
OIC Monthly Claims Data

Data view: May 2021 – February 2024

1.Claim Volumes

1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
☐ 2021	122,878	12,366	135,244
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	19,271	1,794	21,065
Total	122,878	12,366	135,244

1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	Other	UK Law Firm	Total
☐ 2021	27,485	248	7	95,138	122,878
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		15,106	19,271
Total	27,485	248	7	95,138	122,878

1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
☐ 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
Total	263,558	26,079	289,637

1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	Other	UK Law Firm	Total
☐ 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
Total	63,984	788	1	198,785	263,558

1.Claim Volumes

1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
2023	247,120	30,910	278,030
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	20,659	2,494	23,153
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
Total	247,120	30,910	278,030

1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	UK Law Firm	Total
2023	58,396	742	187,982	247,120
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	15,547	20,659
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
Total	58,396	742	187,982	247,120

1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
2024	41,165	5,562	46,727
January	21,182	2,974	24,156
February	19,983	2,588	22,571
Total	674,721	74,917	749,638

1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	Other	UK Law Firm	Total
2024	9,621	93		31,451	41,165
January	4,861	51		16,270	21,182
February	4,760	42		15,181	19,983
Total	159,486	1,871	8	513,356	674,721

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	36,576	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
Total	7,125	39,629	36,576	83,330	887	4,297	5,184	97	97	13,745	27,737	41,482	130,093

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
☐ 2022	21,011	77,566	85,375	183,952	2,200	7,033	9,233	250	250	29,670	53,960	83,630	277,065
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	7,455	6,810	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	1,762	6,448	7,413	15,623	180	605	785	23	23	2,509	4,457	6,966	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	1,638	6,211	7,415	15,264	197	568	765	26	26	2,414	3,821	6,235	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	4,483	7,375	25,880
December	1,486	5,525	7,196	14,207	154	462	616	28	28	2,364	3,840	6,204	21,055
Total	21,011	77,566	85,375	183,952	2,200	7,033	9,233	250	250	29,670	53,960	83,630	277,065

1.Claim Volumes - Injury Claim As Presented

1.3 Claims Volumes - Types of Claim

Types of Claim Group	Year	Multiple Injuries	Mixed Tariff		Non Tariff			Other		Tariff Only		Total		
			Whiplash + Physical	Whiplash + Physical + Psychological	Physical + Psychological	Physical Only	Total	Unknown	Total	Whiplash + Psychological	Whiplash Only		Total	
☐ 2023		20,075	65,989	92,572	178,636	2,172	6,474	8,646	312	312	30,509	49,097	79,606	267,200
January		1,724	6,479	8,638	16,841	201	631	832	33	33	2,939	5,186	8,125	25,831
February		1,575	5,961	7,968	15,504	187	595	782	31	31	2,557	4,352	6,909	23,226
March		1,842	6,232	8,246	16,320	191	573	764	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	7,391	14,893	164	545	709	30	30	2,496	4,134	6,630	22,262
June		1,802	5,779	7,720	15,301	172	560	732	31	31	2,455	4,110	6,565	22,629
July		1,843	5,357	7,718	14,918	183	522	705	25	25	2,422	4,094	6,516	22,164
August		1,668	5,309	7,956	14,933	214	515	729	24	24	2,661	3,950	6,611	22,297
September		1,606	4,907	7,239	13,752	166	495	661	23	23	2,353	3,574	5,927	20,363
October		1,849	5,308	7,971	15,128	172	525	697	25	25	2,558	4,020	6,578	22,428
November		1,768	5,580	8,374	15,722	206	557	763	21	21	2,935	4,126	7,061	23,567
December		1,337	4,395	6,728	12,460	147	460	607	30	30	2,300	3,487	5,787	18,884
Total		20,075	65,989	92,572	178,636	2,172	6,474	8,646	312	312	30,509	49,097	79,606	267,200

1.3 Claims Volumes - Types of Claim

Types of Claim Group	Year	Multiple Injuries	Mixed Tariff		Non Tariff			Other		Tariff Only		Total		
			Whiplash + Physical	Whiplash + Physical + Psychological	Physical + Psychological	Physical Only	Total	Unknown	Total	Whiplash + Psychological	Whiplash Only		Total	
☐ 2024		3,207	10,533	16,248	29,988	374	1,075	1,449	45	45	5,277	7,987	13,264	44,746
January		1,630	5,481	8,474	15,585	202	571	773	20	20	2,682	4,105	6,787	23,165
February		1,577	5,052	7,774	14,403	172	504	676	25	25	2,595	3,882	6,477	21,581
Total		51,418	193,717	230,771	475,906	5,633	18,879	24,512	704	704	79,201	138,781	217,982	719,104

2.Settlements

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
2021	3,261	2,855	6,116
June	1	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
Total	3,261	2,855	6,116

2.2 Average Days To Settle

Year	Represented	Unrepresented	Total
2021	119	64	93
June	8	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
Total	119	64	93

2.3 Open Settlements

Year	Represented	Unrepresented	Total
2021	6,150	196	6,346
June	534	14	548
July	798	10	808
August	944	31	975
September	988	32	1,020
October	1,005	37	1,042
November	999	39	1,038
December	882	33	915
Total	6,150	196	6,346

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
2022	60,054	10,451	70,505
January	2,003	846	2,849
February	2,721	867	3,588
March	3,995	976	4,971
April	4,172	814	4,986
May	5,131	967	6,098
June	4,944	847	5,791
July	5,312	855	6,167
August	5,947	754	6,701
September	6,085	824	6,909
October	6,409	871	7,280
November	6,931	938	7,869
December	6,404	892	7,296
Total	60,054	10,451	70,505

2.2 Average Days To Settle

Year	Represented	Unrepresented	Total
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	237	123	223
November	238	126	225
December	248	118	232
Total	211	107	195

2.3 Open Settlements

Year	Represented	Unrepresented	Total
2022	11,084	481	11,565
January	979	51	1,030
February	997	45	1,042
March	1,059	49	1,108
April	942	35	977
May	975	36	1,011
June	893	44	937
July	892	37	929
August	843	43	886
September	837	30	867
October	902	44	946
November	987	33	1,020
December	778	34	812
Total	11,084	481	11,565

2. Settlements

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
☐ 2023	99,970	13,843	113,813
January	7,105	927	8,032
February	6,886	969	7,855
March	9,044	1,418	10,462
April	7,210	1,074	8,284
May	7,525	1,122	8,647
June	8,449	1,276	9,725
July	8,411	1,231	9,642
August	8,856	1,153	10,009
September	9,130	1,132	10,262
October	8,872	1,215	10,087
November	9,670	1,188	10,858
December	8,812	1,138	9,950
Total	99,970	13,843	113,813

2.2 Average Days To Settle

Year	Represented	Unrepresented	Total
☐ 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
Total	284	129	265

2.3 Open Settlements

Year	Represented	Unrepresented	Total
☐ 2023	6,119	532	6,651
January	977	41	1,018
February	812	48	860
March	836	51	887
April	596	42	638
May	585	44	629
June	568	68	636
July	540	46	586
August	394	48	442
September	332	37	369
October	243	39	282
November	174	46	220
December	62	22	84
Total	6,119	532	6,651

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
☐ 2024	18,680	2,562	21,242
January	9,311	1,231	10,542
February	9,369	1,331	10,700
Total	181,965	29,711	211,676

2.2 Average Days To Settle

Year	Represented	Unrepresented	Total
☐ 2024	311	127	288
January	310	130	289
February	311	124	288
Total	259	115	239

2.3 Open Settlements

Year	Represented	Unrepresented	Total
☐ 2024	20	33	53
January	17	30	47
February	3	3	6
Total	23,373	1,242	24,615

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
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	
Total	417	1217	505	73	9	1

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	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	
Total	438	2022	1180	236	12	1

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
2022	4672	12460	6185	2371	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	925	447	141	34	1	
May	416	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	275	71	15	6
Total	4672	12460	6185	2371	608	88	23

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
2022	5272	21187	13977	4627	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	1937	1158	358	56	5	5
June	396	1734	1133	358	70	9	1
July	465	1902	1255	400	94	11	3
August	511	1999	1302	481	115	11	9
September	509	1986	1375	547	132	25	7
October	565	2097	1477	485	113	23	6
November	636	2285	1612	587	125	35	15
December	571	2117	1384	546	153	37	12
Total	5272	21187	13977	4627	1057	167	61

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
2023	5836	16188	8822	3526	918	319	221
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	1237	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	477	1336	735	317	75	27	19
November	498	1458	815	337	75	43	20
December	477	1322	704	253	97	43	30
Total	5836	16188	8822	3526	918	319	221

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
2023	9110	35414	23908	8765	1996	768	520
January	617	2330	1646	623	140	44	15
February	631	2448	1582	603	145	40	30
March	789	3318	2212	806	192	44	29
April	682	2590	1734	646	185	43	35
May	726	2670	1798	672	135	57	31
June	757	2995	2032	743	158	65	48
July	730	2979	2074	730	162	78	49
August	800	3076	2082	707	169	78	45
September	821	3181	2155	805	193	68	40
October	872	3175	2111	791	159	93	63
November	889	3418	2315	871	184	81	66
December	796	3234	2167	768	174	77	69
Total	9110	35414	23908	8765	1996	768	520

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
2024	1059	2782	1499	636	154	59	54
January	534	1365	745	338	79	27	29
February	525	1417	754	298	75	32	25
Total	11984	32647	17011	6606	1689	467	298

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
2024	1775	6755	4615	1539	325	185	112
January	900	3275	2318	767	168	93	51
February	875	3480	2297	772	157	92	61
Total	16595	65378	43680	15167	3390	1120	694

2.Settlements - Average Values

2.6 Average Settlement Values

RepresentedClaim Year	Represented			Unrepresented		
	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
Total	£922	£609	£209	£959	£653	£155

2.6 Average Settlement Values

RepresentedClaim Year	Represented			Unrepresented		
	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
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	£726	£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	£902	£740	£139	£937	£765	£135
Total	£885	£710	£205	£925	£721	£150

2.Settlements - Average Values

2.6 Average Settlement Values

RepresentedClaim Year	Represented			Unrepresented		
	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
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	£1,024	£755	£214	£1,066	£803	£152
May	£1,005	£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	£1,055	£776	£150	£1,050	£793	£150
Total	£1,013	£758	£167	£1,032	£784	£166

2.6 Average Settlement Values

RepresentedClaim Year	Represented			Unrepresented		
	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2024	£1,058	£756	£166	£993	£798	£139
January	£1,059	£761	£256	£996	£798	£137
February	£1,056	£751	£98	£991	£798	£142
Total	£978	£739	£181	£985	£750	£157

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
Total	889	3,208	44	1,086	2,802	100

2.7 Frequency Settled

RepresentedClaim Year	Represented			Unrepresented		
	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2022	21,752	59,178	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	1,450	4,114	48	345	793	47
May	1,783	5,050	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	5,871	79	288	734	41
September	2,299	5,994	79	305	808	55
October	2,437	6,316	92	347	852	31
November	2,544	6,829	83	398	910	42
December	2,284	6,310	90	381	867	38
Total	21,752	59,178	811	4,190	10,199	526

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
2023	40,459	98,462	1,173	5,681	13,426	600
January	2,553	6,999	86	382	894	40
February	2,386	6,792	73	352	942	35
March	3,493	8,916	119	587	1,377	76
April	2,849	7,089	85	446	1,039	52
May	3,001	7,406	79	444	1,094	52
June	3,394	8,322	109	531	1,245	62
July	3,490	8,301	92	522	1,185	70
August	3,691	8,710	98	475	1,118	52
September	3,907	9,008	94	473	1,100	35
October	3,809	8,715	98	512	1,177	30
November	4,121	9,522	122	517	1,150	42
December	3,765	8,682	118	440	1,105	54
Total	40,459	98,462	1,173	5,681	13,426	600

2.7 Frequency Settled

RepresentedClaim Year	Represented			Unrepresented		
	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2024	7,935	18,372	229	1,099	2,481	104
January	3,963	9,149	99	512	1,202	52
February	3,972	9,223	130	587	1,279	52
Total	71,035	179,220	2,257	12,056	28,908	1,330

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	106,087	3,358	3,961	9,472	9,229	539	336	2,262
May	4				3		1	3
June	7,696	232	317	715	778	45	29	203
July	12,725	342	486	1,210	1,155	64	38	298
August	15,256	492	561	1,351	1,299	70	45	300
September	17,057	533	645	1,471	1,354	85	56	368
October	17,251	555	669	1,598	1,580	94	52	342
November	19,430	637	666	1,708	1,742	97	64	407
December	16,668	567	617	1,419	1,318	84	51	341
Total	106,087	3,358	3,961	9,472	9,229	539	336	2,262

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
☐ 2022	223,631	8,313	10,831	20,783	18,886	1,242	772	5,179
January	18,079	598	645	1,540	1,680	102	65	419
February	19,443	743	703	1,730	1,462	91	78	390
March	20,624	766	865	1,812	1,716	119	67	481
April	17,537	627	722	1,535	1,351	94	53	378
May	19,244	679	876	1,680	1,502	116	56	423
June	18,285	612	966	1,921	1,498	97	67	449
July	18,909	695	1,028	1,772	1,511	97	74	390
August	18,103	557	971	1,706	1,555	105	54	469
September	17,734	797	918	1,667	1,509	118	63	436
October	18,707	719	1,010	1,728	1,751	93	57	455
November	20,444	821	1,155	2,107	1,807	116	69	491
December	16,522	699	972	1,585	1,544	94	69	398
Total	223,631	8,313	10,831	20,783	18,886	1,242	772	5,179

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
2023	204,818	7,283	14,079	20,940	21,815	1,416	1,008	6,671
January	20,147	726	1,228	1,947	2,054	127	83	609
February	18,335	597	1,187	1,641	1,795	96	73	476
March	19,323	610	1,132	1,698	1,949	120	100	555
April	15,037	418	888	1,434	1,671	101	76	440
May	17,200	568	1,105	1,676	1,892	105	84	555
June	17,627	579	1,042	1,618	1,898	114	85	566
July	17,094	510	1,175	1,613	1,828	119	78	615
August	16,929	642	1,321	1,767	1,762	124	72	536
September	15,392	575	1,210	1,605	1,720	111	76	509
October	16,793	663	1,256	1,956	1,848	136	88	576
November	17,328	778	1,285	2,189	1,961	152	95	638
December	13,613	617	1,250	1,796	1,437	111	98	596
Total	204,818	7,283	14,079	20,940	21,815	1,416	1,008	6,671

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
2024	31,694	1,571	3,387	4,513	3,175	385	267	1,735
January	16,271	806	1,779	2,326	1,793	210	125	846
February	15,423	765	1,608	2,187	1,382	175	142	889
Total	566,230	20,525	32,258	55,708	53,105	3,582	2,383	15,847

4.Claims Exiting The Portal

4.1 Claims Exiting The Portal

RepresentedClaim Year	Court	Represented				Unrepresented					Total
		Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn	Total	
<input type="checkbox"/> 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
Total	17	125	7,573	2,740	10,455	16	17	709	435	1,177	11,632

4.1 Claims Exiting The Portal

RepresentedClaim Year	Court	Represented				Unrepresented					Total
		Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn	Total	
<input type="checkbox"/> 2022	3,262	333	15,341	13,478	32,414	151	67	1,039	940	2,197	34,611
January	35	11	1,857	765	2,668	9	3	161	80	253	2,921
February	63	18	2,040	704	2,825	4	9	185	89	287	3,112
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	711	29	2,694	1,250	4,684	20	6	58	77	161	4,845
November	478	39	1,511	1,375	3,403	14	2	85	90	191	3,594
December	515	17	1,248	1,043	2,823	12	2	58	79	151	2,974
Total	3,262	333	15,341	13,478	32,414	151	67	1,039	940	2,197	34,611

4.Claims Exiting The Portal

4.1 Claims Exiting The Portal

RepresentedClaim Year	Court	Represented				Unrepresented				Total	
		Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn		Total
2023	10,390	423	22,671	23,685	57,169	221	94	1,169	1,051	2,535	59,704
January	641	35	1,767	1,340	3,783	18	6	98	78	200	3,983
February	663	35	1,707	2,007	4,412	12	5	90	78	185	4,597
March	786	51	1,874	1,709	4,420	20	11	107	89	227	4,647
April	625	26	1,327	1,624	3,602	22	9	90	67	188	3,790
May	688	34	1,692	1,727	4,141	14	8	82	93	197	4,338
June	884	25	1,757	1,483	4,149	21	6	111	75	213	4,362
July	957	41	1,683	1,361	4,042	24	10	99	81	214	4,256
August	1,066	34	3,311	3,725	8,136	14	8	101	137	260	8,396
September	983	39	2,207	2,735	5,964	14	11	90	99	214	6,178
October	1,100	24	1,782	2,213	5,119	19	9	94	100	222	5,341
November	1,108	26	1,863	2,078	5,075	23	3	116	90	232	5,307
December	889	53	1,701	1,683	4,326	20	8	91	64	183	4,509
Total	10,390	423	22,671	23,685	57,169	221	94	1,169	1,051	2,535	59,704

4.1 Claims Exiting The Portal

RepresentedClaim Year	Court	Represented				Unrepresented				Total	
		Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn		Total
2024	2,533	73	4,529	8,105	15,240	66	18	233	205	522	15,762
January	1,240	44	2,324	2,719	6,327	34	10	116	97	257	6,584
February	1,293	29	2,205	5,386	8,913	32	8	117	108	265	9,178
Total	16,202	954	50,114	48,008	115,278	454	196	3,150	2,631	6,431	121,709

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	472	647	735	428	1,420	5,000	1,753
December	106	108	157	123	297	1,200	340
November	121	125	143	75	308	1,252	412
October	83	99	134	43	244	932	342
September	102	140	96	79	205	764	297
August	25	108	132	57	149	557	217
July	27	57	49	39	166	254	132
June	8	10	24	12	51	41	13
Total	472	647	735	428	1,420	5,000	1,753

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
Total	91	129	56	80	85	205	394	137

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
2022	6,622	684	3,205	2,055	7,181	9,865	2,802
January	130	127	191	159	383	1,346	332
February	245	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	1,159	101	355	191	620	1,727	531
November	941	30	468	236	642	826	260
December	818	26	202	174	554	875	174
Total	6,622	684	3,205	2,055	7,181	9,865	2,802

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
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
Total	379	107	246	201	169	361	600	134

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
2023	17,951	608	3,691	3,209	14,052	14,182	3,476
January	1,102	42	343	192	702	1,037	365
February	1,190	42	347	241	1,204	1,112	276
March	1,410	52	351	183	925	1,204	295
April	1,113	33	256	266	905	842	187
May	1,226	34	259	356	950	1,057	259
June	1,509	46	310	181	766	1,071	266
July	1,497	56	240	139	805	1,032	273
August	1,996	66	535	226	2,721	2,061	531
September	1,675	67	359	753	1,414	1,389	307
October	1,784	60	252	211	1,436	1,144	232
November	1,887	49	251	278	1,209	1,145	256
December	1,562	61	188	183	1,015	1,088	229
Total	17,951	608	3,691	3,209	14,052	14,182	3,476

4.3 Claims Exiting The Portal (Unrepresented)

Year	Additional	Agreement reached outside of the service	Duplicate claim	I have instructed a legal representative	No longer want to claim	Other	There are complex issues of fact or law	There is a formal allegation of fraud
2023	514	74	251	259	166	442	686	143
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
Total	514	74	251	259	166	442	686	143

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
2024	4,903	120	1,042	882	4,827	2,843	623
January	2,331	66	305	377	1,453	1,481	314
February	2,572	54	737	505	3,374	1,362	309
Total	29,948	2,059	8,673	6,574	27,480	31,890	8,654

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
2024	119	8	60	43	25	90	143	34
January	62	4	25	20	14	45	67	20
February	57	4	35	23	11	45	76	14
Total	1,103	318	613	583	445	1,098	1,823	448

5. Liability Decisions

5.1 Liability Decisions

Represented Claim	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
<input checked="" type="checkbox"/> 2021		1,918	78,105	2,488	7,186	89,697	118	8,282	62	392	8,854	98,551
May								2		1	3	3
June		125	5,675	236	445	6,481	11	691	5	25	732	7,213
July		225	9,455	333	840	10,853	16	1,032	10	48	1,106	11,959
August		271	11,241	356	1,016	12,884	17	1,174	8	64	1,263	14,147
September		292	12,548	381	1,156	14,377	17	1,260	7	53	1,337	15,714
October		344	12,803	392	1,255	14,794	26	1,367	13	74	1,480	16,274
November		368	14,228	421	1,247	16,264	17	1,555	12	65	1,649	17,913
December		293	12,155	369	1,227	14,044	14	1,201	7	62	1,284	15,328
Total		1,918	78,105	2,488	7,186	89,697	118	8,282	62	392	8,854	98,551

5.1 Liability Decisions

Represented Claim	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
<input checked="" type="checkbox"/> 2022		5,632	164,794	4,678	20,449	195,553	315	17,305	117	930	18,667	214,220
January		321	13,298	389	1,300	15,308	27	1,534	13	74	1,648	16,956
February		437	14,164	387	1,456	16,444	23	1,336	12	68	1,439	17,883
March		428	14,962	454	1,745	17,589	23	1,605	6	85	1,719	19,308
April		379	12,481	390	1,527	14,777	18	1,215	10	60	1,303	16,080
May		441	13,796	394	1,691	16,322	19	1,407	6	75	1,507	17,829
June		456	13,340	383	1,667	15,846	16	1,427	8	62	1,513	17,359
July		525	13,879	406	1,788	16,598	38	1,386	10	66	1,500	18,098
August		485	13,381	398	1,680	15,944	30	1,420	8	76	1,534	17,478
September		483	13,079	384	1,795	15,741	29	1,393	10	90	1,522	17,263
October		590	14,068	377	1,859	16,894	32	1,572	11	84	1,699	18,593
November		581	15,654	417	2,156	18,808	33	1,637	10	97	1,777	20,585
December		506	12,692	299	1,785	15,282	27	1,373	13	93	1,506	16,788
Total		5,632	164,794	4,678	20,449	195,553	315	17,305	117	930	18,667	214,220

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	
2023	8,629	155,089	3,620	28,207	195,545	437	20,223	157	1,463	22,280	217,825
January	628	15,261	419	2,097	18,405	17	1,939	21	117	2,094	20,499
February	544	13,786	338	1,942	16,610	21	1,594	14	115	1,744	18,354
March	662	14,214	354	2,165	17,395	29	1,831	11	109	1,980	19,375
April	494	11,255	256	1,758	13,763	35	1,566	13	93	1,707	15,470
May	611	12,965	298	2,218	16,092	31	1,704	13	151	1,899	17,991
June	692	13,145	337	2,347	16,521	37	1,758	12	135	1,942	18,463
July	714	12,956	278	2,345	16,293	47	1,685	11	130	1,873	18,166
August	763	12,758	331	2,530	16,382	39	1,623	13	120	1,795	18,177
September	829	11,579	262	2,325	14,995	24	1,543	13	116	1,696	16,691
October	959	12,654	266	2,801	16,680	59	1,668	12	126	1,865	18,545
November	986	13,547	293	3,062	17,888	51	1,857	12	134	2,054	19,942
December	747	10,969	188	2,617	14,521	47	1,455	12	117	1,631	16,152
Total	8,629	155,089	3,620	28,207	195,545	437	20,223	157	1,463	22,280	217,825

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	
2024	978	16,161	216	2,743	20,098	86	2,485	11	147	2,729	22,827
January	776	11,241	176	2,365	14,558	65	1,670	8	125	1,868	16,426
February	202	4,920	40	378	5,540	21	815	3	22	861	6,401
Total	17,157	414,149	11,002	58,585	500,893	956	48,295	347	2,932	52,530	553,423

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