

OIC Monthly Claims Data

Data view: May 2021 – May2023

1.Claim Volumes

OFFICIAL
INJURY
CLAIM

1.1 Claims Entered By Month

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	263,547	26,076	289,623
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	22,475	2,097	24,572
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	19,777	2,105	21,882
2023	106,853	12,953	119,806
January	24,048	2,873	26,921
February	21,760	2,440	24,200
March	22,763	2,724	25,487
April	17,773	2,288	20,061
May	20,509	2,628	23,137
Total	493,277	51,393	544,670

1.2 Type of User (Represented Claims)

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
2022	65,047	829	1	197,670	263,547
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		17,249	22,475
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	4,852	49		14,876	19,777
2023	25,806	442		80,605	106,853
January	5,495	82		18,471	24,048
February	5,215	100		16,445	21,760
March	5,734	121		16,908	22,763
April	4,394	70		13,309	17,773
May	4,968	69		15,472	20,509
Total	118,983	1,519	8	372,767	493,277

1.Claim Volumes - Injury Claim As Presented

OFFICIAL
INJURY
CLAIM

1.3 Claims Volumes - Types 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	Total
2021	7,134	39,628	36,573	83,335	887	4,298	5,185	97	97	13,744	27,730	41,474	130,091
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	5,105	7,584	23,732
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	77,563	85,343	183,923	2,200	7,027	9,227	250	250	29,654	53,937	83,591	276,991
January	1,650	6,504	5,898	14,052	177	625	802	15	15	2,380	4,836	7,216	22,085
February	1,729	7,184	6,146	15,059	162	595	757	25	25	2,281	5,530	7,811	23,652
March	2,064	7,456	6,808	16,328	201	682	883	20	20	2,558	5,546	8,104	25,335
April	1,755	5,902	6,297	13,954	141	513	654	15	15	2,272	4,318	6,590	21,213
May	2,062	6,714	6,870	15,646	195	561	756	15	15	2,344	4,646	6,990	23,407
June	1,952	6,268	7,113	15,333	185	585	770	14	14	2,450	4,237	6,687	22,804
July	1,767	6,450	7,414	15,631	180	605	785	23	23	2,504	4,452	6,956	23,395
August	1,746	6,104	7,120	14,970	208	582	790	19	19	2,599	4,097	6,696	22,475
September	1,639	6,208	7,412	15,259	197	567	764	26	26	2,412	3,813	6,225	22,274
October	1,438	6,310	8,154	15,902	188	578	766	23	23	2,600	4,147	6,747	23,438
November	1,728	6,937	8,922	17,587	212	673	885	27	27	2,891	4,480	7,371	25,870
December	1,487	5,526	7,189	14,202	154	461	615	28	28	2,363	3,835	6,198	21,043
2023	8,169	29,267	38,681	76,117	899	2,819	3,718	129	129	12,770	21,698	34,468	114,432
January	1,722	6,480	8,626	16,828	201	631	832	33	33	2,937	5,182	8,119	25,812
February	1,574	5,955	7,959	15,488	187	594	781	30	30	2,553	4,353	6,906	23,205
March	1,836	6,222	8,223	16,281	189	570	759	18	18	2,642	4,568	7,210	24,268
April	1,394	4,826	6,588	12,808	165	493	658	18	18	2,175	3,477	5,652	19,136
May	1,643	5,784	7,285	14,712	157	531	688	30	30	2,463	4,118	6,581	22,011
Total	36,320	146,458	160,597	343,375	3,986	14,144	18,130	476	476	56,168	103,365	159,533	521,514

2.Settlements

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
2021	3,266	2,855	6,121
June		1	1
July	1	53	54
August	7	260	267
September	123	528	651
October	410	578	988
November	1,096	705	1,801
December	1,629	730	2,359
2022	60,107	10,450	70,557
January	2,004	846	2,850
February	2,726	867	3,593
March	3,997	976	4,973
April	4,175	814	4,989
May	5,138	967	6,105
June	4,946	847	5,793
July	5,314	855	6,169
August	5,954	754	6,708
September	6,086	823	6,909
October	6,415	871	7,286
November	6,941	938	7,879
December	6,411	892	7,303
2023	38,095	5,511	43,606
January	7,117	927	8,044
February	6,894	969	7,863
March	9,068	1,418	10,486
April	7,275	1,075	8,350
May	7,741	1,122	8,863
Total	101,468	18,816	120,284

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	195
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	259	126	242
January	254	131	240
February	253	120	237
March	255	128	238
April	265	127	247
May	267	126	249
Total	226	106	207

2.3 Open Settlements

Year	Represented	Unrepresented	Total
2021	5,531	213	5,744
June	496	14	510
July	746	15	761
August	827	34	861
September	865	34	899
October	907	40	947
November	928	40	968
December	762	36	798
2022	8,118	514	8,632
January	840	51	891
February	870	57	927
March	873	54	927
April	797	35	832
May	767	41	808
June	689	46	735
July	708	44	752
August	614	43	657
September	560	34	594
October	548	41	589
November	524	34	558
December	328	34	362
2023	585	152	737
January	326	44	370
February	175	50	225
March	70	33	103
April	10	23	33
May	4	2	6
Total	14,234	879	15,113

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	4681	12469	6190	2372	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	583	274	79	12	3
October	475	1269	635	289	70	11	7
November	494	1343	680	285	69	19	2
December	480	1197	684	276	71	15	6
2023	2398	6566	3471	1432	357	87	64
January	492	1276	717	304	64	16	17
February	473	1265	662	246	69	18	7
March	544	1543	832	345	82	20	15
April	425	1211	626	281	67	12	13
May	464	1271	634	256	75	21	12
Total	7496	20255	10166	3877	974	176	87

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	2022	1181	237	12		1
July	5	15	11	1	1		
August	10	94	61	8	1		
September	51	206	137	22	3		
October	76	355	189	38			
November	138	592	311	73	4		1
December	158	760	472	95	3		
2022	5279	21207	13984	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	1735	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	638	2289	1614	587	125	35	15
December	572	2120	1385	547	153	37	12
2023	3472	13488	9036	3368	800	229	140
January	619	2333	1648	625	141	44	15
February	632	2450	1584	604	145	40	30
March	792	3328	2218	808	192	44	29
April	690	2609	1746	653	185	43	35
May	739	2768	1840	678	137	58	31
Total	9189	36717	24201	8235	1869	396	202

2.Settlements - Average Values

2.6 Average Settlement Values

Represented Claim	Injury - non-tariff	Represented Tariff amount	Tariff uplift	Injury - non-tariff	Unrepresented Tariff amount	Tariff uplift
Year						
<input type="checkbox"/> 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
<input type="checkbox"/> 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	£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
<input type="checkbox"/> 2023	£986	£745	£187	£1,061	£780	£167
January	£908	£747	£218	£1,004	£776	£190
February	£995	£742	£153	£1,070	£750	£188
March	£988	£742	£174	£1,083	£795	£169
April	£1,023	£754	£213	£1,065	£802	£152
May	£1,006	£740	£176	£1,070	£768	£145
Total	£925	£720	£199	£970	£728	£155

2.Settlements - Average Values

2.7 Frequency Settled

RepresentedClaim ▲ Year	Represented			Unrepresented		
	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
☐ 2021	889	3,213	45	1,086	2,802	100
June					1	
July		1		19	51	3
August	4	6		104	254	11
September	38	119		214	519	12
October	99	402	4	230	571	13
November	304	1,084	13	252	695	32
December	444	1,601	28	267	711	29
☐ 2022	21,767	59,231	812	4,189	10,198	526
January	640	1,986	22	321	823	46
February	933	2,676	36	340	853	53
March	1,443	3,944	61	418	957	46
April	1,452	4,117	48	345	793	47
May	1,785	5,057	78	383	939	29
June	1,788	4,874	68	322	827	46
July	1,892	5,226	75	342	836	52
August	2,263	5,878	80	288	734	41
September	2,300	5,995	79	304	807	55
October	2,438	6,322	92	347	852	31
November	2,547	6,839	83	398	910	42
December	2,286	6,317	90	381	867	38
☐ 2023	14,422	37,522	446	2,212	5,347	255
January	2,559	7,011	86	382	894	40
February	2,389	6,800	73	352	942	35
March	3,504	8,939	120	587	1,377	76
April	2,879	7,152	86	447	1,040	52
May	3,091	7,620	81	444	1,094	52
Total	37,078	99,966	1,303	7,487	18,347	881

3.Exceptional Injuries & Circumstances

3.1 Exceptional Injuries and Circumstances

RepresentedClaim Year	Represented				Unrepresented			
	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries
☐ 2021	104,292	3,975	4,311	10,299	9,191	544	338	2,291
May	4				3		1	3
June	7,540	287	343	790	777	45	29	204
July	12,492	406	531	1,334	1,151	65	38	301
August	15,018	573	607	1,462	1,297	69	46	302
September	16,804	620	700	1,582	1,348	86	56	373
October	16,937	670	738	1,728	1,573	94	51	350
November	19,120	748	720	1,853	1,732	98	65	413
December	16,377	671	672	1,550	1,310	87	52	345
☐ 2022	217,078	10,028	12,888	23,553	18,625	1,270	792	5,389
January	17,739	700	705	1,718	1,677	101	66	422
February	19,099	846	781	1,893	1,452	95	77	395
March	20,218	888	972	1,989	1,712	118	68	484
April	17,186	752	809	1,674	1,345	95	54	382
May	18,797	806	1,000	1,872	1,486	121	59	431
June	17,858	728	1,098	2,099	1,489	98	69	455
July	18,401	808	1,210	1,985	1,492	96	75	409
August	17,593	677	1,170	1,897	1,540	110	54	479
September	17,065	950	1,140	1,956	1,474	121	64	467
October	17,955	896	1,266	2,047	1,714	92	59	491
November	19,518	1,089	1,462	2,458	1,749	121	75	538
December	15,649	888	1,275	1,965	1,495	102	72	436
☐ 2023	84,696	4,007	7,687	10,463	8,129	729	579	3,516
January	19,024	1,022	1,635	2,367	1,972	137	99	665
February	17,285	871	1,590	2,014	1,696	106	87	551
March	18,227	788	1,605	2,143	1,716	138	124	746
April	14,166	547	1,246	1,814	1,316	165	118	689
May	15,994	779	1,611	2,125	1,429	183	151	865
Total	406,066	18,010	24,886	44,315	35,945	2,543	1,709	11,196

4.Claims Exiting The Portal

4.1 Claims Exiting The Portal

Represented Claim		Represented				Unrepresented				Total	
Year	Court	Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn	Total	Total
☐ 2021	18	125	7,572	2,740	10,455	16	17	709	435	1,177	11,632
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	2	8	155	86	251	2,686
December	7	13	1,698	613	2,331	7	1	145	69	222	2,553
☐ 2022	3,314	333	15,341	13,478	32,466	152	67	1,039	940	2,198	34,664
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	94	19	1,436	1,562	3,111	13	9	120	100	242	3,353
April	79	23	326	1,182	1,610	11	4	51	73	139	1,749
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	299	39	824	1,140	2,302	17	9	54	68	148	2,450
August	207	47	1,037	1,130	2,421	15	3	72	79	169	2,590
September	518	44	1,320	1,125	3,007	10	6	62	68	146	3,153
October	722	29	2,694	1,250	4,695	20	6	58	77	161	4,856
November	486	39	1,511	1,375	3,411	14	2	85	90	191	3,602
December	527	17	1,248	1,043	2,835	12	2	58	79	151	2,986
☐ 2023	3,522	181	8,369	8,407	20,479	86	39	467	405	997	21,476
January	655	35	1,767	1,340	3,797	17	6	98	78	199	3,996
February	693	35	1,707	2,007	4,442	12	5	90	78	185	4,627
March	816	51	1,874	1,709	4,450	20	11	107	89	227	4,677
April	658	26	1,328	1,624	3,636	23	9	90	67	189	3,825
May	700	34	1,693	1,727	4,154	14	8	82	93	197	4,351
Total	6,854	639	31,282	24,625	63,400	254	123	2,215	1,780	4,372	67,772

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	6,674	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	347	95	303	190	925	1,001	250
April	249	8	176	292	641	185	59
May	349	15	269	156	596	249	70
June	359	19	276	141	597	387	96
July	564	34	256	129	661	493	165
August	574	30	262	132	619	599	205
September	906	38	267	123	610	804	259
October	1,170	101	355	191	620	1,727	531
November	949	30	468	236	642	826	260
December	830	26	202	174	554	875	174
2023	6,162	203	1,556	1,238	4,686	5,252	1,382
January	1,116	42	343	192	702	1,037	365
February	1,220	42	347	241	1,204	1,112	276
March	1,440	52	351	183	925	1,204	295
April	1,147	33	256	266	905	842	187
May	1,239	34	259	356	950	1,057	259
Total	13,309	1,534	5,496	3,721	13,287	20,116	5,937

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	91	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	22	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	204	26	97	79	70	181	275	65
January	41	4	27	20	7	33	54	13
February	32	5	14	15	20	32	54	13
March	50	4	21	14	20	36	65	17
April	47	9	20	11	9	30	53	10
May	34	4	15	19	14	50	49	12
Total	675	262	399	360	324	747	1,269	336

5.Liability Decisions

5.1 Liability Decisions

RepresentedClaim Year	Dispute accident caused injury	Represented		Liability denied	Total	Dispute accident caused injury	Unrepresented		Liability denied	Total	Total
		Liability admitted in full	Liability admitted in part				Liability admitted in full	Liability admitted in part			
☐ 2021	2,396	80,736	2,558	9,020	94,710	120	8,295	63	392	8,870	103,580
May							2		1	3	3
June	151	5,843	236	537	6,767	11	691	5	25	732	7,499
July	281	9,729	351	1,032	11,393	16	1,034	10	48	1,108	12,501
August	336	11,662	377	1,339	13,714	17	1,176	8	64	1,265	14,979
September	369	13,004	383	1,490	15,246	17	1,264	7	53	1,341	16,587
October	424	13,214	415	1,553	15,606	26	1,368	13	74	1,481	17,087
November	455	14,725	421	1,578	17,179	17	1,556	13	65	1,651	18,830
December	380	12,559	375	1,491	14,805	16	1,204	7	62	1,289	16,094
☐ 2022	7,636	169,642	4,398	26,523	208,199	335	17,289	119	947	18,690	226,889
January	427	13,736	393	1,611	16,167	28	1,530	13	74	1,645	17,812
February	568	14,818	407	1,888	17,681	23	1,336	12	68	1,439	19,120
March	555	15,610	446	2,232	18,843	23	1,604	7	85	1,719	20,562
April	515	12,914	389	1,954	15,772	20	1,217	10	60	1,307	17,079
May	593	14,218	382	2,128	17,321	19	1,410	7	74	1,510	18,831
June	599	13,811	373	2,053	16,836	18	1,430	9	64	1,521	18,357
July	677	14,295	366	2,274	17,612	38	1,388	10	67	1,503	19,115
August	611	13,702	354	2,149	16,816	31	1,425	8	77	1,541	18,357
September	643	13,430	351	2,295	16,719	33	1,389	10	91	1,523	18,242
October	831	14,356	323	2,498	18,008	36	1,563	9	88	1,696	19,704
November	852	15,906	365	2,962	20,085	33	1,634	10	100	1,777	21,862
December	765	12,846	249	2,479	16,339	33	1,363	14	99	1,509	17,848
☐ 2023	3,406	56,136	1,045	10,985	71,572	147	7,389	51	451	8,038	79,610
January	940	15,441	346	2,977	19,704	22	1,928	21	121	2,092	21,796
February	863	13,848	285	2,877	17,873	34	1,581	12	119	1,746	19,619
March	986	14,017	285	3,154	18,442	39	1,781	8	121	1,949	20,391
April	488	8,761	111	1,669	11,029	37	1,330	9	64	1,440	12,469
May	129	4,069	18	308	4,524	15	769	1	26	811	5,335
Total	13,438	306,514	8,001	46,528	374,481	602	32,973	233	1,790	35,598	410,079

1.Claims Entered

Table 1.1 shows the number of claims entered into the system per month since the launch of OIC.
Date shown in table is created date.

Table 1.2 gives a breakdown of claims entered split into Types of user:
Date shown in table is created date.

- * 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 shows the volume of claims entered in to the system split by Tariff and Injury Groupings.
Date shown in table is created date.

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.

- 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 Shows settled claims by month based on closed date. A Settled claim has had the offer accepted and the case has fully closed in the system.

Inputs:

Offer accepted

Closed Date is not blank

Date shown in table is Closed Date

Table 2.2 provides details on the average number of days for a claim to settle. This is measured from the date the claim comes out of pending new status until the date the claim is closed.

Inputs:

Offer accepted

Closed Date is not blank

Date shown in table is Closed Date

Table 2.3 Open settlements are claims which have settled (offer accepted) but not yet fully progressed through the portal journey (*not closed fully*).

Inputs:

Offer accepted

Closed Date is blank

Date shown in table is Created Date

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

Inputs:

Compensator Agrees Uplift = No

Claim is settled

Tariff Group = Whiplash Tariff

Date shown in table is Closed Date

Table 2.5

Volume of settled claims falling within the whiplash tariff where there is also a minor psychological injury

Inputs:

Compensator Agrees Uplift = No

Claim is settled

Tariff Group = Whiplash + Minor Psychological

Date shown in table is Closed Date

Table 2.6 shows average settlements for tariff and non-tariff elements split by represented and unrepresented users.

Inputs:

Offer accepted

Closed Date is not blank

Claim is either: Tariff Amount, Tariff Uplift or Injury Non Tariff (offer amount is >0 for the claim to be used in the average calculation against each group)

Date shown in table is Closed Date

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

Inputs:

Offer accepted

Closed Date is not blank

Claim is either: Tariff Amount, Tariff Uplift or Injury Non Tariff (offer amount is >0 for the claim to be used in the claim volume count against each group)

Date shown in table is Closed Date

3.Exceptional Injuries and circumstances

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

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.

Inputs:

Count of claims by exception type (exception is input by user).

Date shown in table is Created Date

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.

Inputs:

Count of claims with exit reason populated

Closed date is not blank

Date shown in table is closed date

5.Liability Decisions

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

- Inputs:
- Pending Liability End Date is not blank
 - Claim Status is not Resolved-Removed, Resolved-Withdrawn or Pending-Withdrawal
 - Liability Decision is not blank

Date shown in table is Created Date