

OIC Monthly Claims Data

Data view: May 2021 – October 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	208,244	25,819	234,063
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	20,866	2,663	23,529
July	20,392	2,640	23,032
August	20,657	2,494	23,151
September	18,776	2,414	21,190
October	20,656	2,647	23,303
Total	594,679	64,263	658,942

1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	Other	UK Law Firm	Total
2021	27,485	248	7	95,137	122,877
May				4	4
June	2,175	25	4	6,756	8,960
July	3,515	26	2	11,220	14,763
August	3,857	50		13,753	17,660
September	4,268	38		15,400	19,706
October	4,471	28		15,574	20,073
November	5,073	42	1	17,325	22,441
December	4,126	39		15,105	19,270
2022	63,943	829	1	198,785	263,558
January	5,095	46		15,721	20,862
February	5,317	34		17,268	22,619
March	5,625	79		18,363	24,067
April	4,508	120		15,793	20,421
May	5,036	84		17,359	22,479
June	5,504	71	1	16,208	21,784
July	5,583	56		16,765	22,404
August	5,578	86		15,673	21,337
September	5,479	78		15,559	21,116
October	5,480	67		16,617	22,164
November	5,962	59		18,506	24,527
December	4,776	49		14,953	19,778
2023	48,990	724		158,530	208,244
January	5,409	82		18,557	24,048
February	5,154	100		16,506	21,760
March	5,654	121		16,988	22,763
April	4,330	70		13,377	17,777
May	4,905	69		15,575	20,549
June	4,698	60		16,108	20,866
July	4,905	60		15,427	20,392
August	5,052	60		15,545	20,657
September	4,191	57		14,528	18,776
October	4,692	45		15,919	20,656
Total	140,418	1,801	8	452,452	594,679

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	39,628	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	21,015	77,565	85,369	183,949	2,200	7,031	9,231	250	250	29,668	53,953	83,621	277,051
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	4,647	6,991	23,410
June	1,951	6,270	7,114	15,335	185	585	770	14	14	2,450	4,237	6,687	22,806
July	1,764	6,449	7,412	15,625	180	605	785	23	23	2,508	4,455	6,963	23,396
August	1,746	6,103	7,122	14,971	208	583	791	19	19	2,601	4,096	6,697	22,478
September	1,640	6,210	7,414	15,264	197	568	765	26	26	2,413	3,819	6,232	22,287
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	6,932	8,929	17,589	212	673	885	27	27	2,892	4,481	7,373	25,874
December	1,486	5,525	7,196	14,207	154	462	616	28	28	2,364	3,840	6,204	21,055
2023	16,941	55,931	77,342	150,214	1,809	5,449	7,258	260	260	25,224	41,470	66,694	224,426
January	1,722	6,479	8,635	16,836	201	631	832	33	33	2,937	5,187	8,124	25,825
February	1,574	5,957	7,968	15,499	187	594	781	30	30	2,555	4,352	6,907	23,217
March	1,841	6,232	8,245	16,318	191	574	765	18	18	2,646	4,573	7,219	24,320
April	1,397	4,843	6,622	12,862	167	496	663	21	21	2,183	3,485	5,668	19,214
May	1,663	5,837	7,390	14,890	164	545	709	30	30	2,494	4,135	6,629	22,258
June	1,803	5,776	7,718	15,297	171	560	731	31	31	2,454	4,108	6,562	22,621
July	1,844	5,339	7,706	14,889	182	522	704	27	27	2,412	4,114	6,526	22,146
August	1,668	5,296	7,947	14,911	214	515	729	24	24	2,657	3,949	6,606	22,270
September	1,599	4,893	7,208	13,700	164	495	659	22	22	2,346	3,575	5,921	20,302
October	1,830	5,279	7,903	15,012	168	517	685	24	24	2,540	3,992	6,532	22,253
Total	45,081	173,124	199,287	417,492	4,896	16,778	21,674	607	607	68,637	123,160	191,797	631,570

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	60,070	10,451	70,521
January	2,003	846	2,849
February	2,721	867	3,588
March	3,995	976	4,971
April	4,174	814	4,988
May	5,134	967	6,101
June	4,945	847	5,792
July	5,313	855	6,168
August	5,949	754	6,703
September	6,085	824	6,909
October	6,412	871	7,283
November	6,932	938	7,870
December	6,407	892	7,299
2023	81,760	11,519	93,279
January	7,109	927	8,036
February	6,887	969	7,856
March	9,049	1,418	10,467
April	7,218	1,074	8,292
May	7,529	1,122	8,651
June	8,455	1,276	9,731
July	8,427	1,232	9,659
August	8,873	1,153	10,026
September	9,154	1,132	10,286
October	9,059	1,216	10,275
Total	145,091	24,825	169,916

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	275	127	257
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	299	131	281
October	301	127	281
Total	245	111	225

2.3 Open Settlements

Year	Represented	Unrepresented	Total
2021	6,224	213	6,437
June	551	14	565
July	817	13	830
August	936	34	970
September	1,007	34	1,041
October	1,009	40	1,049
November	1,024	41	1,065
December	880	37	917
2022	10,961	544	11,505
January	992	54	1,046
February	1,004	58	1,062
March	1,059	54	1,113
April	939	35	974
May	969	39	1,008
June	908	47	955
July	918	41	959
August	834	48	882
September	810	41	851
October	885	50	935
November	922	38	960
December	721	39	760
2023	3,673	454	4,127
January	857	44	901
February	706	53	759
March	652	53	705
April	443	50	493
May	414	52	466
June	306	68	374
July	194	68	262
August	76	41	117
September	22	21	43
October	3	4	7
Total	20,858	1,211	22,069

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	4674	12462	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	360	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	1187	583	274	79	12	3
October	474	1269	635	289	70	11	7
November	493	1342	679	285	69	19	2
December	479	1196	684	276	71	15	6
☐ 2023	4875	13456	7313	2941	747	233	173
January	492	1274	717	303	64	16	17
February	473	1264	661	246	69	18	7
March	542	1539	831	344	82	20	15
April	421	1200	620	281	66	12	13
May	454	1238	619	254	74	20	12
June	504	1369	793	280	75	21	16
July	483	1366	745	302	83	24	16
August	486	1386	794	299	77	33	28
September	530	1449	795	312	82	42	29
October	490	1371	738	320	75	27	20
Total	9966	27135	14005	5386	1364	322	196

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	21195	13978	4628	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	358	56	5	5
June	396	1735	1133	358	70	9	1
July	465	1902	1255	400	94	11	3
August	511	2001	1302	481	115	11	9
September	509	1986	1375	547	132	25	7
October	565	2098	1478	485	113	23	6
November	636	2286	1612	587	125	35	15
December	571	2119	1384	547	153	37	12
☐ 2023	7457	28864	19479	7138	1648	612	386
January	617	2331	1647	623	140	44	15
February	631	2448	1582	603	145	40	30
March	789	3320	2213	808	192	44	29
April	683	2594	1736	647	185	43	35
May	726	2672	1799	672	135	57	31
June	758	2998	2033	743	158	65	48
July	731	2985	2077	730	162	79	50
August	803	3082	2084	708	171	78	45
September	825	3190	2158	806	194	68	40
October	894	3244	2150	798	166	94	63
Total	13167	52081	34637	12002	2717	779	448

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	£890	£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	£864	£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	£1,007	£755	£168	£1,035	£779	£158
January	£909	£747	£218	£1,004	£776	£190
February	£996	£742	£153	£1,070	£750	£188
March	£987	£743	£174	£1,083	£795	£169
April	£1,023	£755	£214	£1,066	£803	£152
May	£1,006	£742	£161	£1,070	£768	£145
June	£1,014	£761	£186	£981	£755	£157
July	£1,005	£767	£116	£1,050	£775	£146
August	£1,032	£755	£131	£1,039	£803	£145
September	£1,029	£764	£179	£1,012	£779	£145
October	£1,032	£765	£152	£983	£786	£160
Total	£958	£733	£186	£981	£740	£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	21,754	59,194	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	1,451	4,116	48	345	793	47
May	1,783	5,053	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	5,873	79	288	734	41
September	2,299	5,994	79	305	808	55
October	2,437	6,319	92	347	852	31
November	2,544	6,830	83	398	910	42
December	2,285	6,313	90	381	867	38
☐ 2023	32,674	80,529	937	4,724	11,173	505
January	2,556	7,003	86	382	894	40
February	2,386	6,793	73	352	942	35
March	3,495	8,921	120	587	1,377	76
April	2,853	7,097	85	446	1,039	52
May	3,002	7,410	79	444	1,094	52
June	3,399	8,328	109	531	1,245	62
July	3,497	8,317	92	522	1,186	70
August	3,695	8,727	98	475	1,118	52
September	3,913	9,032	94	473	1,100	35
October	3,878	8,901	101	512	1,178	31
Total	55,317	142,931	1,792	10,000	24,174	1,131

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	105,305	3,612	4,121	9,839	9,222	539	337	2,267
May	4				3		1	3
June	7,631	249	328	752	778	45	29	203
July	12,626	368	508	1,261	1,155	64	38	298
August	15,148	521	586	1,405	1,298	69	46	301
September	16,938	575	669	1,524	1,352	85	56	370
October	17,107	607	702	1,657	1,580	94	52	342
November	19,290	684	692	1,775	1,740	97	64	408
December	16,561	608	636	1,465	1,316	85	51	342
☐ 2022	221,369	8,894	11,488	21,807	18,833	1,240	776	5,230
January	17,939	646	675	1,602	1,679	101	66	420
February	19,284	786	741	1,808	1,460	91	78	392
March	20,459	813	911	1,884	1,715	120	67	481
April	17,390	674	754	1,603	1,350	94	53	379
May	19,090	727	914	1,748	1,497	117	56	427
June	18,132	649	1,005	1,998	1,497	95	68	451
July	18,746	727	1,087	1,844	1,507	97	74	394
August	17,941	597	1,038	1,761	1,555	106	54	468
September	17,508	846	984	1,778	1,501	117	63	445
October	18,496	776	1,080	1,812	1,743	90	57	466
November	20,140	897	1,246	2,244	1,795	118	69	501
December	16,244	756	1,053	1,725	1,534	94	71	406
☐ 2023	168,134	7,011	13,907	19,192	17,378	1,293	964	6,184
January	19,786	856	1,334	2,072	2,038	129	87	619
February	17,971	675	1,300	1,814	1,788	97	73	482
March	18,958	679	1,284	1,842	1,923	123	99	579
April	14,726	462	994	1,595	1,651	105	83	449
May	16,703	643	1,321	1,882	1,846	114	92	584
June	17,003	706	1,267	1,890	1,844	121	92	606
July	16,415	651	1,480	1,846	1,763	124	84	669
August	16,011	805	1,721	2,120	1,625	125	92	652
September	14,499	734	1,610	1,933	1,469	144	110	691
October	16,062	800	1,596	2,198	1,431	211	152	853
Total	494,808	19,517	29,516	50,838	45,433	3,072	2,077	13,681

4.Claims Exiting The Portal

4.1 Claims Exiting The Portal

RepresentedClaim Year	Represented					Unrepresented					Total
	Court	Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn	Total	
<input type="checkbox"/> 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
<input type="checkbox"/> 2022	3,279	333	15,341	13,478	32,431	151	67	1,039	940	2,197	34,628
January	35	11	1,857	765	2,668	9	3	161	80	253	2,921
February	64	18	2,040	704	2,826	4	9	185	89	287	3,113
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	138	25	446	1,092	1,701	16	9	63	83	171	1,872
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	519	17	1,248	1,043	2,827	12	2	58	79	151	2,978
<input type="checkbox"/> 2023	8,533	344	19,107	19,924	47,908	179	83	962	897	2,121	50,029
January	645	35	1,767	1,340	3,787	17	6	98	78	199	3,986
February	676	35	1,707	2,007	4,425	12	5	90	78	185	4,610
March	805	51	1,874	1,709	4,439	20	11	107	89	227	4,666
April	646	26	1,327	1,624	3,623	22	9	90	67	188	3,811
May	694	34	1,692	1,727	4,147	14	8	82	93	197	4,344
June	896	25	1,757	1,483	4,161	21	6	111	75	213	4,374
July	979	41	1,683	1,361	4,064	24	10	99	81	214	4,278
August	1,080	34	3,311	3,725	8,150	15	8	101	137	261	8,411
September	998	39	2,207	2,735	5,979	14	11	90	99	214	6,193
October	1,114	24	1,782	2,213	5,133	20	9	94	100	223	5,356
Total	11,830	802	42,021	36,142	90,795	346	167	2,710	2,272	5,495	96,290

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	6,639	684	3,205	2,055	7,181	9,865	2,802
January	130	127	191	159	383	1,346	332
February	246	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	346	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	822	26	202	174	554	875	174
2023	14,642	498	3,252	2,748	11,828	11,949	2,991
January	1,106	42	343	192	702	1,037	365
February	1,203	42	347	241	1,204	1,112	276
March	1,429	52	351	183	925	1,204	295
April	1,134	33	256	266	905	842	187
May	1,232	34	259	356	950	1,057	259
June	1,521	46	310	181	766	1,071	266
July	1,519	56	240	139	805	1,032	273
August	2,010	66	535	226	2,721	2,061	531
September	1,690	67	359	753	1,414	1,389	307
October	1,798	60	252	211	1,436	1,144	232
Total	21,754	1,829	7,192	5,231	20,429	26,814	7,546

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	422	61	217	213	142	380	566	120
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
October	46	3	26	32	11	39	58	8
Total	892	297	519	494	396	946	1,560	391

5. Liability Decisions

5.1 Liability Decisions

Represented Claim Year	Represented					Unrepresented					Total	
	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	2,092	79,290	2,526	7,872	91,780	118	8,288	63	392	8,861	100,641	
May							2		1	3	3	
June	139	5,757	236	490	6,622	11	691	5	25	732	7,354	
July	243	9,610	344	927	11,124	16	1,033	10	48	1,107	12,231	
August	297	11,442	363	1,141	13,243	17	1,175	8	64	1,264	14,507	
September	318	12,763	388	1,265	14,734	17	1,262	7	53	1,339	16,073	
October	376	12,983	400	1,372	15,131	26	1,367	13	74	1,480	16,611	
November	400	14,432	416	1,372	16,620	17	1,556	13	65	1,651	18,271	
December	319	12,303	379	1,305	14,306	14	1,202	7	62	1,285	15,591	
2022	6,253	166,701	4,585	22,390	199,929	315	17,312	116	935	18,678	218,607	
January	354	13,445	387	1,407	15,593	27	1,534	13	74	1,648	17,241	
February	474	14,353	386	1,600	16,813	23	1,338	12	68	1,441	18,254	
March	468	15,165	442	1,888	17,963	23	1,606	6	85	1,720	19,683	
April	422	12,628	390	1,670	15,110	18	1,217	10	60	1,305	16,415	
May	486	13,963	388	1,820	16,657	19	1,410	6	74	1,509	18,166	
June	502	13,523	384	1,785	16,194	16	1,427	9	62	1,514	17,708	
July	579	14,050	395	1,944	16,968	38	1,388	10	66	1,502	18,470	
August	529	13,511	387	1,831	16,258	30	1,423	8	76	1,537	17,795	
September	535	13,221	373	1,957	16,086	30	1,390	10	92	1,522	17,608	
October	665	14,239	364	2,056	17,324	32	1,572	9	85	1,698	19,022	
November	657	15,803	401	2,427	19,288	32	1,637	9	98	1,776	21,064	
December	582	12,800	288	2,005	15,675	27	1,370	14	95	1,506	17,181	
2023	7,148	120,206	2,506	23,241	153,101	325	15,707	114	1,111	17,257	170,358	
January	735	15,355	399	2,399	18,888	17	1,938	21	118	2,094	20,982	
February	642	13,909	322	2,272	17,145	22	1,595	14	117	1,748	18,893	
March	770	14,310	347	2,463	17,890	30	1,823	11	113	1,977	19,867	
April	607	11,284	236	2,029	14,156	35	1,552	13	94	1,694	15,850	
May	717	13,008	255	2,567	16,547	30	1,700	13	156	1,899	18,446	
June	849	13,073	267	2,866	17,055	43	1,747	12	139	1,941	18,996	
July	892	12,754	233	2,886	16,765	51	1,678	7	134	1,870	18,635	
August	939	12,511	258	3,176	16,884	49	1,588	12	131	1,780	18,664	
September	777	9,750	166	2,207	12,900	38	1,351	10	95	1,494	14,394	
October	220	4,252	23	376	4,871	10	735	1	14	760	5,631	
Total	15,493	366,197	9,617	53,503	444,810	758	41,307	293	2,438	44,796	489,606	

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