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# OIC Monthly Claims Data

Data view: May 2021 – January 2024

# 1.Claim Volumes

## 1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
2021	122,877	12,366	135,243
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	2,310	24,751
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	247,118	30,910	278,028
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	18,782	2,416	21,198
October	20,668	2,648	23,316
November	21,580	2,846	24,426
December	17,276	2,242	19,518
2024	21,168	2,968	24,136
January	21,168	2,968	24,136
<b>Total</b>	<b>654,721</b>	<b>72,323</b>	<b>727,044</b>

## 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	63,984	788	1	198,785	263,558
January	5,095	46		15,721	20,862
February	5,317	34		17,268	22,619
March	5,629	75		18,363	24,067
April	4,515	113		15,793	20,421
May	5,043	77		17,359	22,479
June	5,505	70	1	16,208	21,784
July	5,585	54		16,765	22,404
August	5,580	84		15,673	21,337
September	5,484	73		15,559	21,116
October	5,483	64		16,617	22,164
November	5,969	52		18,506	24,527
December	4,779	46		14,953	19,778
2023	58,396	742		187,980	247,118
January	5,415	76		18,557	24,048
February	5,162	92		16,506	21,760
March	5,660	115		16,988	22,763
April	4,340	60		13,377	17,777
May	4,917	57		15,575	20,549
June	4,705	53		16,108	20,866
July	4,917	48		15,427	20,392
August	5,054	58		15,545	20,657
September	4,192	57		14,533	18,782
October	4,696	45		15,927	20,668
November	5,162	48		16,370	21,580
December	4,176	33		13,067	17,276
2024	4,859	51		16,258	21,168
January	4,859	51		16,258	21,168
<b>Total</b>	<b>154,724</b>	<b>1,829</b>	<b>8</b>	<b>498,160</b>	<b>654,721</b>

# 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	
☐ 2021		7,125	39,629	36,576	83,330	887	4,297	5,184	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	6,441	6,033	13,725	160	669	829	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		21,013	77,568	85,373	183,954	2,200	7,033	9,233	250	250	29,670	53,957	83,627	277,064
January		1,652	6,507	5,900	14,059	177	625	802	15	15	2,380	4,837	7,217	22,093
February		1,731	7,184	6,148	15,063	162	595	757	25	25	2,281	5,530	7,811	23,656
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		1,763	6,449	7,412	15,624	180	605	785	23	23	2,509	4,456	6,965	23,397
August		1,746	6,103	7,122	14,971	208	584	792	19	19	2,601	4,096	6,697	22,479
September		1,639	6,211	7,415	15,265	197	568	765	26	26	2,414	3,820	6,234	22,290
October		1,437	6,311	8,159	15,907	188	579	767	23	23	2,604	4,147	6,751	23,448
November		1,728	6,934	8,930	17,592	212	674	886	27	27	2,892	4,482	7,374	25,879
December		1,486	5,525	7,196	14,207	154	462	616	28	28	2,364	3,840	6,204	21,055
☐ 2023		20,071	65,967	92,554	178,592	2,169	6,474	8,643	310	310	30,491	49,097	79,588	267,133
January		1,724	6,479	8,637	16,840	201	631	832	33	33	2,939	5,186	8,125	25,830
February		1,574	5,959	7,968	15,501	187	594	781	31	31	2,555	4,353	6,908	23,221
March		1,841	6,232	8,246	16,319	191	574	765	18	18	2,648	4,575	7,223	24,325
April		1,398	4,843	6,623	12,864	169	496	665	21	21	2,185	3,489	5,674	19,224
May		1,663	5,839	7,392	14,894	164	545	709	30	30	2,495	4,134	6,629	22,262
June		1,802	5,778	7,720	15,300	172	560	732	31	31	2,454	4,109	6,563	22,626
July		1,843	5,356	7,714	14,913	182	523	705	25	25	2,422	4,097	6,519	22,162
August		1,668	5,306	7,955	14,929	214	515	729	24	24	2,660	3,950	6,610	22,292
September		1,604	4,904	7,240	13,748	165	495	660	23	23	2,353	3,571	5,924	20,355
October		1,849	5,305	7,970	15,124	172	525	697	25	25	2,558	4,020	6,578	22,424
November		1,769	5,575	8,369	15,713	206	554	760	21	21	2,930	4,126	7,056	23,550
December		1,336	4,391	6,720	12,447	146	462	608	28	28	2,292	3,487	5,779	18,862
☐ 2024		1,625	5,448	8,402	15,475	199	560	759	20	20	2,648	4,094	6,742	22,996
January		1,625	5,448	8,402	15,475	199	560	759	20	20	2,648	4,094	6,742	22,996
<b>Total</b>		<b>49,834</b>	<b>188,612</b>	<b>222,905</b>	<b>461,351</b>	<b>5,455</b>	<b>18,364</b>	<b>23,819</b>	<b>677</b>	<b>677</b>	<b>76,554</b>	<b>134,885</b>	<b>211,439</b>	<b>697,286</b>

## 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	60,062	10,451	70,513
January	2,003	846	2,849
February	2,721	867	3,588
March	3,995	976	4,971
April	4,173	814	4,987
May	5,132	967	6,099
June	4,944	847	5,791
July	5,312	855	6,167
August	5,949	754	6,703
September	6,085	824	6,909
October	6,411	871	7,282
November	6,931	938	7,869
December	6,406	892	7,298
2023	100,014	13,844	113,858
January	7,106	927	8,033
February	6,886	969	7,855
March	9,046	1,418	10,464
April	7,215	1,074	8,289
May	7,527	1,122	8,649
June	8,453	1,276	9,729
July	8,413	1,231	9,644
August	8,859	1,153	10,012
September	9,130	1,132	10,262
October	8,877	1,215	10,092
November	9,679	1,189	10,868
December	8,823	1,138	9,961
2024	9,485	1,232	10,717
January	9,485	1,232	10,717
<b>Total</b>	<b>172,822</b>	<b>28,382</b>	<b>201,204</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	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	284	129	265
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	292	124	273
September	299	131	280
October	301	127	280
November	304	129	285
December	344	157	323
2024	310	130	289
January	310	130	289
<b>Total</b>	<b>257</b>	<b>114</b>	<b>237</b>

### 2.3 Open Settlements

Year	Represented	Unrepresented	Total
2021	6,077	196	6,273
June	534	14	548
July	797	10	807
August	934	32	966
September	983	31	1,014
October	981	37	1,018
November	979	39	1,018
December	869	33	902
2022	10,879	484	11,363
January	966	52	1,018
February	981	46	1,027
March	1,034	49	1,083
April	916	35	951
May	963	36	999
June	879	44	923
July	894	36	930
August	829	44	873
September	808	30	838
October	878	46	924
November	974	31	1,005
December	757	35	792
2023	5,458	490	5,948
January	945	41	986
February	793	47	840
March	806	51	857
April	556	39	595
May	560	45	605
June	533	64	597
July	457	44	501
August	325	43	368
September	244	39	283
October	158	43	201
November	66	27	93
December	15	7	22
2024	1	1	2
January	1	1	2
<b>Total</b>	<b>22,415</b>	<b>1,171</b>	<b>23,586</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
<b>2021</b>	<b>417</b>	<b>1217</b>	<b>505</b>	<b>73</b>	<b>9</b>	<b>1</b>	
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		
<b>2022</b>	<b>4673</b>	<b>12461</b>	<b>6185</b>	<b>2372</b>	<b>608</b>	<b>88</b>	<b>23</b>
January	229	557	261	51	13	2	
February	261	616	312	78	22	2	
March	311	996	457	122	25	4	
April	360	926	447	141	34	1	
May	417	1136	533	179	41	6	1
June	399	1036	502	227	41	3	
July	407	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	634	289	70	11	7
November	493	1342	679	285	69	19	2
December	479	1196	684	276	71	15	6
<b>2023</b>	<b>5837</b>	<b>16192</b>	<b>8822</b>	<b>3528</b>	<b>918</b>	<b>319</b>	<b>221</b>
January	492	1273	716	303	64	16	17
February	473	1264	660	246	69	18	7
March	542	1539	831	344	82	20	15
April	421	1200	618	281	66	12	13
May	454	1238	619	254	74	20	12
June	504	1368	793	280	75	21	16
July	483	1362	744	300	83	24	16
August	486	1385	793	299	76	33	27
September	529	1444	794	312	82	42	29
October	478	1338	735	317	75	27	19
November	498	1458	815	339	75	43	20
December	477	1323	704	253	97	43	30
<b>2024</b>	<b>541</b>	<b>1389</b>	<b>760</b>	<b>342</b>	<b>79</b>	<b>28</b>	<b>29</b>
January	541	1389	760	342	79	28	29
<b>Total</b>	<b>11468</b>	<b>31259</b>	<b>16272</b>	<b>6315</b>	<b>1614</b>	<b>436</b>	<b>273</b>

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
<b>2021</b>	<b>438</b>	<b>2022</b>	<b>1180</b>	<b>236</b>	<b>12</b>		<b>1</b>
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		
<b>2022</b>	<b>5272</b>	<b>21191</b>	<b>13978</b>	<b>4627</b>	<b>1057</b>	<b>167</b>	<b>61</b>
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	1937	1158	358	56	5	5
June	396	1734	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	2285	1612	587	125	35	15
December	571	2118	1384	546	153	37	12
<b>2023</b>	<b>9114</b>	<b>35435</b>	<b>23921</b>	<b>8769</b>	<b>1997</b>	<b>768</b>	<b>521</b>
January	617	2330	1647	623	140	44	15
February	631	2448	1582	603	145	40	30
March	789	3319	2212	807	192	44	29
April	682	2594	1736	646	185	43	35
May	726	2671	1798	672	135	57	31
June	758	2997	2033	743	158	65	48
July	730	2980	2075	730	162	78	49
August	801	3077	2082	708	169	78	45
September	821	3181	2155	805	193	68	40
October	872	3177	2112	791	159	93	63
November	890	3423	2317	873	184	81	66
December	797	3238	2172	768	175	77	70
<b>2024</b>	<b>910</b>	<b>3340</b>	<b>2358</b>	<b>775</b>	<b>168</b>	<b>94</b>	<b>54</b>
January	910	3340	2358	775	168	94	54
<b>Total</b>	<b>15734</b>	<b>61988</b>	<b>41437</b>	<b>14407</b>	<b>3234</b>	<b>1029</b>	<b>637</b>

## 2.Settlements - Average Values

### 2.6 Average Settlement Values

Represented Claim Year	Injury - non-tariff	Represented Tariff amount	Tariff uplift	Injury - non-tariff	Unrepresented 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	£890	£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	£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
<input type="checkbox"/> 2023	£1,013	£758	£167	£1,032	£784	£166
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	£1,014	£762	£186	£981	£755	£157
July	£1,005	£766	£116	£1,050	£775	£146
August	£1,032	£755	£131	£1,039	£803	£145
September	£1,028	£764	£179	£1,012	£779	£145
October	£1,031	£767	£153	£983	£786	£164
November	£1,031	£767	£170	£987	£819	£274
December	£1,054	£776	£150	£1,050	£793	£150
<input type="checkbox"/> 2024	£1,062	£761	£253	£996	£798	£137
January	£1,062	£761	£253	£996	£798	£137
<b>Total</b>	<b>£974</b>	<b>£739</b>	<b>£186</b>	<b>£984</b>	<b>£748</b>	<b>£157</b>

## 2.Settlements - Average Values

### 2.7 Frequency Settled

Year	Represented			Unrepresented		
	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
<b>2021</b>	<b>889</b>	<b>3,208</b>	<b>44</b>	<b>1,086</b>	<b>2,802</b>	<b>100</b>
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
<b>2022</b>	<b>21,754</b>	<b>59,186</b>	<b>811</b>	<b>4,190</b>	<b>10,199</b>	<b>526</b>
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	4,115	48	345	793	47
May	1,783	5,051	78	383	939	29
June	1,788	4,872	68	322	827	46
July	1,892	5,224	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	6,318	92	347	852	31
November	2,544	6,829	83	398	910	42
December	2,285	6,312	90	381	867	38
<b>2023</b>	<b>40,481</b>	<b>98,506</b>	<b>1,173</b>	<b>5,681</b>	<b>13,427</b>	<b>600</b>
January	2,554	7,000	86	382	894	40
February	2,386	6,792	73	352	942	35
March	3,494	8,918	119	587	1,377	76
April	2,852	7,094	85	446	1,039	52
May	3,002	7,408	79	444	1,094	52
June	3,397	8,326	109	531	1,245	62
July	3,490	8,303	92	522	1,185	70
August	3,693	8,713	98	475	1,118	52
September	3,907	9,008	94	473	1,100	35
October	3,812	8,720	98	512	1,177	30
November	4,123	9,531	122	517	1,151	42
December	3,771	8,693	118	440	1,105	54
<b>2024</b>	<b>4,038</b>	<b>9,319</b>	<b>102</b>	<b>513</b>	<b>1,203</b>	<b>52</b>
January	4,038	9,319	102	513	1,203	52
<b>Total</b>	<b>67,162</b>	<b>170,219</b>	<b>2,130</b>	<b>11,470</b>	<b>27,631</b>	<b>1,278</b>

### 3. Exceptional Injuries & Circumstances

#### 3.1 Exceptional Injuries and Circumstances

Represented Claim	Represented				Unrepresented			
	Year	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury
☐ 2021	105,893	3,415	4,010	9,559	9,226	540	336	2,264
May	4				3		1	3
June	7,685	236	319	720	778	45	29	203
July	12,703	345	494	1,221	1,155	64	38	298
August	15,225	502	572	1,361	1,298	70	45	301
September	17,036	538	654	1,478	1,353	85	56	369
October	17,219	563	677	1,614	1,580	94	52	342
November	19,380	654	671	1,736	1,742	97	64	407
December	16,641	577	623	1,429	1,317	85	51	341
☐ 2022	223,071	8,489	10,979	21,019	18,878	1,243	772	5,186
January	18,040	609	656	1,557	1,680	102	65	419
February	19,399	756	714	1,750	1,462	91	78	390
March	20,575	783	876	1,833	1,715	119	67	482
April	17,507	637	727	1,550	1,350	94	53	379
May	19,200	697	883	1,699	1,501	117	56	423
June	18,250	621	981	1,932	1,499	96	67	449
July	18,869	705	1,035	1,795	1,510	97	74	391
August	18,059	569	988	1,721	1,557	105	54	467
September	17,680	816	932	1,688	1,508	118	63	437
October	18,644	737	1,028	1,755	1,749	93	57	457
November	20,380	843	1,174	2,130	1,806	116	69	492
December	16,468	716	985	1,609	1,541	95	69	400
☐ 2023	203,037	7,648	14,758	21,675	21,455	1,459	1,045	6,951
January	20,057	755	1,248	1,988	2,049	128	84	612
February	18,250	626	1,208	1,676	1,793	95	73	479
March	19,244	634	1,159	1,726	1,944	120	100	560
April	14,972	434	903	1,468	1,661	103	78	446
May	17,110	581	1,137	1,721	1,882	107	84	563
June	17,487	611	1,091	1,677	1,886	116	87	574
July	16,969	538	1,230	1,655	1,818	118	79	625
August	16,739	675	1,399	1,844	1,754	120	73	547
September	15,186	612	1,299	1,685	1,698	111	79	528
October	16,581	692	1,338	2,057	1,818	139	87	604
November	17,019	835	1,411	2,315	1,875	164	102	705
December	13,423	655	1,335	1,863	1,277	138	119	708
☐ 2024	16,203	809	1,811	2,345	1,607	229	159	973
January	16,203	809	1,811	2,345	1,607	229	159	973
<b>Total</b>	<b>548,204</b>	<b>20,361</b>	<b>31,558</b>	<b>54,598</b>	<b>51,166</b>	<b>3,471</b>	<b>2,312</b>	<b>15,374</b>

## 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	17		125	7,573	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	3		53	1,223	404	1,683	2	2	118	86	208	1,891
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	3,267		333	15,341	13,478	32,419	151	67	1,039	940	2,197	34,616
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	139		22	602	1,110	1,873	11	5	70	54	140	2,013
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	512		44	1,320	1,125	3,001	10	6	62	68	146	3,147
October	714		29	2,694	1,250	4,687	20	6	58	77	161	4,848
November	479		39	1,511	1,375	3,404	14	2	85	90	191	3,595
December	515		17	1,248	1,043	2,823	12	2	58	79	151	2,974
☐ 2023	10,442		423	22,671	23,685	57,221	221	94	1,169	1,051	2,535	59,756
January	644		35	1,767	1,340	3,786	18	6	98	78	200	3,986
February	665		35	1,707	2,007	4,414	12	5	90	78	185	4,599
March	792		51	1,874	1,709	4,426	20	11	107	89	227	4,653
April	633		26	1,327	1,624	3,610	22	9	90	67	188	3,798
May	689		34	1,692	1,727	4,142	14	8	82	93	197	4,339
June	889		25	1,757	1,483	4,154	21	6	111	75	213	4,367
July	963		41	1,683	1,361	4,048	24	10	99	81	214	4,262
August	1,070		34	3,311	3,725	8,140	14	8	101	137	260	8,400
September	988		39	2,207	2,735	5,969	14	11	90	99	214	6,183
October	1,104		24	1,782	2,213	5,123	19	9	94	100	222	5,345
November	1,113		26	1,863	2,078	5,080	23	3	116	90	232	5,312
December	892		53	1,701	1,683	4,329	20	8	91	64	183	4,512
☐ 2024	1,249		44	2,324	2,719	6,336	34	10	116	97	257	6,593
January	1,249		44	2,324	2,719	6,336	34	10	116	97	257	6,593
<b>Total</b>	<b>14,975</b>		<b>925</b>	<b>47,909</b>	<b>42,622</b>	<b>106,431</b>	<b>422</b>	<b>188</b>	<b>3,033</b>	<b>2,523</b>	<b>6,166</b>	<b>112,597</b>

## 4.Claims Exiting The Portal

### 4.2 Claims Exiting The Portal (Represented)

Year	Additional	Agreement reached outside of the service	Duplicate claim	No longer want to claim	Other	There are complex issues of fact or law	There is a formal allegation of fraud
<b>2021</b>	<b>472</b>	<b>647</b>	<b>735</b>	<b>428</b>	<b>1,420</b>	<b>5,000</b>	<b>1,753</b>
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	102	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
<b>2022</b>	<b>6,627</b>	<b>684</b>	<b>3,205</b>	<b>2,055</b>	<b>7,181</b>	<b>9,865</b>	<b>2,802</b>
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	357	19	276	141	597	387	96
July	562	34	256	129	661	493	165
August	569	30	262	132	619	599	205
September	900	38	267	123	610	804	259
October	1,162	101	355	191	620	1,727	531
November	942	30	468	236	642	826	260
December	818	26	202	174	554	875	174
<b>2023</b>	<b>18,003</b>	<b>608</b>	<b>3,691</b>	<b>3,209</b>	<b>14,052</b>	<b>14,182</b>	<b>3,476</b>
January	1,105	42	343	192	702	1,037	365
February	1,192	42	347	241	1,204	1,112	276
March	1,416	52	351	183	925	1,204	295
April	1,121	33	256	266	905	842	187
May	1,227	34	259	356	950	1,057	259
June	1,514	46	310	181	766	1,071	266
July	1,503	56	240	139	805	1,032	273
August	2,000	66	535	226	2,721	2,061	531
September	1,680	67	359	753	1,414	1,389	307
October	1,788	60	252	211	1,436	1,144	232
November	1,892	49	251	278	1,209	1,145	256
December	1,565	61	188	183	1,015	1,088	229
<b>2024</b>	<b>2,340</b>	<b>66</b>	<b>305</b>	<b>377</b>	<b>1,453</b>	<b>1,481</b>	<b>314</b>
January	2,340	66	305	377	1,453	1,481	314
<b>Total</b>	<b>27,442</b>	<b>2,005</b>	<b>7,936</b>	<b>6,069</b>	<b>24,106</b>	<b>30,528</b>	<b>8,345</b>

### 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
<b>2021</b>	<b>91</b>	<b>129</b>	<b>56</b>	<b>80</b>	<b>85</b>	<b>205</b>	<b>394</b>	<b>137</b>
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
<b>2022</b>	<b>379</b>	<b>107</b>	<b>246</b>	<b>201</b>	<b>169</b>	<b>361</b>	<b>600</b>	<b>134</b>
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
<b>2023</b>	<b>514</b>	<b>74</b>	<b>251</b>	<b>259</b>	<b>166</b>	<b>442</b>	<b>686</b>	<b>143</b>
January	42	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	38	8	26	33	20	63	63	9
September	48	9	23	19	16	41	46	12
October	45	3	26	32	11	39	58	8
November	51	6	18	29	12	36	63	17
December	42	7	16	17	12	26	57	6
<b>2024</b>	<b>62</b>	<b>4</b>	<b>25</b>	<b>20</b>	<b>14</b>	<b>45</b>	<b>67</b>	<b>20</b>
January	62	4	25	20	14	45	67	20
<b>Total</b>	<b>1,046</b>	<b>314</b>	<b>578</b>	<b>560</b>	<b>434</b>	<b>1,053</b>	<b>1,747</b>	<b>434</b>

## 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	
<input type="checkbox"/> 2021	1,967	78,482	2,491	7,357	90,297	118	8,282	62	392	8,854	99,151
May							2		1	3	3
June	130	5,688	233	455	6,506	11	691	5	25	732	7,238
July	229	9,490	333	859	10,911	16	1,032	10	48	1,106	12,017
August	280	11,322	359	1,056	13,017	17	1,174	8	64	1,263	14,280
September	303	12,640	383	1,187	14,513	17	1,260	7	53	1,337	15,850
October	351	12,868	396	1,280	14,895	26	1,367	13	74	1,480	16,375
November	374	14,279	415	1,278	16,346	17	1,555	12	65	1,649	17,995
December	300	12,195	372	1,242	14,109	14	1,201	7	62	1,284	15,393
<input type="checkbox"/> 2022	5,775	165,397	4,646	20,920	196,738	314	17,307	117	930	18,668	215,406
January	326	13,341	389	1,323	15,379	27	1,534	13	74	1,648	17,027
February	446	14,223	386	1,491	16,546	23	1,336	12	68	1,439	17,985
March	443	15,034	448	1,780	17,705	23	1,606	6	85	1,720	19,425
April	386	12,527	391	1,560	14,864	18	1,215	10	60	1,303	16,167
May	456	13,853	390	1,729	16,428	19	1,408	6	75	1,508	17,936
June	470	13,403	383	1,694	15,950	16	1,427	8	62	1,513	17,463
July	539	13,930	403	1,827	16,699	38	1,386	10	66	1,500	18,199
August	494	13,414	404	1,712	16,024	30	1,420	8	76	1,534	17,558
September	494	13,119	380	1,830	15,823	29	1,393	10	90	1,522	17,345
October	606	14,105	371	1,910	16,992	32	1,572	11	84	1,699	18,691
November	597	15,717	406	2,230	18,950	32	1,637	10	97	1,776	20,726
December	518	12,731	295	1,834	15,378	27	1,373	13	93	1,506	16,884
<input type="checkbox"/> 2023	8,869	153,595	3,438	29,005	194,907	455	20,049	147	1,444	22,095	217,002
January	654	15,279	417	2,172	18,522	17	1,939	21	117	2,094	20,616
February	562	13,831	329	2,026	16,748	21	1,594	14	116	1,745	18,493
March	690	14,243	353	2,251	17,537	29	1,831	11	110	1,981	19,518
April	510	11,275	246	1,819	13,850	35	1,565	13	94	1,707	15,557
May	634	12,996	288	2,288	16,206	31	1,702	14	152	1,899	18,105
June	731	13,151	312	2,469	16,663	37	1,758	12	135	1,942	18,605
July	755	12,960	265	2,450	16,430	48	1,685	10	130	1,873	18,303
August	807	12,745	314	2,675	16,541	40	1,623	13	121	1,797	18,338
September	863	11,547	241	2,498	15,149	25	1,537	13	119	1,694	16,843
October	1,008	12,584	255	2,982	16,829	63	1,655	13	129	1,860	18,689
November	1,005	13,450	280	3,274	18,009	62	1,841	6	131	2,040	20,049
December	650	9,534	138	2,101	12,423	47	1,319	7	90	1,463	13,886
<input type="checkbox"/> 2024	210	5,253	37	433	5,933	21	903	3	26	953	6,886
January	210	5,253	37	433	5,933	21	903	3	26	953	6,886
<b>Total</b>	<b>16,821</b>	<b>402,727</b>	<b>10,612</b>	<b>57,715</b>	<b>487,875</b>	<b>908</b>	<b>46,541</b>	<b>329</b>	<b>2,792</b>	<b>50,570</b>	<b>538,445</b>

## 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