

# OIC Monthly Claims Data

Data view: May 2021 – April 2025

# 1.Claim Volumes

OFFICIAL  
INJURY  
CLAIM

## 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	26,899	248	7	95,724	122,878
May				4	4
June	2,175	25	4	6,756	8,960
July	3,515	26	2	11,220	14,763
August	3,756	50		13,854	17,660
September	4,128	38		15,540	19,706
October	4,364	28		15,681	20,073
November	4,914	42	1	17,484	22,441
December	4,047	39		15,185	19,271
Total	26,899	248	7	95,724	122,878

## 1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
2022	263,561	26,079	289,640
January	20,862	2,266	23,128
February	22,619	2,021	24,640
March	24,068	2,383	26,451
April	20,421	1,876	22,297
May	22,480	2,097	24,577
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	19,779	2,105	21,884
Total	263,561	26,079	289,640

## 1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	Other	UK Law Firm	Total
2022	61,719	770	1	201,071	263,561
January	4,947	46		15,869	20,862
February	5,096	34		17,489	22,619
March	5,381	72		18,615	24,068
April	4,294	110		16,017	20,421
May	4,862	75		17,543	22,480
June	5,377	68	1	16,338	21,784
July	5,419	52		16,933	22,404
August	5,404	83		15,850	21,337
September	5,320	72		15,724	21,116
October	5,257	62		16,845	22,164
November	5,707	50		18,770	24,527
December	4,655	46		15,078	19,779
Total	61,719	770	1	201,071	263,561

# 1.Claim Volumes

OFFICIAL  
INJURY  
CLAIM

## 1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
2023	247,127	30,908	278,035
January	24,048	2,873	26,921
February	21,760	2,440	24,200
March	22,763	2,724	25,487
April	17,777	2,289	20,066
May	20,552	2,635	23,187
June	20,869	2,662	23,531
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	21,581	2,845	24,426
December	17,276	2,242	19,518
Total	247,127	30,908	278,035

## 1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	UK Law Firm	Total
2023	54,348	724	192,055	247,127
January	5,231	73	18,744	24,048
February	4,958	91	16,711	21,760
March	5,336	112	17,315	22,763
April	4,148	58	13,571	17,777
May	4,670	54	15,828	20,552
June	4,437	52	16,380	20,869
July	4,584	45	15,763	20,392
August	4,700	56	15,903	20,659
September	3,829	57	14,896	18,782
October	4,313	45	16,310	20,668
November	4,522	48	17,011	21,581
December	3,620	33	13,623	17,276
Total	54,348	724	192,055	247,127

## 1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
2024	228,372	30,707	259,079
January	21,182	2,974	24,156
February	19,997	2,597	22,594
March	18,769	2,591	21,360
April	19,474	2,521	21,995
May	17,676	2,409	20,085
June	16,864	2,522	19,386
July	20,301	2,681	22,982
August	17,587	2,400	19,987
September	19,089	2,495	21,584
October	21,160	2,686	23,846
November	19,513	2,541	22,054
December	16,760	2,290	19,050
2025	72,997	10,425	83,422
January	20,222	2,902	23,124
February	17,504	2,463	19,967
March	17,561	2,698	20,259
April	17,710	2,362	20,072
Total	934,935	110,485	1,045,420

## 1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	Other	UK Law Firm	Total
2024	49,002	435		178,935	228,372
January	4,170	51		16,961	21,182
February	4,043	42		15,912	19,997
March	3,877	31		14,861	18,769
April	4,617	30		14,827	19,474
May	4,128	34		13,514	17,676
June	3,470	30		13,364	16,864
July	4,381	23		15,897	20,301
August	3,839	30		13,718	17,587
September	4,103	28		14,958	19,089
October	4,595	51		16,514	21,160
November	4,282	57		15,174	19,513
December	3,497	28		13,235	16,760
2025	17,091	125		55,781	72,997
January	4,767	47		15,408	20,222
February	4,203	37		13,264	17,504
March	4,113	24		13,424	17,561
April	4,008	17		13,685	17,710
Total	209,059	2,302	8	723,566	934,935

# 1.Claim Volumes - Injury Claim As Presented

OFFICIAL  
INJURY  
CLAIM

## 1.3 Claims Volumes - Types of Claim

Types of Claim Group		Mixed Tariff				Non Tariff		Other		Tariff Only			Total
Year	Multiple Injuries	Whiplash + Physical	Whiplash + Physical + Psychological	Total	Physical + Psychological	Physical Only	Total	Unknown	Total	Whiplash + Psychological	Whiplash Only	Total	
2021	7,125	39,628	36,577	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	5,720	5,217	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	39,628	36,577	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		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	
2022	21,011	77,562	85,386	183,959	2,201	7,033	9,234	250	250	29,673	53,964	83,637	277,080
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	2,559	5,546	8,105	25,337
April	1,755	5,901	6,298	13,954	141	513	654	15	15	2,273	4,320	6,593	21,216
May	2,060	6,716	6,872	15,648	195	561	756	15	15	2,344	4,648	6,992	23,411
June	1,951	6,270	7,115	15,336	185	585	770	14	14	2,450	4,238	6,688	22,808
July	1,762	6,445	7,417	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	4,097	6,698	22,480
September	1,638	6,211	7,416	15,265	198	568	766	26	26	2,414	3,821	6,235	22,292
October	1,437	6,311	8,160	15,908	188	579	767	23	23	2,605	4,147	6,752	23,450
November	1,728	6,933	8,931	17,592	212	674	886	27	27	2,893	4,484	7,377	25,882
December	1,487	5,525	7,198	14,210	154	462	616	28	28	2,364	3,840	6,204	21,058
Total	21,011	77,562	85,386	183,959	2,201	7,033	9,234	250	250	29,673	53,964	83,637	277,080

# 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	
2023	20,079	66,014	92,635	178,728	2,171	6,483	8,654	312	312	30,519	49,104	79,623	267,317
January	1,723	6,480	8,641	16,844	200	631	831	33	33	2,939	5,186	8,125	25,833
February	1,573	5,961	7,972	15,506	186	595	781	31	31	2,558	4,353	6,911	23,229
March	1,842	6,234	8,252	16,328	190	575	765	18	18	2,648	4,575	7,223	24,334
April	1,398	4,843	6,624	12,865	169	495	664	21	21	2,185	3,491	5,676	19,226
May	1,664	5,841	7,392	14,897	164	546	710	30	30	2,497	4,135	6,632	22,269
June	1,802	5,784	7,723	15,309	172	560	732	31	31	2,456	4,110	6,566	22,638
July	1,844	5,356	7,723	14,923	183	522	705	25	25	2,423	4,094	6,517	22,170
August	1,670	5,308	7,962	14,940	214	517	731	24	24	2,660	3,950	6,610	22,305
September	1,605	4,913	7,247	13,765	166	497	663	23	23	2,353	3,574	5,927	20,378
October	1,854	5,315	7,978	15,147	173	526	699	25	25	2,559	4,017	6,576	22,447
November	1,769	5,580	8,385	15,734	207	558	765	21	21	2,936	4,130	7,066	23,586
December	1,335	4,399	6,736	12,470	147	461	608	30	30	2,305	3,489	5,794	18,902
Total	20,079	66,014	92,635	178,728	2,171	6,483	8,654	312	312	30,519	49,104	79,623	267,317

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	
2024	21,089	57,913	91,958	170,960	1,919	5,879	7,798	318	318	29,511	40,939	70,450	249,526
January	1,636	5,495	8,508	15,639	206	571	777	19	19	2,697	4,100	6,797	23,232
February	1,594	5,086	7,859	14,539	177	523	700	26	26	2,620	3,911	6,531	21,796
March	1,589	4,770	7,369	13,728	158	476	634	23	23	2,569	3,606	6,175	20,560
April	1,662	5,007	7,657	14,326	167	464	631	26	26	2,565	3,692	6,257	21,240
May	1,753	4,645	7,092	13,490	122	431	553	21	21	2,145	3,094	5,239	19,303
June	1,678	4,512	6,803	12,993	130	467	597	21	21	1,949	3,020	4,969	18,580
July	2,122	5,125	8,051	15,298	170	538	708	41	41	2,583	3,527	6,110	22,157
August	1,678	4,370	7,195	13,243	174	449	623	34	34	2,326	3,030	5,356	19,256
September	1,835	4,863	7,781	14,479	117	508	625	26	26	2,460	3,219	5,679	20,809
October	1,976	5,291	8,529	15,796	183	539	722	28	28	2,834	3,631	6,465	23,011
November	1,981	4,691	8,057	14,729	167	498	665	25	25	2,500	3,286	5,786	21,205
December	1,585	4,058	7,057	12,700	148	415	563	28	28	2,263	2,823	5,086	18,377
2025	6,548	17,513	30,790	54,851	730	1,888	2,618	110	110	10,231	12,376	22,607	80,186
January	1,879	4,806	8,492	15,177	215	479	694	25	25	2,898	3,500	6,398	22,294
February	1,520	4,128	7,426	13,074	193	494	687	28	28	2,413	3,017	5,430	19,219
March	1,477	4,277	7,480	13,234	165	489	654	29	29	2,475	3,098	5,573	19,490
April	1,672	4,302	7,392	13,366	157	426	583	28	28	2,445	2,761	5,206	19,183
Total	75,852	258,630	337,346	671,828	7,908	25,580	33,488	1,087	1,087	113,679	184,120	297,799	1,004,202

## 2.Settlements

OFFICIAL  
INJURY  
CLAIM

### 2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
☐ 2021	3,260	2,855	6,115
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	1,627	730	2,357
Total	3,260	2,855	6,115

### 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
Total	119	64	93

### 2.3 Open Settlements

Year	Represented	Unrepresented	Total
☐ 2021	1,640	8	1,648
June	122		122
July	205	1	206
August	208	2	210
September	267	1	268
October	275	1	276
November	287	1	288
December	276	2	278
Total	1,640	8	1,648

### 2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
☐ 2022	60,035	10,450	70,485
January	2,003	846	2,849
February	2,721	867	3,588
March	3,994	976	4,970
April	4,170	814	4,984
May	5,125	967	6,092
June	4,943	847	5,790
July	5,311	855	6,166
August	5,946	754	6,700
September	6,085	824	6,909
October	6,406	870	7,276
November	6,928	938	7,866
December	6,403	892	7,295
Total	60,035	10,450	70,485

### 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	155
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
Total	211	107	195

### 2.3 Open Settlements

Year	Represented	Unrepresented	Total
☐ 2022	8,932	233	9,165
January	296	1	297
February	580	10	590
March	813	23	836
April	762	18	780
May	819	19	838
June	789	24	813
July	788	23	811
August	740	29	769
September	799	16	815
October	845	28	873
November	947	20	967
December	754	22	776
Total	8,932	233	9,165

## 2.Settlements

OFFICIAL  
INJURY  
CLAIM

### 2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
2023	99,851	13,838	113,689
January	7,105	927	8,032
February	6,883	969	7,852
March	9,036	1,418	10,454
April	7,210	1,073	8,283
May	7,522	1,121	8,643
June	8,434	1,275	9,709
July	8,403	1,230	9,633
August	8,854	1,153	10,007
September	9,113	1,131	10,244
October	8,854	1,215	10,069
November	9,647	1,188	10,835
December	8,790	1,138	9,928
Total	99,851	13,838	113,689

### 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	343	157	322
Total	284	129	265

### 2.3 Open Settlements

Year	Represented	Unrepresented	Total
2023	7,912	298	8,210
January	915	28	943
February	817	29	846
March	811	19	830
April	606	27	633
May	684	22	706
June	637	37	674
July	631	25	656
August	539	25	564
September	548	17	565
October	570	15	585
November	648	33	681
December	506	21	527
Total	7,912	298	8,210

### 2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
2024	104,036	14,809	118,845
January	9,260	1,231	10,491
February	9,132	1,329	10,461
March	8,349	1,298	9,647
April	8,047	1,322	9,369
May	8,413	1,271	9,684
June	7,578	1,120	8,698
July	8,486	1,163	9,649
August	6,582	1,046	7,628
September	8,455	1,255	9,710
October	13,863	1,578	15,441
November	8,588	1,128	9,716
December	7,283	1,068	8,351
2025	30,883	4,495	35,378
January	8,065	1,186	9,251
February	7,735	1,046	8,781
March	7,708	1,179	8,887
April	7,375	1,084	8,459
Total	298,065	46,447	344,512

### 2.2 Average Days To Settle

Year	Represented	Unrepresented	Total
2024	363	157	338
January	309	130	288
February	311	124	288
March	319	119	292
April	321	137	295
May	323	142	300
June	345	136	318
July	324	132	300
August	323	142	299
September	397	175	368
October	517	287	493
November	384	152	357
December	387	170	359
2025	378	172	352
January	385	178	359
February	365	185	343
March	376	153	346
April	385	175	358
Total	305	133	282

### 2.3 Open Settlements

Year	Represented	Unrepresented	Total
2024	4,310	197	4,507
January	571	20	591
February	540	14	554
March	453	13	466
April	461	10	471
May	300	10	310
June	293	15	308
July	385	17	402
August	307	18	325
September	305	11	316
October	280	22	302
November	239	20	259
December	176	27	203
2025	217	120	337
January	143	61	204
February	50	39	89
March	20	18	38
April	4	2	6
Total	23,011	856	23,867



## 2.Settlements - Distribution of Tariff

### 2.4 Distribution of Tariff Settled Claims - Whiplash Tariff

	1	2	3	4	5	6
Year	0-3 Mths	3-6 Mths	6-9 Mths	9-12 Mths	12-15 Mths	15-18 Mths
2021	417	1216	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	475	196	31	5	
Total	417	1216	505	73	9	1

### 2.5 Distribution of Tariff Settled Claims - Whiplash & Minor Psychological

	1	2	3	4	5	7
Year	0-3 Mths	3-6 Mths	6-9 Mths	9-12 Mths	12-15 Mths	18-21 Mths
2021	438	2022	1180	236	12	1
July	5	15	11	1	1	
August	10	94	61	8	1	
September	51	206	137	22	3	
October	76	355	188	38		
November	138	592	311	72	4	1
December	158	760	472	95	3	
Total	438	2022	1180	236	12	1

### 2.4 Distribution of Tariff Settled Claims - Whiplash Tariff

	1	2	3	4	5	6	7
Year	0-3 Mths	3-6 Mths	6-9 Mths	9-12 Mths	12-15 Mths	15-18 Mths	18-21 Mths
2022	4668	12459	6183	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	359	925	446	141	34	1	
May	414	1135	533	179	41	6	1
June	399	1036	502	227	41	3	
July	407	1095	493	172	63	5	3
August	434	1105	599	278	80	8	1
September	409	1187	583	274	79	12	3
October	474	1269	634	289	70	11	7
November	492	1342	679	285	69	19	2
December	479	1196	684	275	71	15	6
Total	4668	12459	6183	2371	608	88	23

### 2.5 Distribution of Tariff Settled Claims - Whiplash & Minor Psychological

	1	2	3	4	5	6	7
Year	0-3 Mths	3-6 Mths	6-9 Mths	9-12 Mths	12-15 Mths	15-18 Mths	18-21 Mths
2022	5268	21184	13972	4624	1057	167	61
January	201	892	518	132	15	3	
February	241	1099	759	189	42	2	1
March	342	1606	985	263	87	2	1
April	376	1533	1019	280	55	4	1
May	458	1935	1158	357	56	5	5
June	395	1734	1133	358	70	9	1
July	465	1902	1254	400	94	11	3
August	511	1999	1302	481	115	11	9
September	509	1986	1375	547	132	25	7
October	564	2097	1473	485	113	23	6
November	635	2284	1612	587	125	35	15
December	571	2117	1384	545	153	37	12
Total	5268	21184	13972	4624	1057	167	61



## 2.Settlements - Distribution of Tariff

OFFICIAL  
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CLAIM

### 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	5827	16172	8810	3522	916	319	220
January	492	1273	716	303	64	16	17
February	472	1264	660	246	69	18	7
March	541	1538	830	344	82	20	15
April	421	1200	618	281	66	12	13
May	452	1237	619	254	74	20	12
June	503	1365	791	278	75	21	16
July	483	1362	744	300	83	24	16
August	486	1385	791	299	76	33	27
September	527	1441	792	312	81	42	29
October	477	1332	732	317	74	27	19
November	497	1455	814	337	75	43	20
December	476	1320	703	251	97	43	29
Total	5827	16172	8810	3522	916	319	220

### 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	9103	35365	23886	8758	1993	766	519
January	617	2330	1646	623	140	44	15
February	631	2447	1580	603	145	40	30
March	788	3315	2212	806	192	44	29
April	682	2590	1733	646	185	43	35
May	726	2668	1797	672	135	57	31
June	756	2990	2031	743	158	65	48
July	730	2974	2072	730	161	77	48
August	799	3072	2083	709	170	78	45
September	821	3175	2153	802	193	68	40
October	870	3169	2109	791	158	93	63
November	888	3411	2308	868	183	80	66
December	795	3224	2162	765	173	77	69
Total	9103	35365	23886	8758	1993	766	519

### 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	5595	14609	8142	3638	834	417	293
January	533	1360	741	336	79	27	29
February	517	1383	742	295	75	31	25
March	419	1223	695	306	74	33	31
April	437	1199	638	270	64	32	15
May	470	1235	656	315	69	30	22
June	394	1065	641	272	63	44	27
July	438	1154	614	309	57	38	20
August	393	853	568	246	60	30	27
September	402	1063	585	258	56	35	26
October	806	2061	1165	530	127	60	32
November	452	1094	599	282	66	31	26
December	334	919	498	219	44	26	13
2025	1538	4309	1806	811	222	101	90
January	400	1091	491	247	63	32	21
February	371	1062	452	194	59	28	28
March	422	1086	499	200	54	22	18
April	345	1070	364	170	46	19	23
Total	18045	48765	25446	10415	2589	926	626

### 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	10426	36965	24775	8578	1861	1157	828
January	891	3260	2305	764	166	93	51
February	856	3377	2239	760	156	87	61
March	844	3023	2160	758	146	76	59
April	844	2957	2035	697	147	102	79
May	874	3033	2082	753	164	103	70
June	771	2736	1829	691	123	103	65
July	870	3180	2135	688	153	86	86
August	683	2370	1650	564	148	93	64
September	878	2856	1911	632	151	96	71
October	1268	4463	2981	1036	210	131	92
November	891	3055	1928	678	160	99	75
December	756	2655	1520	557	137	88	55
2025	3229	12158	5913	2106	529	301	248
January	773	2996	1692	608	148	77	61
February	812	3047	1504	542	133	83	53
March	825	3085	1439	475	138	65	73
April	819	3030	1278	481	110	76	61
Total	28464	107694	69726	24302	5452	2391	1657

## 2.Settlements - Average Values

### 2.6 Average Settlement Values

RepresentedClaim Year	Injury - non-tariff	Represented Tariff amount	Tariff uplift	Injury - non-tariff	Unrepresented Tariff amount	Tariff uplift
2021	£923	£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	£890	£615	£211	£862	£670	£160
Total	£923	£609	£209	£959	£653	£155

### 2.6 Average Settlement Values

RepresentedClaim Year	Injury - non-tariff	Represented Tariff amount	Tariff uplift	Injury - non-tariff	Unrepresented 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	£891	£675	£198	£942	£712	£145
May	£864	£674	£173	£879	£711	£144
June	£889	£702	£198	£915	£698	£130
July	£877	£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	£730	£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	Injury - non-tariff	Represented Tariff amount	Tariff uplift	Injury - non-tariff	Unrepresented Tariff amount	Tariff uplift
2023	£1,013	£758	£166	£1,032	£784	£166
January	£909	£747	£218	£1,004	£776	£190
February	£996	£742	£153	£1,070	£750	£188
March	£986	£743	£175	£1,083	£795	£169
April	£1,024	£755	£214	£1,066	£803	£152
May	£1,006	£743	£161	£1,072	£768	£145
June	£1,012	£762	£181	£980	£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
Total	£1,013	£758	£166	£1,032	£784	£166

### 2.6 Average Settlement Values

RepresentedClaim Year	Injury - non-tariff	Represented Tariff amount	Tariff uplift	Injury - non-tariff	Unrepresented Tariff amount	Tariff uplift
2024	£1,125	£779	£151	£1,097	£782	£172
January	£1,059	£762	£255	£996	£798	£137
February	£1,056	£752	£98	£991	£797	£142
March	£1,048	£774	£138	£1,075	£788	£114
April	£1,095	£785	£136	£1,042	£779	£191
May	£1,147	£780	£108	£1,047	£780	£211
June	£1,154	£791	£149	£1,100	£806	£189
July	£1,157	£774	£130	£1,130	£800	£222
August	£1,189	£804	£173	£1,281	£765	£182
September	£1,123	£786	£151	£1,055	£793	£134
October	£1,142	£783	£147	£1,150	£767	£198
November	£1,181	£790	£169	£1,135	£753	£217
December	£1,162	£775	£203	£1,189	£753	£151
2025	£1,187	£760	£149	£1,210	£741	£178
January	£1,190	£775	£132	£1,210	£770	£145
February	£1,181	£760	£183	£1,170	£775	£239
March	£1,206	£759	£133	£1,253	£690	£154
April	£1,172	£743	£146	£1,200	£729	£194
Total	£1,050	£754	£167	£1,046	£757	£164

## 2.Settlements - Average Values

### 2.7 Frequency Settled

RepresentedClaim		Represented		Unrepresented		
Year	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2021	888	3,207	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	443	1,599	28	267	711	29
Total	888	3,207	44	1,086	2,802	100

### 2.7 Frequency Settled

RepresentedClaim		Represented		Unrepresented		
Year	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2022	21,742	59,159	811	4,190	10,198	526
January	640	1,985	22	321	823	46
February	931	2,671	36	340	853	53
March	1,442	3,941	61	418	957	46
April	1,449	4,112	48	345	793	47
May	1,780	5,044	78	383	939	29
June	1,787	4,871	68	322	827	46
July	1,891	5,223	75	342	836	52
August	2,261	5,870	79	288	734	41
September	2,299	5,994	79	305	808	55
October	2,435	6,313	92	347	851	31
November	2,543	6,826	83	398	910	42
December	2,284	6,309	90	381	867	38
Total	21,742	59,159	811	4,190	10,198	526

## 2.Settlements - Average Values

### 2.7 Frequency Settled

Represented Claim		Represented		Unrepresented		
Year	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2023	40,406	98,346	1,170	5,678	13,421	600
January	2,553	6,999	86	382	894	40
February	2,386	6,789	73	352	942	35
March	3,490	8,909	118	587	1,377	76
April	2,849	7,089	85	445	1,038	52
May	3,000	7,403	79	443	1,093	52
June	3,388	8,308	108	530	1,244	62
July	3,487	8,293	92	522	1,184	70
August	3,693	8,708	98	475	1,118	52
September	3,896	8,991	94	473	1,099	35
October	3,800	8,698	98	512	1,177	30
November	4,111	9,499	122	517	1,150	42
December	3,753	8,660	117	440	1,105	54
Total	40,406	98,346	1,170	5,678	13,421	600

### 2.7 Frequency Settled

Represented Claim		Represented		Unrepresented		
Year	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2024	44,977	102,416	1,416	6,585	14,320	557
January	3,937	9,099	98	512	1,202	52
February	3,891	8,991	127	587	1,277	52
March	3,610	8,218	117	574	1,254	53
April	3,460	7,926	128	590	1,280	44
May	3,727	8,305	118	557	1,235	47
June	3,446	7,447	106	523	1,075	34
July	3,672	8,356	133	510	1,128	29
August	2,975	6,484	100	503	1,002	37
September	3,738	8,320	117	578	1,216	51
October	5,701	13,644	165	711	1,519	86
November	3,656	8,465	123	489	1,093	37
December	3,164	7,161	84	451	1,039	35
2025	13,519	30,328	413	2,067	4,327	176
January	3,540	7,928	106	531	1,143	51
February	3,373	7,592	105	478	1,008	32
March	3,363	7,557	102	566	1,127	43
April	3,243	7,251	100	492	1,049	50
Total	121,532	293,456	3,854	19,606	45,068	1,959

### 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	108,175	2,785	3,527	8,391	9,250	534	334	2,248
May	4				3		1	3
June	7,796	208	298	658	779	45	29	202
July	12,941	311	427	1,084	1,156	64	38	297
August	15,501	426	514	1,219	1,297	71	45	301
September	17,343	468	583	1,312	1,360	82	56	365
October	17,643	440	590	1,400	1,584	92	52	340
November	19,885	497	586	1,473	1,747	95	64	404
December	17,062	435	529	1,245	1,324	85	49	336
Total	108,175	2,785	3,527	8,391	9,250	534	334	2,248

#### 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	229,265	6,743	9,365	18,188	18,987	1,224	767	5,101
January	18,552	445	547	1,318	1,685	101	62	418
February	20,019	551	604	1,445	1,469	92	76	384
March	21,179	577	742	1,570	1,732	116	67	468
April	18,039	469	593	1,320	1,357	93	53	373
May	19,774	521	747	1,438	1,512	111	56	418
June	18,769	511	812	1,692	1,509	97	65	440
July	19,353	590	892	1,569	1,522	96	73	381
August	18,461	493	863	1,520	1,561	105	53	464
September	18,107	685	815	1,509	1,520	113	62	431
October	19,105	623	896	1,540	1,758	92	56	450
November	20,932	689	1,009	1,897	1,812	114	71	486
December	16,975	589	845	1,370	1,550	94	73	388
Total	229,265	6,743	9,365	18,188	18,987	1,224	767	5,101

### 3.Exceptional Injuries & Circumstances

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#### 3.1 Exceptional Injuries and Circumstances

Represented Claim Year	Represented				Unrepresented			
	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries
2023	213,919	5,589	10,793	16,826	22,406	1,362	922	6,218
January	20,662	591	1,076	1,719	2,066	127	81	599
February	18,811	475	1,048	1,426	1,805	95	73	467
March	19,822	515	951	1,475	1,961	117	95	551
April	15,457	351	747	1,222	1,702	96	73	418
May	17,718	470	904	1,460	1,914	106	82	533
June	18,247	448	828	1,346	1,915	112	84	551
July	17,740	402	926	1,324	1,888	115	67	570
August	17,740	504	1,010	1,405	1,800	126	67	501
September	16,222	453	881	1,226	1,765	103	71	477
October	17,916	478	839	1,435	1,937	125	71	515
November	18,664	522	829	1,566	2,055	136	89	565
December	14,920	380	754	1,222	1,598	104	69	471
Total	213,919	5,589	10,793	16,826	22,406	1,362	922	6,218

#### 3.1 Exceptional Injuries and Circumstances

Represented Claim Year	Represented				Unrepresented			
	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries
2024	191,924	7,123	12,022	17,303	21,882	1,393	966	6,466
January	18,077	509	1,042	1,554	2,149	150	83	592
February	17,075	490	967	1,465	1,880	111	83	523
March	15,995	419	963	1,392	1,864	120	75	532
April	16,403	497	1,091	1,483	1,810	116	64	531
May	15,231	411	813	1,221	1,742	110	66	491
June	14,704	392	674	1,094	1,802	105	91	524
July	17,299	563	1,046	1,393	1,857	112	103	609
August	14,574	632	1,008	1,373	1,711	96	80	513
September	15,775	643	1,080	1,591	1,749	145	58	543
October	17,555	858	1,106	1,641	1,883	118	88	597
November	15,739	986	1,114	1,674	1,834	102	93	512
December	13,497	723	1,118	1,422	1,601	108	82	499
2025	56,019	3,569	5,848	7,561	6,442	626	426	2,931
January	15,768	939	1,338	2,177	1,934	183	106	679
February	13,501	803	1,385	1,815	1,624	113	79	647
March	13,317	923	1,493	1,828	1,601	165	116	816
April	13,433	904	1,632	1,741	1,283	165	125	789
Total	799,302	25,809	41,555	68,269	78,967	5,139	3,415	22,964



## 4.Claims Exiting The Portal

### 4.1 Claims Exiting The Portal

RepresentedClaim		Represented				Unrepresented					Total
Year	Court	Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn	Total	Total
☐ 2021	17	125	7,573	2,740	10,455	16	17	708	435	1,176	11,631
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	117	86	207	1,890
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	708	435	1,176	11,631

### 4.1 Claims Exiting The Portal

RepresentedClaim		Represented				Unrepresented					Total
Year	Court	Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn	Total	Total
☐ 2022	3,219	333	15,341	13,478	32,371	151	67	1,042	940	2,200	34,571
January	35	11	1,857	765	2,668	9	3	162	80	254	2,922
February	63	18	2,040	704	2,825	4	9	186	89	288	3,113
March	92	19	1,436	1,562	3,109	12	9	120	100	241	3,350
April	78	23	326	1,182	1,609	11	4	52	73	140	1,749
May	136	25	446	1,092	1,699	16	9	63	83	171	1,870
June	137	22	602	1,110	1,871	11	5	70	54	140	2,011
July	296	39	824	1,140	2,299	17	9	54	68	148	2,447
August	200	47	1,037	1,130	2,414	15	3	72	79	169	2,583
September	510	44	1,320	1,125	2,999	10	6	62	68	146	3,145
October	704	29	2,694	1,250	4,677	20	6	58	77	161	4,838
November	467	39	1,511	1,375	3,392	14	2	85	90	191	3,583
December	501	17	1,248	1,043	2,809	12	2	58	79	151	2,960
Total	3,219	333	15,341	13,478	32,371	151	67	1,042	940	2,200	34,571

## 4.Claims Exiting The Portal

### 4.1 Claims Exiting The Portal

RepresentedClaim	Represented					Unrepresented					Total
Year	Court	Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn	Total	Total
2023	9,683	423	22,671	23,685	56,462	218	94	1,169	1,051	2,532	58,994
January	626	35	1,767	1,340	3,768	18	6	98	78	200	3,968
February	635	35	1,707	2,007	4,384	12	5	90	78	185	4,569
March	750	51	1,874	1,709	4,384	20	11	107	89	227	4,611
April	596	26	1,327	1,624	3,573	22	9	90	67	188	3,761
May	643	34	1,692	1,727	4,096	14	8	82	93	197	4,293
June	819	25	1,757	1,483	4,084	20	6	111	75	212	4,296
July	880	41	1,683	1,361	3,965	24	10	99	81	214	4,179
August	978	34	3,311	3,725	8,048	13	8	101	137	259	8,307
September	899	39	2,207	2,735	5,880	14	11	90	99	214	6,094
October	1,019	24	1,782	2,213	5,038	18	9	94	100	221	5,259
November	1,035	26	1,863	2,078	5,002	23	3	116	90	232	5,234
December	803	53	1,701	1,683	4,240	20	8	91	64	183	4,423
Total	9,683	423	22,671	23,685	56,462	218	94	1,169	1,051	2,532	58,994

### 4.1 Claims Exiting The Portal

RepresentedClaim	Represented					Unrepresented					Total
Year	Court	Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn	Total	Total
2024	16,110	944	61,139	65,746	143,939	276	190	7,154	1,839	9,459	153,398
January	1,143	44	2,324	2,719	6,230	33	10	116	97	256	6,486
February	1,155	29	2,205	5,387	8,776	32	8	117	108	265	9,041
March	1,023	37	4,199	4,767	10,026	19	8	116	93	236	10,262
April	1,159	31	7,628	3,975	12,793	24	11	126	92	253	13,046
May	1,289	25	3,689	5,439	10,442	16	10	99	108	233	10,675
June	1,224	35	6,198	3,920	11,377	15	6	118	148	287	11,664
July	1,403	301	3,558	4,056	9,318	17	5	107	122	251	9,569
August	1,518	70	2,063	3,499	7,150	31	11	112	123	277	7,427
September	1,419	30	2,105	2,958	6,512	20	15	115	95	245	6,757
October	1,763	279	21,276	21,791	45,109	28	70	5,514	640	6,252	51,361
November	1,683	38	2,842	3,613	8,176	24	15	289	110	438	8,614
December	1,331	25	3,052	3,622	8,030	17	21	325	103	466	8,496
2025	6,407	184	11,899	15,482	33,972	102	65	1,399	473	2,039	36,011
January	1,807	38	3,353	4,215	9,413	24	17	417	133	591	10,004
February	1,554	51	2,712	3,759	8,076	28	11	293	110	442	8,518
March	1,566	36	3,009	3,725	8,336	31	16	357	108	512	8,848
April	1,480	59	2,825	3,783	8,147	19	21	332	122	494	8,641
Total	35,436	2,009	118,623	121,131	277,199	763	433	11,472	4,738	17,406	294,605

## 4.Claims Exiting The Portal

OFFICIAL  
INJURY  
CLAIM

### 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
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
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	90	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	14	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	90	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	6,579	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	345	95	303	190	925	1,001	250
April	248	8	176	292	641	185	59
May	344	15	269	156	596	249	70
June	355	19	276	141	597	387	96
July	561	34	256	129	661	493	165
August	567	30	262	132	619	599	205
September	898	38	267	123	610	804	259
October	1,152	101	355	191	620	1,727	531
November	930	30	468	236	642	826	260
December	804	26	202	174	554	875	174
Total	6,579	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	380	108	246	201	169	361	601	134
January	28	22	19	8	15	37	109	16
February	32	26	15	20	19	31	114	31
March	37	19	18	20	22	40	67	18
April	25	5	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	380	108	246	201	169	361	601	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	17,244	608	3,691	3,209	14,052	14,182	3,476
January	1,087	42	343	192	702	1,037	365
February	1,162	42	347	241	1,204	1,112	276
March	1,374	52	351	183	925	1,204	295
April	1,084	33	256	266	905	842	187
May	1,181	34	259	356	950	1,057	259
June	1,444	46	310	181	766	1,071	266
July	1,420	56	240	139	805	1,032	273
August	1,908	66	535	226	2,721	2,061	531
September	1,591	67	359	753	1,414	1,389	307
October	1,703	60	252	211	1,436	1,144	232
November	1,814	49	251	278	1,209	1,145	256
December	1,476	61	188	183	1,015	1,088	229
Total	17,244	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	511	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	37	7	18	26	10	28	68	18
July	48	8	27	24	15	28	56	8
August	37	8	26	33	20	63	63	9
September	48	9	23	19	16	41	46	12
October	44	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	511	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	42,716	1,891	9,547	7,775	32,799	39,770	9,441
January	2,234	66	305	377	1,453	1,481	314
February	2,434	54	738	505	3,374	1,362	309
March	2,609	120	1,048	574	2,286	2,800	589
April	2,986	231	1,137	436	1,946	5,017	1,040
May	3,049	112	1,114	618	2,565	2,378	606
June	3,147	204	810	455	1,855	3,785	1,121
July	3,528	102	673	660	1,713	2,183	459
August	3,095	62	306	631	1,484	1,323	249
September	2,916	65	319	311	1,290	1,359	252
October	9,911	664	2,366	2,619	11,565	14,224	3,760
November	3,575	125	352	333	1,619	1,828	344
December	3,232	86	379	256	1,649	2,030	398
2025	14,415	469	1,357	1,198	7,103	7,850	1,580
January	3,833	149	378	261	2,159	2,216	417
February	3,530	71	336	345	1,630	1,829	335
March	3,554	147	322	308	1,646	1,937	422
April	3,498	102	321	284	1,668	1,868	406
Total	81,426	4,299	18,535	14,665	62,555	76,667	19,052

### 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	1,124	706	1,006	445	329	778	4,196	875
January	61	4	25	20	14	45	67	20
February	57	4	35	23	11	45	76	14
March	50	10	20	25	13	42	60	16
April	58	8	24	21	14	43	75	10
May	44	7	24	20	20	44	65	9
June	35	8	24	43	25	58	69	25
July	42	3	29	24	25	48	70	10
August	61	10	24	35	24	46	68	9
September	58	8	20	35	17	26	68	13
October	499	595	688	145	120	296	3,216	693
November	86	25	47	27	20	49	164	20
December	73	24	46	27	26	36	198	36
2025	353	150	214	103	89	191	811	128
January	91	50	57	30	29	53	240	41
February	75	32	56	25	20	38	174	22
March	99	40	60	24	16	44	197	32
April	88	28	41	24	24	56	200	33
Total	2,458	1,167	1,773	1,088	838	1,977	6,688	1,417

## 5. Liability Decisions

OFFICIAL  
INJURY  
CLAIM

### 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		
2021	1,430	74,794	2,406	5,867	84,497	106	8,112	56	371	8,645	93,142	
May							2		1	3	3	
June	112	5,676	231	450	6,469	11	692	5	26	734	7,203	
July	186	9,288	329	766	10,569	15	1,020	10	49	1,094	11,663	
August	212	10,820	350	864	12,246	15	1,156	8	62	1,241	13,487	
September	216	11,981	360	932	13,489	16	1,244	6	51	1,317	14,806	
October	248	12,181	375	952	13,756	24	1,331	11	61	1,427	15,183	
November	265	13,425	401	956	15,047	14	1,501	10	63	1,588	16,635	
December	191	11,423	360	947	12,921	11	1,166	6	58	1,241	14,162	
Total	1,430	74,794	2,406	5,867	84,497	106	8,112	56	371	8,645	93,142	

### 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		
2022	3,660	154,142	4,610	14,591	177,003	246	16,632	110	873	17,861	194,864	
January	213	12,439	368	885	13,905	22	1,471	13	72	1,578	15,483	
February	310	13,214	375	940	14,839	16	1,280	9	66	1,371	16,210	
March	309	13,890	428	1,276	15,903	19	1,536	6	79	1,640	17,543	
April	232	11,713	373	1,068	13,386	14	1,169	10	59	1,252	14,638	
May	285	12,889	397	1,186	14,757	14	1,347	6	70	1,437	16,194	
June	294	12,342	368	1,170	14,174	14	1,369	8	58	1,449	15,623	
July	340	13,062	398	1,262	15,062	29	1,325	9	59	1,422	16,484	
August	309	12,498	388	1,209	14,404	26	1,356	8	69	1,459	15,863	
September	307	12,224	389	1,342	14,262	27	1,340	9	81	1,457	15,719	
October	381	13,202	377	1,352	15,312	21	1,543	10	81	1,655	16,967	
November	385	14,727	443	1,604	17,159	25	1,575	10	89	1,699	18,858	
December	295	11,942	306	1,297	13,840	19	1,321	12	90	1,442	15,282	
Total	3,660	154,142	4,610	14,591	177,003	246	16,632	110	873	17,861	194,864	

## 5.Liability Decisions

### 5.1 Liability Decisions

RepresentedClaim 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	4,785	146,773	4,103	18,195	173,856	296	19,602	152	1,317	21,367	195,223
January	361	14,357	413	1,418	16,549	12	1,848	20	105	1,985	18,534
February	314	12,906	362	1,395	14,977	15	1,536	14	104	1,669	16,646
March	375	13,315	392	1,519	15,601	22	1,766	12	101	1,901	17,502
April	309	10,503	277	1,223	12,312	30	1,509	13	91	1,643	13,955
May	393	12,189	336	1,462	14,380	21	1,648	9	133	1,811	16,191
June	415	12,424	382	1,538	14,759	31	1,690	12	118	1,851	16,610
July	415	12,233	313	1,584	14,545	38	1,647	10	114	1,809	16,354
August	420	12,081	385	1,644	14,530	28	1,569	14	108	1,719	16,249
September	422	10,964	309	1,450	13,145	19	1,490	13	108	1,630	14,775
October	521	12,116	325	1,709	14,671	32	1,637	14	113	1,796	16,467
November	506	12,966	365	1,817	15,654	27	1,823	11	119	1,980	17,634
December	334	10,719	244	1,436	12,733	21	1,439	10	103	1,573	14,306
Total	4,785	146,773	4,103	18,195	173,856	296	19,602	152	1,317	21,367	195,223

### 5.1 Liability Decisions

RepresentedClaim 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	6,606	137,894	3,661	23,578	171,739	410	18,718	164	1,391	20,683	192,422
January	502	12,633	312	1,805	15,252	40	1,835	14	141	2,030	17,282
February	502	11,918	332	1,702	14,454	36	1,621	18	107	1,782	16,236
March	497	11,310	293	1,658	13,758	44	1,551	10	124	1,729	15,487
April	492	11,895	283	1,802	14,472	20	1,580	13	95	1,708	16,180
May	451	10,492	312	1,684	12,939	22	1,435	13	121	1,591	14,530
June	449	9,918	301	1,648	12,316	39	1,508	20	107	1,674	13,990
July	617	12,203	350	1,998	15,168	34	1,661	21	123	1,839	17,007
August	516	10,674	273	1,939	13,402	28	1,426	13	138	1,605	15,007
September	626	11,483	301	2,197	14,607	31	1,540	7	96	1,674	16,281
October	677	12,953	341	2,485	16,456	33	1,625	16	123	1,797	18,253
November	670	11,889	297	2,512	15,368	40	1,533	12	102	1,687	17,055
December	607	10,526	266	2,148	13,547	43	1,403	7	114	1,567	15,114
2025	2,631	36,359	710	7,461	47,161	172	5,527	31	377	6,107	53,268
January	895	12,662	262	2,688	16,507	60	1,788	15	139	2,002	18,509
February	823	10,682	259	2,570	14,334	50	1,486	8	113	1,657	15,991
March	719	9,113	163	1,848	11,843	49	1,512	6	109	1,676	13,519
April	194	3,902	26	355	4,477	13	741	2	16	772	5,249
Total	19,112	549,962	15,490	69,692	654,256	1,230	68,591	513	4,329	74,663	728,919



# 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 claim created date, this means that a liability decision may happen in the month after the claim was created.