

# OIC Monthly Claims Data

Data view: May 2021 – June 2023

# 1.Claim Volumes

## 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	263,548	26,076	289,624
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	22,476	2,097	24,573
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	127,725	15,624	143,349
January	24,048	2,873	26,921
February	21,760	2,440	24,200
March	22,763	2,724	25,487
April	17,776	2,288	20,064
May	20,543	2,636	23,179
June	20,835	2,663	23,498
Total	514,150	54,064	568,214

## 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	197,671	263,548
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		17,250	22,476
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	30,593	502		96,630	127,725
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	4,396	70		13,310	17,776
May	4,972	69		15,502	20,543
June	4,781	60		15,994	20,835
Total	123,770	1,579	8	388,793	514,150

# 1.Claim Volumes - Injury Claim As Presented

## 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	7,125	39,629	36,575	83,329	887	4,298	5,185	97	97	13,744	27,737	41,481	130,092
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	715	4,716	4,673	10,104	105	572	677	12	12	1,689	3,260	4,949	15,742
August	894	5,721	5,216	11,831	129	746	875	12	12	2,008	3,978	5,986	18,704
September	1,014	6,674	5,796	13,484	152	731	883	18	18	2,058	4,393	6,451	20,836
October	1,251	6,440	6,033	13,724	160	670	830	19	19	2,286	4,406	6,692	21,265
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	77,568	85,348	183,933	2,200	7,028	9,228	250	250	29,657	53,940	83,597	277,008
January	1,650	6,506	5,899	14,055	177	625	802	15	15	2,380	4,836	7,216	22,088
February	1,730	7,184	6,146	15,060	162	595	757	25	25	2,281	5,530	7,811	23,653
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	2,061	6,716	6,870	15,647	195	561	756	15	15	2,344	4,646	6,990	23,408
June	1,952	6,268	7,113	15,333	185	585	770	14	14	2,450	4,237	6,687	22,804
July	1,766	6,451	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	2,600	4,096	6,696	22,475
September	1,640	6,209	7,414	15,263	197	567	764	26	26	2,412	3,815	6,227	22,280
October	1,438	6,310	8,154	15,902	188	579	767	23	23	2,601	4,147	6,748	23,440
November	1,728	6,936	8,923	17,587	212	673	885	27	27	2,892	4,480	7,372	25,871
December	1,487	5,526	7,190	14,203	154	461	615	28	28	2,363	3,837	6,200	21,046
☐ 2023	9,980	35,045	46,415	91,440	1,079	3,380	4,459	161	161	15,219	25,807	41,026	137,086
January	1,722	6,479	8,630	16,831	201	631	832	33	33	2,937	5,184	8,121	25,817
February	1,574	5,955	7,963	15,492	187	594	781	30	30	2,553	4,352	6,905	23,208
March	1,839	6,225	8,235	16,299	191	573	764	18	18	2,645	4,568	7,213	24,294
April	1,396	4,836	6,606	12,838	167	494	661	18	18	2,180	3,484	5,664	19,181
May	1,662	5,818	7,370	14,850	161	543	704	30	30	2,483	4,133	6,616	22,200
June	1,787	5,732	7,611	15,130	172	545	717	32	32	2,421	4,086	6,507	22,386
Total	38,122	152,242	168,338	358,702	4,166	14,706	18,872	508	508	58,620	107,484	166,104	544,186

## 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	60,100	10,450	70,550
January	2,004	846	2,850
February	2,724	867	3,591
March	3,996	976	4,972
April	4,175	814	4,989
May	5,137	967	6,104
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	6,414	871	7,285
November	6,939	938	7,877
December	6,411	892	7,303
☐ 2023	46,590	6,787	53,377
January	7,111	927	8,038
February	6,892	969	7,861
March	9,063	1,418	10,481
April	7,231	1,074	8,305
May	7,562	1,122	8,684
June	8,731	1,277	10,008
<b>Total</b>	<b>109,956</b>	<b>20,092</b>	<b>130,048</b>

### 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	155
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	262	125	245
January	254	131	240
February	253	120	237
March	255	128	238
April	265	127	247
May	267	126	249
June	277	121	257
<b>Total</b>	<b>230</b>	<b>107</b>	<b>211</b>

### 2.3 Open Settlements

Year	Represented	Unrepresented	Total
☐ 2021	5,733	213	5,946
June	517	14	531
July	765	14	779
August	842	35	877
September	907	34	941
October	943	40	983
November	950	39	989
December	809	37	846
☐ 2022	8,865	518	9,383
January	882	51	933
February	904	56	960
March	927	53	980
April	828	35	863
May	821	40	861
June	761	46	807
July	765	43	808
August	667	43	710
September	629	36	665
October	617	47	664
November	643	33	676
December	421	35	456
☐ 2023	1,041	208	1,249
January	456	45	501
February	317	59	376
March	168	50	218
April	72	34	106
May	27	17	44
June	1	3	4
<b>Total</b>	<b>15,639</b>	<b>939</b>	<b>16,578</b>

## 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	4680	12469	6188	2372	608	88	23
January	229	559	261	51	13	2	
February	262	616	312	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	474	1269	635	289	70	11	7
November	494	1343	679	285	69	19	2
December	480	1197	684	276	71	15	6
2023	2912	7945	4259	1716	432	110	80
January	492	1274	717	303	64	16	17
February	473	1264	661	246	69	18	7
March	544	1543	831	345	82	20	15
April	423	1203	620	281	66	12	13
May	456	1242	620	255	74	21	12
June	524	1419	810	286	77	23	16
Total	8009	21634	10952	4161	1049	199	103

### 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	5278	21205	13982	4630	1057	167	61
January	201	892	518	132	15	3	
February	241	1100	760	189	42	2	1
March	342	1606	985	264	87	2	1
April	376	1533	1019	280	55	4	1
May	459	1940	1158	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	1613	587	125	35	15
December	572	2120	1385	547	153	37	12
2023	4225	16495	11076	4111	960	293	188
January	619	2332	1647	623	141	44	15
February	632	2450	1584	604	145	40	30
March	791	3326	2216	808	192	44	29
April	684	2598	1736	649	185	43	35
May	727	2686	1806	674	136	57	31
June	772	3103	2087	753	161	65	48
Total	9941	39722	26239	8978	2029	460	250

## 2.Settlements - Average Values

### 2.6 Average Settlement Values

Represented Claim		Represented		Unrepresented		
Year	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
<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	£878	£720	£170	£920	£758	£160
November	£860	£729	£254	£1,002	£782	£134
December	£903	£740	£139	£937	£765	£135
<input type="checkbox"/> 2023	£990	£748	£184	£1,046	£775	£165
January	£909	£747	£218	£1,004	£776	£190
February	£995	£742	£153	£1,070	£750	£188
March	£988	£742	£174	£1,083	£795	£169
April	£1,022	£754	£213	£1,066	£803	£152
May	£1,004	£743	£161	£1,070	£768	£145
June	£1,011	£758	£183	£981	£755	£157
<b>Total</b>	<b>£932</b>	<b>£723</b>	<b>£197</b>	<b>£971</b>	<b>£730</b>	<b>£156</b>

## 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
<input type="checkbox"/> 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
<input type="checkbox"/> 2022	21,762	59,224	812	4,189	10,198	526
January	640	1,986	22	321	823	46
February	932	2,674	36	340	853	53
March	1,443	3,943	61	418	957	46
April	1,452	4,117	48	345	793	47
May	1,784	5,056	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	2,437	6,321	92	347	852	31
November	2,545	6,837	83	398	910	42
December	2,286	6,317	90	381	867	38
<input type="checkbox"/> 2023	17,790	45,889	557	2,742	6,592	317
January	2,557	7,005	86	382	894	40
February	2,388	6,798	73	352	942	35
March	3,503	8,934	120	587	1,377	76
April	2,860	7,109	86	446	1,039	52
May	3,012	7,442	79	444	1,094	52
June	3,470	8,601	113	531	1,246	62
<b>Total</b>	<b>40,441</b>	<b>108,326</b>	<b>1,414</b>	<b>8,017</b>	<b>19,592</b>	<b>943</b>

### 3.Exceptional Injuries & Circumstances

#### 3.1 Exceptional Injuries and Circumstances

RepresentedClaim		Represented				Unrepresented			
Year	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	
2021	104,502	3,899	4,273	10,203	9,198	543	337	2,286	
May	4				3		1	3	
June	7,566	274	339	781	777	45	29	204	
July	12,520	396	530	1,317	1,152	65	38	300	
August	15,046	561	604	1,449	1,297	69	46	302	
September	16,819	611	697	1,579	1,350	86	55	372	
October	16,975	662	727	1,709	1,574	94	51	349	
November	19,156	736	711	1,838	1,733	98	65	412	
December	16,416	659	665	1,530	1,312	86	52	344	
2022	218,026	9,813	12,545	23,164	18,690	1,265	785	5,336	
January	17,773	690	704	1,695	1,678	101	66	421	
February	19,126	834	777	1,882	1,452	95	77	395	
March	20,271	870	964	1,962	1,712	119	68	483	
April	17,220	740	801	1,660	1,348	95	54	379	
May	18,862	791	979	1,844	1,490	120	58	429	
June	17,922	709	1,074	2,078	1,494	97	68	452	
July	18,503	787	1,172	1,942	1,498	97	74	403	
August	17,669	662	1,139	1,867	1,546	110	55	472	
September	17,163	928	1,105	1,915	1,478	120	64	464	
October	18,071	873	1,222	1,998	1,720	90	57	489	
November	19,665	1,052	1,394	2,416	1,763	120	72	528	
December	15,781	877	1,214	1,905	1,511	101	72	421	
2023	101,673	4,722	8,954	12,376	10,024	827	667	4,106	
January	19,219	992	1,553	2,284	1,994	131	98	650	
February	17,437	820	1,524	1,979	1,731	101	79	529	
March	18,389	766	1,523	2,085	1,823	134	114	653	
April	14,248	529	1,212	1,787	1,480	135	97	576	
May	16,042	773	1,600	2,128	1,551	153	134	798	
June	16,338	842	1,542	2,113	1,445	173	145	900	
Total	424,201	18,434	25,772	45,743	37,912	2,635	1,789	11,728	



## 4.Claims Exiting The Portal

### 4.1 Claims Exiting The Portal

RepresentedClaim Year	Court	Represented				Court	Unrepresented				Total
		Rejected Liability	Removed	Withdrawn	Total		Rejected Liability	Removed	Withdrawn	Total	
<input type="checkbox"/> 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
<input type="checkbox"/> 2022	3,305	333	15,341	13,478	32,457	152	67	1,039	940	2,198	34,655
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	140	25	446	1,092	1,703	16	9	63	83	171	1,874
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	206	47	1,037	1,130	2,420	15	3	72	79	169	2,589
September	516	44	1,320	1,125	3,005	10	6	62	68	146	3,151
October	720	29	2,694	1,250	4,693	20	6	58	77	161	4,854
November	484	39	1,511	1,375	3,409	14	2	85	90	191	3,600
December	526	17	1,248	1,043	2,834	12	2	58	79	151	2,985
<input type="checkbox"/> 2023	4,425	206	10,124	9,889	24,644	107	45	578	480	1,210	25,854
January	654	35	1,767	1,340	3,796	17	6	98	78	199	3,995
February	691	35	1,707	2,007	4,440	12	5	90	78	185	4,625
March	815	51	1,874	1,709	4,449	20	11	107	89	227	4,676
April	657	26	1,327	1,624	3,634	22	9	90	67	188	3,822
May	698	34	1,692	1,727	4,151	14	8	82	93	197	4,348
June	910	25	1,757	1,482	4,174	22	6	111	75	214	4,388
<b>Total</b>	<b>7,748</b>	<b>664</b>	<b>33,037</b>	<b>26,107</b>	<b>67,556</b>	<b>275</b>	<b>129</b>	<b>2,326</b>	<b>1,855</b>	<b>4,585</b>	<b>72,141</b>

## 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	6,665	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	348	15	269	156	596	249	70
June	359	19	276	141	597	387	96
July	564	34	256	129	661	493	165
August	573	30	262	132	619	599	205
September	904	38	267	123	610	804	259
October	1,168	101	355	191	620	1,727	531
November	947	30	468	236	642	826	260
December	829	26	202	174	554	875	174
2023	7,688	249	1,866	1,418	5,452	6,323	1,648
January	1,115	42	343	192	702	1,037	365
February	1,218	42	347	241	1,204	1,112	276
March	1,439	52	351	183	925	1,204	295
April	1,145	33	256	266	905	842	187
May	1,236	34	259	356	950	1,057	259
June	1,535	46	310	180	766	1,071	266
Total	14,826	1,580	5,806	3,901	14,053	21,187	6,203

### 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	242	33	115	105	80	209	343	83
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	46	9	20	11	9	30	53	10
May	34	4	15	19	14	50	49	12
June	39	7	18	26	10	28	68	18
Total	713	269	417	386	334	775	1,337	354

## 5. Liability Decisions

### 5.1 Liability Decisions

Represented Claim		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	2,359	80,548	2,562	8,857	94,326	119	8,295	63	392	8,869	103,195
May							2		1	3	3
June	150	5,823	238	523	6,734	11	691	5	25	732	7,466
July	276	9,721	352	1,013	11,362	16	1,033	10	48	1,107	12,469
August	334	11,637	374	1,318	13,663	17	1,176	8	64	1,265	14,928
September	360	12,968	387	1,463	15,178	17	1,264	7	53	1,341	16,519
October	417	13,182	416	1,528	15,543	26	1,368	13	74	1,481	17,024
November	453	14,689	419	1,543	17,104	17	1,556	13	65	1,651	18,755
December	369	12,528	376	1,469	14,742	15	1,205	7	62	1,289	16,031
☐ 2022	7,361	169,563	4,459	25,751	207,134	329	17,290	120	943	18,682	225,816
January	418	13,712	396	1,583	16,109	28	1,531	13	74	1,646	17,755
February	555	14,795	408	1,842	17,600	23	1,337	12	68	1,440	19,040
March	544	15,586	446	2,185	18,761	23	1,604	7	85	1,719	20,480
April	506	12,882	392	1,909	15,689	19	1,218	10	60	1,307	16,996
May	559	14,214	389	2,075	17,237	19	1,410	7	74	1,510	18,747
June	573	13,796	377	2,012	16,758	18	1,430	9	63	1,520	18,278
July	656	14,287	371	2,210	17,524	38	1,387	10	67	1,502	19,026
August	595	13,705	365	2,079	16,744	31	1,424	8	76	1,539	18,283
September	616	13,412	356	2,226	16,610	31	1,390	10	92	1,523	18,133
October	796	14,369	328	2,404	17,897	35	1,563	9	87	1,694	19,591
November	810	15,929	377	2,846	19,962	32	1,633	10	100	1,775	21,737
December	733	12,876	254	2,380	16,243	32	1,363	15	97	1,507	17,750
☐ 2023	4,188	69,952	1,344	13,820	89,304	173	9,131	72	598	9,974	99,278
January	890	15,500	366	2,850	19,606	20	1,932	21	119	2,092	21,698
February	818	13,929	293	2,743	17,783	28	1,583	14	117	1,742	19,525
March	955	14,212	298	3,012	18,477	35	1,801	9	119	1,964	20,441
April	731	11,049	199	2,537	14,516	40	1,523	15	103	1,681	16,197
May	661	10,869	155	2,309	13,994	40	1,501	11	118	1,670	15,664
June	133	4,393	33	369	4,928	10	791	2	22	825	5,753
Total	13,908	320,063	8,365	48,428	390,764	621	34,716	255	1,933	37,525	428,289

# 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