

OIC Monthly Claims Data

Data view: May 2021 – September 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	263,558	26,079	289,637
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	19,778	2,105	21,883
☐ 2023	187,545	23,168	210,713
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	20,549	2,636	23,185
June	20,865	2,663	23,528
July	20,392	2,640	23,032
August	20,647	2,493	23,140
September	18,744	2,411	21,155
Total	573,980	61,612	635,592

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	197,680	263,558
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		14,877	19,778
☐ 2023	44,989	679		141,877	187,545
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		15,507	20,549
June	4,783	60		16,022	20,865
July	5,006	60		15,326	20,392
August	5,128	60		15,459	20,647
September	4,259	57		14,428	18,744
Total	138,167	1,756	8	434,049	573,980

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	
☐ 2021	7,125	39,628	36,576	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	7,252	6,554	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	21,018	77,566	85,366	183,950	2,200	7,030	9,230	250	250	29,667	53,947	83,614	277,044
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	7,184	6,148	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	5,901	6,298	13,954	141	513	654	15	15	2,273	4,319	6,592	21,215
May	2,061	6,717	6,870	15,648	195	561	756	15	15	2,344	4,646	6,990	23,409
June	1,951	6,270	7,114	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	2,508	4,454	6,962	23,396
August	1,746	6,102	7,122	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	3,818	6,230	22,286
October	1,438	6,311	8,158	15,907	188	579	767	23	23	2,604	4,146	6,750	23,447
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	3,838	6,202	21,052
☐ 2023	15,080	50,612	69,297	134,989	1,634	4,918	6,552	236	236	22,655	37,494	60,149	201,926
January	1,722	6,480	8,633	16,835	201	631	832	33	33	2,937	5,186	8,123	25,823
February	1,575	5,955	7,968	15,498	187	594	781	30	30	2,555	4,352	6,907	23,216
March	1,841	6,233	8,244	16,318	191	573	764	18	18	2,645	4,571	7,216	24,316
April	1,397	4,843	6,618	12,858	167	496	663	21	21	2,183	3,487	5,670	19,212
May	1,662	5,835	7,386	14,883	164	545	709	30	30	2,493	4,133	6,626	22,248
June	1,802	5,773	7,714	15,289	171	560	731	31	31	2,450	4,109	6,559	22,610
July	1,841	5,337	7,693	14,871	182	520	702	27	27	2,411	4,122	6,533	22,133
August	1,663	5,290	7,916	14,869	212	513	725	24	24	2,649	3,961	6,610	22,228
September	1,577	4,866	7,125	13,568	159	486	645	22	22	2,332	3,573	5,905	20,140
Total	43,223	167,806	191,239	402,268	4,721	16,246	20,967	583	583	66,067	119,178	185,245	609,063

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	60,076	10,451	70,527
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	6,408	892	7,300
2023	72,941	10,304	83,245
January	7,109	927	8,036
February	6,887	969	7,856
March	9,051	1,418	10,469
April	7,219	1,074	8,293
May	7,532	1,122	8,654
June	8,456	1,276	9,732
July	8,434	1,232	9,666
August	8,890	1,153	10,043
September	9,363	1,133	10,496
Total	136,278	23,610	159,888

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	272	127	254
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	293	124	273
September	300	131	281
Total	241	110	222

2.3 Open Settlements

Year	Represented	Unrepresented	Total
2021	6,113	213	6,326
June	545	14	559
July	800	13	813
August	914	34	948
September	990	34	1,024
October	1,001	40	1,041
November	1,006	41	1,047
December	857	37	894
2022	10,468	538	11,006
January	966	54	1,020
February	983	56	1,039
March	1,020	54	1,074
April	909	36	945
May	938	38	976
June	868	46	914
July	868	40	908
August	792	45	837
September	768	41	809
October	812	48	860
November	871	41	912
December	673	39	712
2023	2,937	389	3,326
January	793	43	836
February	640	51	691
March	545	52	597
April	364	49	413
May	311	55	366
June	174	69	243
July	89	44	133
August	20	25	45
September	1	1	2
Total	19,518	1,140	20,658

2.Settlements - Distribution of Tariff

2.4 Distribution of Tariff Settled Claims - Whiplash Tariff

	1	2	3	4	5	6	7
Year	0-3 Mths	3-6 Mths	6-9 Mths	9-12 Mths	12-15 Mths	15-18 Mths	18-21 Mths
☐ 2021	417	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	4400	12130	6592	2627	673	207	154
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	483	1366	745	302	83	24	16
August	487	1391	794	299	77	33	29
September	542	1488	811	317	83	43	29
Total	9493	25810	13284	5072	1290	296	177

2.5 Distribution of Tariff Settled Claims - Whiplash & Minor Psychological

	1	2	3	4	5	6	7
Year	0-3 Mths	3-6 Mths	6-9 Mths	9-12 Mths	12-15 Mths	15-18 Mths	18-21 Mths
☐ 2021	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	21197	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	2119	1384	547	153	37	12
☐ 2023	6583	25693	17378	6352	1486	523	324
January	617	2331	1647	623	140	44	15
February	631	2448	1582	603	145	40	30
March	790	3320	2213	808	192	44	29
April	683	2594	1736	647	185	43	35
May	726	2672	1799	672	136	57	31
June	758	2998	2033	743	158	65	48
July	731	2990	2077	732	162	79	50
August	805	3083	2088	710	171	81	45
September	842	3257	2203	814	197	70	41
Total	12293	48912	32536	11217	2555	690	386

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
☐ 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
☐ 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
☐ 2023	£1,003	£753	£170	£1,042	£779	£158
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	£743	£161	£1,070	£768	£145
June	£1,014	£762	£186	£981	£755	£157
July	£1,005	£767	£116	£1,050	£775	£146
August	£1,032	£756	£131	£1,039	£803	£145
September	£1,030	£763	£179	£1,012	£779	£145
Total	£952	£731	£188	£981	£738	£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	21,757	59,200	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	2,285	6,314	90	381	867	38
☐ 2023	28,891	71,864	837	4,212	9,996	474
January	2,556	7,003	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	7,412	79	444	1,094	52
June	3,400	8,329	109	531	1,245	62
July	3,500	8,324	92	522	1,186	70
August	3,704	8,744	98	475	1,118	52
September	3,993	9,238	95	473	1,101	35
Total	51,537	134,272	1,692	9,488	22,997	1,100

3.Exceptional Injuries & Circumstances

3.1 Exceptional Injuries and Circumstances

Represented Claim Year	Represented				Unrepresented			
	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries
☐ 2021	105,076	3,689	4,167	9,945	9,221	539	337	2,268
May	4				3		1	3
June	7,614	255	333	758	778	45	29	203
July	12,597	376	516	1,274	1,155	64	38	298
August	15,120	532	590	1,418	1,298	69	46	301
September	16,909	585	678	1,534	1,352	85	56	370
October	17,064	627	708	1,674	1,579	94	52	343
November	19,248	694	700	1,799	1,740	97	64	408
December	16,520	620	642	1,488	1,316	85	51	342
☐ 2022	220,648	9,080	11,703	22,127	18,806	1,244	776	5,253
January	17,897	651	686	1,628	1,680	101	66	419
February	19,250	795	748	1,826	1,460	91	78	392
March	20,409	828	925	1,905	1,714	120	68	481
April	17,350	687	767	1,617	1,349	94	54	379
May	19,035	739	931	1,774	1,497	117	56	427
June	18,090	661	1,017	2,016	1,497	95	68	451
July	18,692	741	1,102	1,869	1,505	97	74	396
August	17,886	611	1,057	1,783	1,553	108	54	468
September	17,441	856	1,014	1,805	1,499	118	63	446
October	18,402	799	1,106	1,857	1,737	90	57	472
November	20,043	933	1,271	2,280	1,786	118	69	510
December	16,153	779	1,079	1,767	1,529	95	69	412
☐ 2023	150,433	6,494	12,994	17,624	15,431	1,144	886	5,707
January	19,655	888	1,382	2,123	2,031	128	88	626
February	17,854	709	1,346	1,851	1,784	97	73	486
March	18,801	698	1,351	1,913	1,903	122	106	593
April	14,588	478	1,054	1,657	1,638	106	89	455
May	16,514	670	1,399	1,966	1,835	114	94	593
June	16,733	758	1,379	1,995	1,795	131	96	641
July	16,082	698	1,636	1,976	1,692	134	93	721
August	15,780	853	1,821	2,193	1,458	141	115	779
September	14,426	742	1,626	1,950	1,295	171	132	813
Total	476,157	19,263	28,864	49,696	43,458	2,927	1,999	13,228

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	
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	3,283	333	15,341	13,478	32,435	151	67	1,039	940	2,197	34,632
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	12	9	120	100	241	3,351
April	79	23	326	1,182	1,610	11	4	51	73	139	1,749
May	139	25	446	1,092	1,702	16	9	63	83	171	1,873
June	140	22	602	1,110	1,874	11	5	70	54	140	2,014
July	297	39	824	1,140	2,300	17	9	54	68	148	2,448
August	202	47	1,037	1,130	2,416	15	3	72	79	169	2,585
September	514	44	1,320	1,125	3,003	10	6	62	68	146	3,149
October	717	29	2,694	1,250	4,690	20	6	58	77	161	4,851
November	481	39	1,511	1,375	3,406	14	2	85	90	191	3,597
December	521	17	1,248	1,043	2,829	12	2	58	79	151	2,980
2023	7,449	320	17,325	17,711	42,805	158	74	868	797	1,897	44,702
January	645	35	1,767	1,340	3,787	17	6	98	78	199	3,986
February	680	35	1,707	2,007	4,429	12	5	90	78	185	4,614
March	808	51	1,874	1,709	4,442	20	11	107	89	227	4,669
April	647	26	1,327	1,624	3,624	22	9	90	67	188	3,812
May	694	34	1,692	1,727	4,147	14	8	82	93	197	4,344
June	901	25	1,757	1,483	4,166	21	6	111	75	213	4,379
July	982	41	1,683	1,361	4,067	24	10	99	81	214	4,281
August	1,084	34	3,311	3,725	8,154	15	8	101	137	261	8,415
September	1,008	39	2,207	2,735	5,989	13	11	90	99	213	6,202
Total	10,750	778	40,239	33,929	85,696	325	158	2,616	2,172	5,271	90,967

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	6,643	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	347	15	269	156	596	249	70
June	358	19	276	141	597	387	96
July	562	34	256	129	661	493	165
August	569	30	262	132	619	599	205
September	902	38	267	123	610	804	259
October	1,165	101	355	191	620	1,727	531
November	944	30	468	236	642	826	260
December	824	26	202	174	554	875	174
2023	12,876	438	3,000	2,537	10,392	10,805	2,759
January	1,106	42	343	192	702	1,037	365
February	1,207	42	347	241	1,204	1,112	276
March	1,432	52	351	183	925	1,204	295
April	1,136	33	256	266	905	842	187
May	1,233	34	259	356	950	1,057	259
June	1,526	46	310	181	766	1,071	266
July	1,522	56	240	139	805	1,032	273
August	2,014	66	535	226	2,721	2,061	531
September	1,700	67	359	753	1,414	1,389	307
Total	19,992	1,769	6,940	5,020	18,993	25,670	7,314

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	379	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	37	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	376	58	191	181	131	341	508	112
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
September	48	9	23	19	16	41	46	12
Total	846	294	493	462	385	907	1,502	383

5.Liability Decisions

OFFICIAL
INJURY
CLAIM

5.1 Liability Decisions

Drill on Rows ↑ ↓ ↕ ↔ ⌵ ⌶ ⋮

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	2,142	79,595	2,536	8,059	92,332	118	8,290	63	392	8,863	101,195
May							2		1	3	3
June	140	5,774	237	498	6,649	11	691	5	25	732	7,381
July	250	9,642	348	938	11,178	16	1,033	10	48	1,107	12,285
August	302	11,484	364	1,175	13,325	17	1,175	8	64	1,264	14,589
September	327	12,807	391	1,295	14,820	17	1,262	7	53	1,339	16,159
October	388	13,043	399	1,400	15,230	26	1,368	13	74	1,481	16,711
November	410	14,478	417	1,417	16,722	17	1,556	13	65	1,651	18,373
December	325	12,367	380	1,336	14,408	14	1,203	7	62	1,286	15,694
2022	6,445	167,220	4,554	22,941	201,160	318	17,314	116	935	18,683	219,843
January	360	13,493	393	1,432	15,678	27	1,534	13	74	1,648	17,326
February	484	14,406	392	1,629	16,911	23	1,338	12	68	1,441	18,352
March	482	15,225	441	1,928	18,076	23	1,606	6	85	1,720	19,796
April	440	12,655	391	1,705	15,191	19	1,216	10	60	1,305	16,496
May	496	14,014	389	1,859	16,758	19	1,411	6	74	1,510	18,268
June	506	13,590	381	1,827	16,304	17	1,427	9	62	1,515	17,819
July	592	14,114	395	1,978	17,079	38	1,388	10	66	1,502	18,581
August	542	13,564	382	1,884	16,372	30	1,424	8	76	1,538	17,910
September	548	13,259	371	2,000	16,178	30	1,391	10	92	1,523	17,701
October	687	14,281	352	2,121	17,441	33	1,571	9	85	1,698	19,139
November	689	15,811	395	2,500	19,395	32	1,638	9	98	1,777	21,172
December	619	12,808	272	2,078	15,777	27	1,370	14	95	1,506	17,283
2023	6,360	108,108	2,220	21,079	137,767	308	14,114	95	993	15,510	153,277
January	752	15,417	393	2,469	19,031	18	1,938	21	117	2,094	21,125
February	681	13,930	313	2,366	17,290	21	1,592	14	117	1,744	19,034
March	805	14,314	344	2,567	18,030	30	1,819	10	115	1,974	20,004
April	648	11,264	231	2,128	14,271	35	1,551	13	98	1,697	15,968
May	756	12,969	253	2,715	16,693	32	1,692	11	160	1,895	18,588
June	890	13,020	257	3,052	17,219	50	1,734	13	143	1,940	19,159
July	920	12,594	208	3,051	16,773	59	1,657	7	131	1,854	18,627
August	744	10,559	196	2,440	13,939	49	1,426	5	95	1,575	15,514
September	164	4,041	25	291	4,521	14	705	1	17	737	5,258
Total	14,947	354,923	9,310	52,079	431,259	744	39,718	274	2,320	43,056	474,315

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