

# OIC Monthly Claims Data

Data view: May 2021 – July 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	148,061	18,242	166,303
January	24,048	2,873	26,921
February	21,760	2,440	24,200
March	22,763	2,724	25,487
April	17,777	2,288	20,065
May	20,548	2,636	23,184
June	20,862	2,663	23,525
July	20,303	2,618	22,921
Total	534,486	56,682	591,168

## 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	35,579	562		111,920	148,061
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		13,311	17,777
May	4,973	69		15,506	20,548
June	4,783	60		16,019	20,862
July	4,983	60		15,260	20,303
Total	128,756	1,639	8	404,083	534,486

# 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	21,019	77,562	85,356	183,937	2,200	7,030	9,230	250	250	29,664	53,937	83,601	277,018
January	1,652	6,506	5,899	14,057	177	625	802	15	15	2,380	4,836	7,216	22,090
February	1,730	7,184	6,147	15,061	162	595	757	25	25	2,281	5,530	7,811	23,654
March	2,064	7,456	6,808	16,328	201	682	883	20	20	2,558	5,546	8,104	25,335
April	1,754	5,902	6,297	13,953	141	513	654	15	15	2,273	4,318	6,591	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	6,269	7,113	15,334	185	585	770	14	14	2,450	4,237	6,687	22,805
July	1,766	6,450	7,412	15,628	180	605	785	23	23	2,506	4,453	6,959	23,395
August	1,746	6,103	7,121	14,970	208	583	791	19	19	2,601	4,095	6,696	22,476
September	1,641	6,209	7,414	15,264	197	568	765	26	26	2,412	3,815	6,227	22,282
October	1,438	6,310	8,156	15,904	188	579	767	23	23	2,603	4,145	6,748	23,442
November	1,728	6,934	8,925	17,587	212	673	885	27	27	2,892	4,480	7,372	25,871
December	1,487	5,523	7,194	14,204	154	461	615	28	28	2,364	3,836	6,200	21,047
2023	11,815	40,313	54,104	106,232	1,256	3,893	5,149	188	188	17,638	29,964	47,602	159,171
January	1,720	6,479	8,633	16,832	201	631	832	33	33	2,936	5,185	8,121	25,818
February	1,575	5,954	7,966	15,495	187	594	781	30	30	2,553	4,353	6,906	23,212
March	1,839	6,227	8,241	16,307	190	573	763	18	18	2,645	4,571	7,216	24,304
April	1,397	4,840	6,611	12,848	167	496	663	20	20	2,183	3,482	5,665	19,196
May	1,664	5,830	7,380	14,874	162	543	705	30	30	2,488	4,133	6,621	22,230
June	1,798	5,768	7,693	15,259	171	555	726	31	31	2,443	4,098	6,541	22,557
July	1,822	5,215	7,580	14,617	178	501	679	26	26	2,390	4,142	6,532	21,854
Total	39,959	157,504	176,035	373,498	4,343	15,221	19,564	535	535	61,046	111,638	172,684	566,281

## 2.Settlements

### 2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
☐ 2021	3,265	2,855	6,120
June		1	1
July	1	53	54
August	7	260	267
September	123	528	651
October	409	578	987
November	1,096	705	1,801
December	1,629	730	2,359
☐ 2022	60,090	10,450	70,540
January	2,003	846	2,849
February	2,722	867	3,589
March	3,996	976	4,972
April	4,175	814	4,989
May	5,136	967	6,103
June	4,946	847	5,793
July	5,313	855	6,168
August	5,953	754	6,707
September	6,086	823	6,909
October	6,413	871	7,284
November	6,937	938	7,875
December	6,410	892	7,302
☐ 2023	54,782	7,975	62,757
January	7,110	927	8,037
February	6,890	969	7,859
March	9,056	1,418	10,474
April	7,222	1,074	8,296
May	7,545	1,122	8,667
June	8,479	1,276	9,755
July	8,480	1,189	9,669
<b>Total</b>	<b>118,137</b>	<b>21,280</b>	<b>139,417</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	264	126	246
January	254	131	240
February	253	120	237
March	255	128	238
April	265	127	247
May	267	126	249
June	276	121	256
July	273	131	256
<b>Total</b>	<b>233</b>	<b>108</b>	<b>214</b>

### 2.3 Open Settlements

Year	Represented	Unrepresented	Total
☐ 2021	5,942	215	6,157
June	537	14	551
July	785	14	799
August	877	35	912
September	931	34	965
October	977	40	1,017
November	989	41	1,030
December	846	37	883
☐ 2022	9,619	539	10,158
January	920	53	973
February	938	57	995
March	980	54	1,034
April	872	36	908
May	876	41	917
June	828	46	874
July	845	43	888
August	723	44	767
September	687	37	724
October	704	50	754
November	732	37	769
December	514	41	555
☐ 2023	1,659	288	1,947
January	608	39	647
February	446	56	502
March	304	48	352
April	175	49	224
May	96	62	158
June	24	32	56
July	6	2	8
<b>Total</b>	<b>17,220</b>	<b>1,042</b>	<b>18,262</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	4678	12465	6188	2372	608	88	23
January	229	557	261	51	13	2	
February	261	616	312	78	22	2	
March	311	996	458	122	25	4	
April	361	927	447	141	34	1	
May	417	1136	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	1342	679	285	69	19	2
December	480	1197	684	276	71	15	6
2023	3377	9263	4985	2007	512	131	96
January	492	1274	717	303	64	16	17
February	473	1264	661	246	69	18	7
March	542	1541	831	345	82	20	15
April	422	1200	620	281	66	12	13
May	456	1239	620	255	74	21	12
June	505	1369	794	281	76	21	16
July	487	1376	742	296	81	23	16
Total	8472	22948	11678	4452	1129	220	119

### 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	1180	237	12		1
July	5	15	11	1	1		
August	10	94	61	8	1		
September	51	206	137	22	3		
October	76	355	188	38			
November	138	592	311	73	4		1
December	158	760	472	95	3		
2022	5276	21200	13981	4630	1057	167	61
January	201	892	518	132	15	3	
February	241	1099	760	189	42	2	1
March	342	1606	985	264	87	2	1
April	376	1533	1019	280	55	4	1
May	459	1939	1158	360	56	5	5
June	396	1735	1134	358	70	9	1
July	465	1902	1255	400	94	11	3
August	512	2002	1302	481	115	11	9
September	509	1986	1375	547	132	25	7
October	566	2098	1478	485	113	23	6
November	638	2288	1613	587	125	35	15
December	571	2120	1384	547	153	37	12
2023	4938	19417	13093	4823	1116	372	240
January	617	2332	1647	623	140	44	15
February	632	2450	1583	603	145	40	30
March	791	3324	2213	808	192	44	29
April	684	2595	1736	647	185	43	35
May	726	2680	1800	673	136	57	31
June	761	3011	2042	745	158	65	48
July	727	3025	2072	724	160	79	52
Total	10652	42639	28254	9690	2185	539	302

## 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	£583	£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	£708	£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	
2023	£994	£751	£175	£1,049	£776	£161	
January	£909	£747	£218	£1,004	£776	£190	
February	£995	£741	£153	£1,070	£750	£188	
March	£988	£742	£174	£1,083	£795	£169	
April	£1,023	£755	£213	£1,066	£803	£152	
May	£1,005	£743	£161	£1,070	£768	£145	
June	£1,014	£761	£185	£981	£755	£157	
July	£1,008	£764	£116	£1,066	£780	£146	
Total	£939	£726	£192	£976	£732	£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	3,212	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	401	4	230	571	13
November	304	1,084	13	252	695	32
December	444	1,601	28	267	711	29
☐ 2022	21,760	59,214	812	4,189	10,198	526
January	640	1,985	22	321	823	46
February	931	2,672	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	5,055	78	383	939	29
June	1,788	4,874	68	322	827	46
July	1,892	5,225	75	342	836	52
August	2,262	5,877	80	288	734	41
September	2,300	5,995	79	304	807	55
October	2,437	6,320	92	347	852	31
November	2,545	6,835	83	398	910	42
December	2,286	6,316	90	381	867	38
☐ 2023	21,203	53,978	646	3,242	7,734	387
January	2,557	7,004	86	382	894	40
February	2,387	6,796	73	352	942	35
March	3,497	8,928	120	587	1,377	76
April	2,854	7,101	86	446	1,039	52
May	3,008	7,425	79	444	1,094	52
June	3,408	8,352	110	531	1,245	62
July	3,492	8,372	92	500	1,143	70
Total	43,852	116,404	1,503	8,517	20,734	1,013

### 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	104,688	3,832	4,239	10,118	9,207	541	338	2,278
May	4				3		1	3
June	7,588	265	336	771	777	45	29	204
July	12,543	391	525	1,304	1,154	65	38	298
August	15,067	553	599	1,441	1,297	69	46	302
September	16,845	601	694	1,566	1,352	85	56	370
October	17,000	656	719	1,698	1,575	94	51	348
November	19,190	720	707	1,824	1,736	97	65	410
December	16,451	646	659	1,514	1,313	86	52	343
☐ 2022	218,885	9,592	12,233	22,838	18,736	1,252	782	5,306
January	17,816	683	694	1,669	1,678	101	66	421
February	19,171	822	768	1,858	1,456	94	77	392
March	20,335	848	943	1,941	1,714	118	68	482
April	17,268	722	789	1,642	1,349	95	54	378
May	18,920	776	963	1,817	1,491	119	58	429
June	17,972	695	1,061	2,055	1,494	96	68	453
July	18,565	771	1,147	1,921	1,504	97	74	397
August	17,744	652	1,109	1,832	1,549	108	55	471
September	17,249	910	1,072	1,880	1,484	118	64	460
October	18,168	855	1,180	1,961	1,724	91	56	485
November	19,780	1,011	1,345	2,391	1,773	118	71	521
December	15,897	847	1,162	1,871	1,520	97	71	417
☐ 2023	118,175	5,319	10,362	14,205	11,845	940	755	4,702
January	19,368	962	1,481	2,237	2,008	129	94	642
February	17,561	786	1,461	1,952	1,758	97	78	507
March	18,531	748	1,450	2,034	1,874	127	110	613
April	14,356	503	1,169	1,749	1,574	123	93	498
May	16,160	751	1,549	2,088	1,704	126	114	692
June	16,377	833	1,532	2,120	1,539	160	121	843
July	15,822	736	1,720	2,025	1,388	178	145	907
Total	441,748	18,743	26,834	47,161	39,788	2,733	1,875	12,286



## 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	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	3,300	333	15,341	13,478	32,452	152	67	1,039	940	2,198	34,650
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	93	19	1,436	1,562	3,110	13	9	120	100	242	3,352
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	515	44	1,320	1,125	3,004	10	6	62	68	146	3,150
October	718	29	2,694	1,250	4,691	20	6	58	77	161	4,852
November	484	39	1,511	1,375	3,409	14	2	85	90	191	3,600
December	525	17	1,248	1,043	2,833	12	2	58	79	151	2,984
☐ 2023	5,401	247	11,807	11,250	28,705	130	55	677	561	1,423	30,128
January	653	35	1,767	1,340	3,795	17	6	98	78	199	3,994
February	685	35	1,707	2,007	4,434	12	5	90	78	185	4,619
March	812	51	1,874	1,709	4,446	20	11	107	89	227	4,673
April	655	26	1,327	1,624	3,632	22	9	90	67	188	3,820
May	697	34	1,692	1,727	4,150	14	8	82	93	197	4,347
June	907	25	1,757	1,483	4,172	21	6	111	75	213	4,385
July	992	41	1,683	1,360	4,076	24	10	99	81	214	4,290
Total	8,719	705	34,720	27,468	71,612	298	139	2,425	1,936	4,798	76,410

## 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	6,660	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	346	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	903	38	267	123	610	804	259
October	1,166	101	355	191	620	1,727	531
November	947	30	468	236	642	826	260
December	828	26	202	174	554	875	174
2023	9,204	305	2,105	1,558	6,257	7,355	1,921
January	1,114	42	343	192	702	1,037	365
February	1,212	42	347	241	1,204	1,112	276
March	1,436	52	351	183	925	1,204	295
April	1,143	33	256	266	905	842	187
May	1,235	34	259	356	950	1,057	259
June	1,532	46	310	181	766	1,071	266
July	1,532	56	239	139	805	1,032	273
Total	16,337	1,636	6,045	4,041	14,858	22,219	6,476

### 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	289	41	142	129	95	237	399	91
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	38	7	18	26	10	28	68	18
July	48	8	27	24	15	28	56	8
Total	760	277	444	410	349	803	1,393	362

## 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	Total
2021	2,306	80,404	2,579	8,688	93,977	119	8,292	63	392	8,866	102,843
May							2		1	3	3
June	151	5,804	243	511	6,709	11	691	5	25	732	7,441
July	267	9,707	353	993	11,320	16	1,033	10	48	1,107	12,427
August	327	11,619	372	1,296	13,614	17	1,176	8	64	1,265	14,879
September	353	12,941	393	1,434	15,121	17	1,263	7	53	1,340	16,461
October	408	13,170	415	1,510	15,503	26	1,368	13	74	1,481	16,984
November	444	14,655	422	1,517	17,038	17	1,556	13	65	1,651	18,689
December	356	12,508	381	1,427	14,672	15	1,203	7	62	1,287	15,959
2022	7,097	169,442	4,522	24,964	206,025	325	17,303	119	941	18,688	224,713
January	401	13,690	396	1,545	16,032	27	1,532	13	74	1,646	17,678
February	538	14,774	406	1,803	17,521	23	1,338	12	68	1,441	18,962
March	530	15,553	447	2,131	18,661	23	1,605	7	85	1,720	20,381
April	493	12,860	394	1,866	15,613	19	1,216	10	60	1,305	16,918
May	545	14,202	391	2,011	17,149	19	1,410	7	75	1,511	18,660
June	554	13,756	382	1,959	16,651	17	1,430	9	62	1,518	18,169
July	639	14,270	375	2,156	17,440	38	1,387	10	67	1,502	18,942
August	578	13,701	372	2,012	16,663	30	1,426	8	76	1,540	18,203
September	598	13,412	365	2,157	16,532	30	1,393	10	92	1,525	18,057
October	766	14,387	342	2,310	17,805	34	1,567	9	87	1,697	19,502
November	765	15,943	389	2,733	19,830	34	1,634	10	99	1,777	21,607
December	690	12,894	263	2,281	16,128	31	1,365	14	96	1,506	17,634
2023	4,976	82,865	1,619	16,434	105,894	245	10,746	78	765	11,834	117,728
January	853	15,505	371	2,740	19,469	20	1,936	21	116	2,093	21,562
February	775	13,984	304	2,605	17,668	25	1,590	14	118	1,747	19,415
March	900	14,300	315	2,847	18,362	34	1,810	9	115	1,968	20,330
April	706	11,190	213	2,386	14,495	37	1,536	14	104	1,691	16,186
May	820	12,810	220	3,046	16,896	46	1,659	10	168	1,883	18,779
June	775	10,906	170	2,449	14,300	66	1,518	8	113	1,705	16,005
July	147	4,170	26	361	4,704	17	697	2	31	747	5,451
Total	14,379	332,711	8,720	50,086	405,896	689	36,341	260	2,098	39,388	445,284

# 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