

# OIC Monthly Claims Data

Data view: May 2021 – August 2023

# 1.Claim Volumes

## 1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
☐ 2021	122,877	12,365	135,242
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	2,309	24,750
December	19,270	1,794	21,064
☐ 2022	263,557	26,079	289,636
January	20,862	2,266	23,128
February	22,619	2,021	24,640
March	24,067	2,383	26,450
April	20,421	1,876	22,297
May	22,479	2,097	24,576
June	21,784	2,111	23,895
July	22,404	2,072	24,476
August	21,337	2,183	23,520
September	21,116	2,126	23,242
October	22,164	2,356	24,520
November	24,527	2,483	27,010
December	19,777	2,105	21,882
☐ 2023	168,747	20,752	189,499
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	20,391	2,640	23,031
August	20,598	2,488	23,086
Total	555,181	59,196	614,377

## 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	65,048	829	1	197,679	263,557
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		17,253	22,479
June	5,594	71	1	16,118	21,784
July	5,676	56		16,672	22,404
August	5,642	86		15,609	21,337
September	5,509	78		15,529	21,116
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	40,725	622		127,400	168,747
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	5,006	60		15,325	20,391
August	5,123	60		15,415	20,598
Total	133,903	1,699	8	419,571	555,181

# 1.Claim Volumes - Injury Claim As Presented

## 1.3 Claims Volumes - Types of Claim

Types of Claim Group Year	Mixed Tariff				Non Tariff			Other		Tariff Only			Total
	Multiple Injuries	Whiplash + Physical	Whiplash + Physical + Psychological	Total	Physical + Psychological	Physical Only	Total	Unknown	Total	Whiplash + Psychological	Whiplash Only	Total	
2021	7,125	39,629	36,575	83,329	887	4,298	5,185	97	97	13,745	27,737	41,482	130,093
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	2,287	4,406	6,693	21,266
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	77,568	85,361	183,948	2,200	7,030	9,230	250	250	29,666	53,944	83,610	277,038
January	1,652	6,507	5,899	14,058	177	625	802	15	15	2,380	4,837	7,217	22,092
February	1,730	7,185	6,147	15,062	162	595	757	25	25	2,281	5,530	7,811	23,655
March	2,064	7,456	6,809	16,329	201	682	883	20	20	2,558	5,546	8,104	25,336
April	1,755	5,902	6,297	13,954	141	513	654	15	15	2,273	4,319	6,592	21,215
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	6,270	7,113	15,335	185	585	770	14	14	2,450	4,237	6,687	22,806
July	1,765	6,449	7,412	15,626	180	605	785	23	23	2,507	4,454	6,961	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	1,640	6,211	7,414	15,265	197	568	765	26	26	2,412	3,817	6,229	22,285
October	1,438	6,311	8,157	15,906	188	579	767	23	23	2,604	4,145	6,749	23,445
November	1,728	6,934	8,927	17,589	212	673	885	27	27	2,892	4,481	7,373	25,874
December	1,488	5,524	7,195	14,207	154	461	615	28	28	2,364	3,837	6,201	21,051
2023	13,478	45,682	62,029	121,189	1,470	4,419	5,889	216	216	20,306	33,921	54,227	181,521
January	1,720	6,479	8,633	16,832	201	631	832	33	33	2,937	5,184	8,121	25,818
February	1,575	5,953	7,967	15,495	187	594	781	30	30	2,555	4,352	6,907	23,213
March	1,840	6,231	8,242	16,313	190	574	764	18	18	2,645	4,571	7,216	24,311
April	1,397	4,842	6,618	12,857	166	496	662	21	21	2,183	3,486	5,669	19,209
May	1,663	5,833	7,382	14,878	164	543	707	30	30	2,492	4,135	6,627	22,242
June	1,801	5,769	7,707	15,277	171	558	729	31	31	2,449	4,108	6,557	22,594
July	1,842	5,305	7,667	14,814	180	520	700	26	26	2,407	4,160	6,567	22,107
August	1,640	5,270	7,813	14,723	211	503	714	27	27	2,638	3,925	6,563	22,027
Total	41,622	162,879	183,965	388,466	4,557	15,747	20,304	563	563	63,717	115,602	179,319	588,652

## 2.Settlements

### 2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
2021	3,261	2,855	6,116
June		1	1
July	1	53	54
August	7	260	267
September	123	528	651
October	409	578	987
November	1,093	705	1,798
December	1,628	730	2,358
2022	60,077	10,451	70,528
January	2,003	846	2,849
February	2,721	867	3,588
March	3,995	976	4,971
April	4,175	814	4,989
May	5,135	967	6,102
June	4,945	847	5,792
July	5,313	855	6,168
August	5,950	754	6,704
September	6,086	824	6,910
October	6,412	871	7,283
November	6,933	938	7,871
December	6,409	892	7,301
2023	63,790	9,172	72,962
January	7,110	927	8,037
February	6,887	969	7,856
March	9,051	1,418	10,469
April	7,219	1,074	8,293
May	7,534	1,122	8,656
June	8,461	1,276	9,737
July	8,454	1,232	9,686
August	9,074	1,154	10,228
Total	127,128	22,478	149,606

### 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	115	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	268	126	250
January	254	131	240
February	253	120	237
March	255	128	238
April	264	127	247
May	267	126	249
June	276	121	256
July	273	131	255
August	294	124	275
Total	237	109	218

### 2.3 Open Settlements

Year	Represented	Unrepresented	Total
2021	6,055	213	6,268
June	546	14	560
July	804	15	819
August	892	34	926
September	958	34	992
October	1,002	40	1,042
November	1,002	39	1,041
December	851	37	888
2022	10,270	534	10,804
January	953	53	1,006
February	983	56	1,039
March	1,035	56	1,091
April	912	35	947
May	908	37	945
June	865	48	913
July	867	42	909
August	775	45	820
September	728	38	766
October	776	51	827
November	845	36	881
December	623	37	660
2023	2,349	341	2,690
January	713	46	759
February	565	49	614
March	474	53	527
April	299	56	355
May	184	51	235
June	84	63	147
July	28	20	48
August	2	3	5
Total	18,674	1,088	19,762

## 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	1217	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	373	165	25	2	1	
December	178	476	196	31	5		
2022	4676	12463	6187	2372	608	88	23
January	229	557	261	51	13	2	
February	261	616	312	78	22	2	
March	311	996	457	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	434	1105	600	278	80	8	1
September	409	1188	583	274	79	12	3
October	474	1269	635	289	70	11	7
November	493	1342	679	285	69	19	2
December	480	1196	684	276	71	15	6
2023	3868	10676	5794	2313	590	164	125
January	492	1274	717	303	64	16	17
February	473	1264	661	246	69	18	7
March	542	1540	831	344	82	20	15
April	422	1200	620	281	66	12	13
May	455	1238	619	254	74	20	12
June	504	1369	794	281	75	21	16
July	484	1370	747	302	83	24	16
August	496	1421	805	302	77	33	29
Total	8961	24356	12486	4758	1207	253	148

### 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	236	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	72	4		1
December	158	760	472	95	3		
2022	5272	21198	13978	4629	1057	167	61
January	201	892	518	132	15	3	
February	241	1099	759	189	42	2	1
March	342	1606	985	264	87	2	1
April	376	1533	1019	280	55	4	1
May	459	1938	1158	359	56	5	5
June	396	1735	1133	358	70	9	1
July	465	1902	1255	400	94	11	3
August	511	2002	1302	481	115	11	9
September	509	1986	1375	547	132	25	7
October	565	2098	1478	485	113	23	6
November	636	2287	1612	587	125	35	15
December	571	2120	1384	547	153	37	12
2023	5766	22513	15220	5547	1292	454	287
January	617	2332	1647	623	140	44	15
February	631	2448	1582	603	145	40	30
March	790	3321	2213	808	192	44	29
April	683	2594	1736	647	185	43	35
May	726	2674	1799	672	136	57	31
June	758	3001	2036	743	158	65	48
July	733	2995	2080	734	164	79	50
August	828	3148	2127	717	172	82	49
Total	11476	45733	30378	10412	2361	621	349

## 2.Settlements - Average Values

### 2.6 Average Settlement Values

RepresentedClaim Year	Represented Injury - non-tariff	Tariff amount	Tariff uplift	Unrepresented Injury - non-tariff	Tariff amount	Tariff uplift
<input type="checkbox"/> 2021	£922	£609	£209	£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	£180	£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	£701	£198	£915	£698	£130
July	£876	£708	£192	£947	£692	£156
August	£905	£725	£210	£977	£734	£131
September	£863	£744	£171	£869	£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	£999	£752	£169	£1,045	£779	£159
January	£909	£747	£218	£1,004	£776	£190
February	£996	£742	£153	£1,070	£750	£188
March	£987	£742	£174	£1,083	£795	£169
April	£1,023	£755	£214	£1,066	£803	£152
May	£1,006	£742	£161	£1,070	£768	£145
June	£1,013	£762	£186	£981	£755	£157
July	£1,005	£767	£116	£1,050	£775	£146
August	£1,031	£756	£132	£1,039	£804	£145
Total	£946	£728	£188	£979	£736	£154

## 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	3,208	44	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	1,081	12	252	695	32
December	444	1,600	28	267	711	29
2022	21,758	59,201	811	4,190	10,199	526
January	640	1,985	22	321	823	46
February	931	2,671	36	340	853	53
March	1,443	3,942	61	418	957	46
April	1,452	4,117	48	345	793	47
May	1,784	5,054	78	383	939	29
June	1,788	4,873	68	322	827	46
July	1,892	5,225	75	342	836	52
August	2,261	5,874	79	288	734	41
September	2,300	5,995	79	305	808	55
October	2,437	6,319	92	347	852	31
November	2,544	6,831	83	398	910	42
December	2,286	6,315	90	381	867	38
2023	24,969	62,837	744	3,740	8,896	439
January	2,557	7,004	86	382	894	40
February	2,386	6,793	73	352	942	35
March	3,495	8,923	120	587	1,377	76
April	2,853	7,098	85	446	1,039	52
May	3,004	7,414	79	444	1,094	52
June	3,402	8,334	109	531	1,245	62
July	3,507	8,344	92	522	1,186	70
August	3,765	8,927	100	476	1,119	52
Total	47,616	125,246	1,599	9,016	21,897	1,065

### 3.Exceptional Injuries & Circumstances

#### 3.1 Exceptional Injuries and Circumstances

RepresentedClaim Year	Represented No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	Unrepresented No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries
2021	104,908	3,752	4,205	10,012	9,214	540	338	2,273
May	4				3		1	3
June	7,605	259	335	761	778	45	29	203
July	12,582	379	520	1,282	1,155	64	38	298
August	15,098	542	593	1,427	1,297	69	46	302
September	16,876	591	689	1,550	1,352	85	56	370
October	17,040	638	712	1,683	1,576	94	52	346
November	19,216	711	704	1,810	1,739	97	64	409
December	16,487	632	652	1,499	1,314	86	52	342
2022	219,862	9,305	11,950	22,440	18,768	1,249	779	5,283
January	17,871	661	689	1,641	1,678	101	66	421
February	19,213	805	761	1,840	1,458	94	78	391
March	20,374	839	936	1,918	1,714	120	68	481
April	17,310	704	777	1,630	1,348	94	54	380
May	18,985	757	945	1,792	1,495	117	57	428
June	18,041	676	1,035	2,032	1,495	95	69	452
July	18,633	758	1,123	1,890	1,505	97	74	396
August	17,829	622	1,081	1,805	1,551	108	54	470
September	17,352	880	1,040	1,844	1,490	118	64	454
October	18,308	826	1,131	1,899	1,729	91	56	480
November	19,915	966	1,308	2,338	1,779	118	69	517
December	16,031	811	1,124	1,811	1,526	96	70	413
2023	134,886	5,946	11,830	16,085	13,675	1,016	830	5,231
January	19,541	919	1,419	2,169	2,020	129	90	634
February	17,697	752	1,398	1,913	1,775	97	74	494
March	18,673	715	1,401	1,974	1,889	124	108	603
April	14,472	482	1,114	1,709	1,613	108	91	476
May	16,357	704	1,467	2,020	1,787	116	99	634
June	16,525	798	1,478	2,061	1,721	138	106	698
July	15,904	727	1,716	2,044	1,514	157	126	843
August	15,717	849	1,837	2,195	1,356	147	136	849
Total	459,656	19,003	27,985	48,537	41,657	2,805	1,947	12,787



## 4.Claims Exiting The Portal

### 4.1 Claims Exiting The Portal

RepresentedClaim Year	Represented Court	Rejected Liability	Removed	Withdrawn	Total	Unrepresented Court	Rejected Liability	Removed	Withdrawn	Total	Total
2021	18	125	7,573	2,740	10,456	16	17	709	435	1,177	11,633
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	1,842	559	2,436	2	8	155	86	251	2,687
December	7	13	1,698	613	2,331	7	1	145	69	222	2,553
2022	3,295	333	15,341	13,478	32,447	152	67	1,039	940	2,198	34,645
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	297	39	824	1,140	2,300	17	9	54	68	148	2,448
August	205	47	1,037	1,130	2,419	15	3	72	79	169	2,588
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	523	17	1,248	1,043	2,831	12	2	58	79	151	2,982
2023	6,474	281	15,118	14,976	36,849	145	63	778	698	1,684	38,533
January	649	35	1,767	1,340	3,791	17	6	98	78	199	3,990
February	684	35	1,707	2,007	4,433	12	5	90	78	185	4,618
March	811	51	1,874	1,709	4,445	20	11	107	89	227	4,672
April	652	26	1,327	1,624	3,629	22	9	90	67	188	3,817
May	696	34	1,692	1,727	4,149	14	8	82	93	197	4,346
June	905	25	1,757	1,483	4,170	21	6	111	75	213	4,383
July	987	41	1,683	1,361	4,072	24	10	99	81	214	4,286
August	1,090	34	3,311	3,725	8,160	15	8	101	137	261	8,421
Total	9,787	739	38,032	31,194	79,752	313	147	2,526	2,073	5,059	84,811

## 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	5,000	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	1,252	412
December	106	108	157	123	297	1,200	340
2022	6,655	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	562	34	256	129	661	493	165
August	572	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	826	26	202	174	554	875	174
2023	11,209	371	2,641	1,784	8,978	9,416	2,452
January	1,110	42	343	192	702	1,037	365
February	1,211	42	347	241	1,204	1,112	276
March	1,435	52	351	183	925	1,204	295
April	1,141	33	256	266	905	842	187
May	1,235	34	259	356	950	1,057	259
June	1,530	46	310	181	766	1,071	266
July	1,527	56	240	139	805	1,032	273
August	2,020	66	535	226	2,721	2,061	531
Total	18,337	1,702	6,581	4,267	17,579	24,281	7,007

### 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	328	49	168	162	115	300	462	100
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
August	39	8	26	33	20	63	63	9
Total	799	285	470	443	369	866	1,456	371

## 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	2,196	79,832	2,537	8,237	92,802	118	8,292	63	392	8,865	101,667
May							2		1	3	3
June	145	5,792	237	502	6,676	11	691	5	25	732	7,408
July	255	9,666	350	953	11,224	16	1,033	10	48	1,107	12,331
August	310	11,522	362	1,204	13,398	17	1,175	8	64	1,264	14,662
September	332	12,833	390	1,326	14,881	17	1,263	7	53	1,340	16,221
October	396	13,082	405	1,430	15,313	26	1,368	13	74	1,481	16,794
November	424	14,528	417	1,453	16,822	17	1,556	13	65	1,651	18,473
December	334	12,409	376	1,369	14,488	14	1,204	7	62	1,287	15,775
☐ 2022	6,669	167,569	4,511	23,599	202,348	321	17,307	118	937	18,683	221,031
January	371	13,531	391	1,457	15,750	27	1,534	13	73	1,647	17,397
February	498	14,461	393	1,666	17,018	23	1,337	12	68	1,440	18,458
March	494	15,269	439	1,983	18,185	23	1,606	6	85	1,720	19,905
April	452	12,686	394	1,745	15,277	19	1,215	10	60	1,304	16,581
May	514	14,044	386	1,900	16,844	19	1,410	7	74	1,510	18,354
June	525	13,617	379	1,864	16,385	17	1,428	9	62	1,516	17,901
July	614	14,137	385	2,048	17,184	38	1,387	10	66	1,501	18,685
August	558	13,621	372	1,935	16,486	30	1,425	8	76	1,539	18,025
September	571	13,295	368	2,058	16,292	30	1,392	10	92	1,524	17,816
October	713	14,275	349	2,191	17,528	34	1,568	9	86	1,697	19,225
November	718	15,818	384	2,592	19,512	33	1,636	10	99	1,778	21,290
December	641	12,815	271	2,160	15,887	28	1,369	14	96	1,507	17,394
☐ 2023	5,702	95,842	1,912	18,829	122,285	280	12,477	90	888	13,735	136,020
January	787	15,422	387	2,575	19,171	18	1,936	21	117	2,092	21,263
February	725	13,928	308	2,470	17,431	25	1,589	14	118	1,746	19,177
March	845	14,297	331	2,687	18,160	31	1,816	10	116	1,973	20,133
April	677	11,246	228	2,231	14,382	37	1,545	13	100	1,695	16,077
May	779	12,931	234	2,879	16,823	37	1,681	11	162	1,891	18,714
June	920	12,877	235	3,237	17,269	65	1,719	13	143	1,940	19,209
July	777	10,803	155	2,401	14,136	53	1,470	7	120	1,650	15,786
August	192	4,338	34	349	4,913	14	721	1	12	748	5,661
Total	14,567	343,243	8,960	50,665	417,435	719	38,076	271	2,217	41,283	458,718

## 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