	59240	812	4189	10198	526		
January	640	1986	22	321	823	46		
February	933	2676	36	340	853	53		
March	1443	3944	61	418	957	46		
April	1452	4117	48	345	793	47		
May	1785	5057	78	383	939	29		
June	1788	4875	68	322	827	46		
July	1892	5226	75	342	836	52		
August	2263	5878	80	288	734	41		
September	2301	5996	79	304	807	55		
October	2438	6322	92	347	852	31		
November	2551	6845	83	398	910	42		
December	2286	6318	90	381	867	38		
2023	8518	22930	282	1321	3213	151		
January	2561	7017	86	382	894	40		
February	2391	6807	73	352	942	35		
March	3566	9106	123	587	1377	76		
Total	31179	85384	1139	6596	16213	777		

# 3.Exceptional Injuries & Circumstances



## 3.1 Exceptional Injuries And Circumstances

RepresentedClaim			Represented			Unrepresented						
Year	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	103846	4128	4404	10499	9174	546	338	2306				
May	4				3		1	3				
June	7506	297	356	801	777	45	29	204				
July	12445	422	537	1359	1149	66	38	302				
August	14977	586	618	1479	1297	69	46	302				
September	16743	635	716	1612	1346	86	56	375				
October	16858	695	749	1771	1571	93	51	353				
November	19028	790	733	1890	1729	98	65	416				
December	16285	703	695	1587	1302	89	52	351				
<b>□ 2022</b>	214947	10473	13712	24412	18408	1296	814	5558				
January	17636	724	737	1765	1672	102	67	425				
February	19005	886	792	1936	1448	96	78	397				
March	20097	927	1010	2033	1713	118	70	481				
April	17092	793	828	1708	1338	94	54	390				
May	18663	842	1030	1939	1476	123	61	437				
June	17697	779	1161	2146	1481	100	68	462				
July	18231	843	1279	2051	1477	96	77	422				
August	17388	730	1245	1974	1519	112	57	495				
September	16854	996	1233	2028	1450	125	67	484				
October	17673	907	1400	2184	1681	96	64	515				
November	19219	1134	1584	2590	1709	128	79	567				
December	15392	912	1413	2058	1444	106	72	483				
─ 2023	53865	2794	5170	6729	4716	492	409	2415				
January	18696	1073	1793	2486	1822	159	124	768				
February	17043	913	1731	2073	1458	138	117	727				
March	18126	808	1646	2170	1436	195	168	920				
Total	372658	17395	23286	41640	32298	2334	1561	10279				

# 4.Claims Exiting The Portal



## 4.1 Claims Exiting The Portal

RepresentedClaim			Represented			Unrepresented						
Year	Court	Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn	Total		
⊡ 2021	18	125	7,572	2,740	10,455	18	17	709	435	1,179	11,634	
June			66	93	159		1	9	18	28	187	
July		1	449	274	724			77	52	129	853	
August		5	892	348	1,245	1	1	65	56	123	1,368	
September	4	53	1,223	404	1,684	2	2	118	86	208	1,892	
October		25	1,403	449	1,877	4	4	140	68	216	2,093	
November	7	28	1,841	559	2,435	4	8	155	86	253	2,688	
December	7	13	1,698	613	2,331	7	1	145	69	222	2,553	
□ 2022	3,334	333	15,341	13,478	32,486	152	67	1,039	940	2,198	34,684	
January	35	11	1,857	765	2,668	9	3	161	80	253	2,921	
February	65	18	2,040	704	2,827	4	9	185	89	287	3,114	
March	95	19	1,436	1,562	3,112	13	9	120	100	242	3,354	
April	81	23	326	1,182	1,612	11	4	51	73	139	1,751	
May	141	25	446	1,092	1,704	16	9	63	83	171	1,875	
June	141	22	602	1,110	1,875	11	5	70	54	140	2,015	
July	302	39	824	1,140	2,305	17	9	54	68	148	2,453	
August	210	47	1,037	1,130	2,424	15	3	72	79	169	2,593	
September	521	44	1,320	1,125	3,010	10	6	62	68	146	3,156	
October	728	29	2,694	1,250	4,701	20	6	58	77	161	4,862	
November	487	39	1,511	1,375	3,412	14	2	85	90	191	3,603	
December	528	17	1,248	1,043	2,836	12	2	58	79	151	2,987	
⊒ 2023	2,177	121	5,348	5,056	12,702	51	22	295	245	613	13,315	
January	656	35	1,767	1,340	3,798	17	6	98	78	199	3,997	
February	702	35	1,707	2,007	4,451	12	5	90	78	185	4,636	
March	819	51	1,874	1,709	4,453	22	11	107	89	229	4,682	
Total	5,529	579	28,261	21,274	55,643	221	106	2,043	1,620	3,990	59,633	

## 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	1,420	4,999	1,753
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	1,251	412
December	106	108	157	123	297	1,200	340
2022	6,694	684	3,205	2,055	7,181	9,865	2,802
January	130	127	191	159	383	1,346	332
February	247	161	180	132	333	1,373	401
March	348	95	303	190	925	1,001	250
April	251	8	176	292	641	185	59
May	349	15	269	156	596	249	70
June	359	19	276	141	597	387	96
July	567	34	256	129	661	493	165
August	577	30	262	132	619	599	205
September	909	38	267	123	610	804	259
October	1,176	101	355	191	620	1,727	531
November	950	30	468	236	642	826	260
December	831	26	202	174	554	875	174
2023	3,789	136	1,041	616	2,831	3,353	936
January	1,117	42	343	192	702	1,037	365
February	1,229	42	347	241	1,204	1,112	276
March	1,443	52	351	183	925	1,204	295
Total	10,956	1,467	4,981	3,099	11,432	18,217	5,491

## 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	125	13	62	49	47	101	173	43
January	41	4	27	20	7	33	54	13
February	32	5	14	15	20	32	54	13
March	52	4	21	14	20	36	65	17
Total	598	249	364	330	301	667	1,167	314

# 5.Liability Decisions



## 5.1 Liability Decisions

RepresentedClaim		Rep	resented					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	2,571	81,289	2,562	9,491	95,913	119	8,296	63	395	8,873	104,786
May							2		1	3	3
June	156	5,870	234	561	6,821	11	691	5	25	732	7,553
July	294	9,783	352	1,064	11,493	16	1,032	10	50	1,108	12,601
August	361	11,763	374	1,407	13,905	17	1,176	8	64	1,265	15,170
September	403	13,136	387	1,573	15,499	17	1,265	7	53	1,342	16,841
October	456	13,291	418	1,653	15,818	26	1,371	13	74	1,484	17,302
November	481	14,818	424	1,657	17,380	17	1,555	13	65	1,650	19,030
December	420	12,628	373	1,576	14,997	15	1,204	7	63	1,289	16,286
□ 2022	8,092	170,365	4,240	28,448	211,145	340	17,261	119	959	18,679	229,824
January	459	13,833	390	1,701	16,383	28	1,526	15	75	1,644	18,027
February	595	14,954	404	2,002	17,955	23	1,336	12	69	1,440	19,395
March	590	15,749	441	2,336	19,116	24	1,606	7	85	1,722	20,838
April	549	13,023	379	2,065	16,016	20	1,221	10	60	1,311	17,327
May	624	14,322	368	2,271	17,585	18	1,411	7	74	1,510	19,095
June	640	13,886	365	2,172	17,063	16	1,428	9	64	1,517	18,580
July	704	14,347	349	2,443	17,843	39	1,385	10	69	1,503	19,346
August	658	13,742	340	2,296	17,036	31	1,425	8	76	1,540	18,576
September	688	13,449	333	2,507	16,977	35	1,384	10	92	1,521	18,498
October	879	14,345	304	2,726	18,254	37	1,561	9	87	1,694	19,948
November	913	15,885	338	3,226	20,362	34	1,627	10	103	1,774	22,136
December	793	12,830	229	2,703	16,555	35	1,351	12	105	1,503	18,058
□ 2023	1,849	32,385	540	6,219	40,993	83	4,151	29	241	4,504	45,497
January	962	15,253	304	3,315	19,834	28	1,906	20	124	2,078	21,912
February	727	11,994	205	2,464	15,390	42	1,414	8	96	1,560	16,950
March	160	5,138	31	440	5,769	13	831	1	21	866	6,635
Total	12,512	284,039	7,342	44,158	348,051	542	29,708	211	1,595	32,056	

#### **Notes**



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

### Notes



#### 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