

OIC Monthly Claims Data

Data view: May 2021 – January 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	61,720	770	1	201,070	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	5,420	52		16,932	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	61,720	770	1	201,070	263,561

1.Claim Volumes

OFFICIAL
INJURY
CLAIM

1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
2023	247,126	30,909	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	21,580	2,846	24,426
December	17,276	2,242	19,518
Total	247,126	30,909	278,035

1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	UK Law Firm	Total
2023	54,348	724	192,054	247,126
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	17,010	21,580
December	3,620	33	13,623	17,276
Total	54,348	724	192,054	247,126

1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
2024	228,369	30,710	259,079
January	21,182	2,974	24,156
February	19,997	2,597	22,594
March	18,769	2,591	21,360
April	19,473	2,522	21,995
May	17,676	2,409	20,085
June	16,863	2,523	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	19,512	2,542	22,054
December	16,760	2,290	19,050
2025	20,219	2,905	23,124
January	20,219	2,905	23,124
Total	882,153	102,969	985,122

1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	Other	UK Law Firm	Total
2024	49,002	435		178,932	228,369
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		14,826	19,473
May	4,128	34		13,514	17,676
June	3,470	30		13,363	16,863
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		15,173	19,512
December	3,497	28		13,235	16,760
2025	4,767	47		15,405	20,219
January	4,767	47		15,405	20,219
Total	196,736	2,224	8	683,185	882,153

1.Claim Volumes - Injury Claim As Presented

1.3 Claims Volumes - Types of Claim

Types of Claim Group		Mixed Tariff			Non Tariff			Other		Tariff Only		Total	
Year	Multiple Injuries	Whiplash + Physical	Whiplash + Physical + Psychological	Total	Physical + Psychological	Physical Only	Total	Unknown	Total	Whiplash + Psychological	Whiplash Only	Total	Total
2021	7,125	39,628	36,577	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	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	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

1.3 Claims Volumes - Types of Claim

Types of Claim Group		Mixed Tariff				Non Tariff		Other		Tariff Only			Total
Year	Multiple Injuries	Whiplash + Physical	Whiplash + Physical + Psychological	Total	Physical + Psychological	Physical Only	Total	Unknown	Total	Whiplash + Psychological	Whiplash Only	Total	Total
2024	21,082	57,900	91,874	170,856	1,918	5,872	7,790	325	325	29,493	40,987	70,480	249,451
January	1,636	5,494	8,508	15,638	206	571	777	19	19	2,697	4,101	6,798	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	1,754	4,645	7,092	13,491	121	431	552	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	537	707	41	41	2,583	3,527	6,110	22,156
August	1,678	4,371	7,193	13,242	174	449	623	34	34	2,326	3,030	5,356	19,255
September	1,835	4,863	7,777	14,475	117	507	624	26	26	2,459	3,218	5,677	20,802
October	1,974	5,293	8,518	15,785	183	536	719	28	28	2,831	3,629	6,460	22,992
November	1,981	4,688	8,045	14,714	167	497	664	27	27	2,492	3,288	5,780	21,185
December	1,579	4,046	7,002	12,627	148	414	562	33	33	2,257	2,871	5,128	18,350
2025	1,873	4,776	8,410	15,059	208	480	688	23	23	2,879	3,533	6,412	22,182
January	1,873	4,776	8,410	15,059	208	480	688	23	23	2,879	3,533	6,412	22,182
Total	71,170	245,880	314,882	631,932	7,385	24,165	31,550	1,007	1,007	106,309	175,325	281,634	946,123

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	2,122	33	2,155
June	115		115
July	193	1	194
August	202	2	204
September	246	1	247
October	254	1	255
November	483	9	492
December	629	19	648
Total	2,122	33	2,155

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
☐ 2022	60,036	10,450	70,486
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	5,126	967	6,093
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	60,036	10,450	70,486

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	9,742	285	10,027
January	773	24	797
February	833	28	861
March	903	29	932
April	793	19	812
May	831	20	851
June	789	26	815
July	779	27	806
August	735	29	764
September	798	14	812
October	826	27	853
November	939	18	957
December	743	24	767
Total	9,742	285	10,027

2.Settlements

OFFICIAL
INJURY
CLAIM

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
2023	99,858	13,838	113,696
January	7,105	927	8,032
February	6,883	969	7,852
March	9,037	1,418	10,455
April	7,210	1,073	8,283
May	7,522	1,121	8,643
June	8,436	1,275	9,711
July	8,403	1,230	9,633
August	8,856	1,153	10,009
September	9,113	1,131	10,244
October	8,856	1,215	10,071
November	9,647	1,188	10,835
December	8,790	1,138	9,928
Total	99,858	13,838	113,696

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	7,500	290	7,790
January	899	28	927
February	783	29	812
March	786	19	805
April	584	26	610
May	644	22	666
June	612	37	649
July	602	26	628
August	521	22	543
September	518	16	534
October	518	16	534
November	583	30	613
December	450	19	469
Total	7,500	290	7,790

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
2024	104,072	14,810	118,882
January	9,261	1,231	10,492
February	9,135	1,329	10,464
March	8,349	1,299	9,648
April	8,048	1,322	9,370
May	8,414	1,271	9,685
June	7,581	1,120	8,701
July	8,487	1,163	9,650
August	6,584	1,046	7,630
September	8,456	1,255	9,711
October	13,868	1,578	15,446
November	8,599	1,128	9,727
December	7,290	1,068	8,358
2025	8,158	1,188	9,346
January	8,158	1,188	9,346
Total	275,384	43,141	318,525

2.2 Average Days To Settle

Year	Represented	Unrepresented	Total
2024	363	157	338
January	309	130	288
February	312	124	288
March	319	119	292
April	321	137	295
May	323	142	300
June	345	136	318
July	324	132	301
August	324	142	299
September	397	175	368
October	517	287	493
November	384	152	357
December	387	170	359
2025	385	178	359
January	385	178	359
Total	299	130	276

2.3 Open Settlements

Year	Represented	Unrepresented	Total
2024	3,203	259	3,462
January	504	22	526
February	452	15	467
March	398	14	412
April	403	16	419
May	278	11	289
June	272	17	289
July	307	22	329
August	208	21	229
September	177	20	197
October	130	42	172
November	53	41	94
December	21	18	39
2025	6	4	10
January	6	4	10
Total	22,573	871	23,444

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	5269	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	459	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	5269	21184	13972	4624	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	5827	16174	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	1367	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	16174	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	35371	23886	8758	1993	766	519
January	617	2330	1646	623	140	44	15
February	631	2447	1580	603	145	40	30
March	788	3316	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	2975	2072	730	161	77	48
August	799	3074	2083	709	170	78	45
September	821	3175	2153	802	193	68	40
October	870	3171	2109	791	158	93	63
November	888	3411	2308	868	183	80	66
December	795	3224	2162	765	173	77	69
Total	9103	35371	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	14612	8147	3640	834	417	294
January	533	1360	741	336	79	27	29
February	517	1384	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	1067	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	1166	530	127	60	32
November	452	1094	603	283	66	31	27
December	334	919	498	220	44	26	13
2025	406	1102	495	250	63	33	22
January	406	1102	495	250	63	33	22
Total	16913	45563	24140	9856	2430	858	559

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	10430	36975	24780	8582	1862	1158	829
January	893	3260	2305	764	166	93	51
February	856	3377	2241	760	156	87	61
March	844	3023	2160	759	146	76	59
April	844	2957	2035	697	147	102	80
May	875	3033	2082	753	164	103	70
June	771	2736	1829	692	123	103	65
July	870	3180	2136	688	153	86	86
August	684	2370	1650	564	148	94	64
September	878	2856	1911	633	151	96	71
October	1268	4465	2981	1036	210	131	92
November	891	3058	1928	679	161	99	75
December	756	2660	1522	557	137	88	55
2025	780	3034	1709	613	148	81	62
January	780	3034	1709	613	148	81	62
Total	26020	98586	65527	22813	5072	2172	1472

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	£1,013	£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	£789	£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	£791	£169	£1,135	£753	£217
December	£1,162	£775	£203	£1,189	£753	£151
2025	£1,190	£776	£131	£1,210	£770	£145
January	£1,190	£776	£131	£1,210	£770	£145
Total	£1,038	£754	£169	£1,032	£759	£162

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	59,160	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	5,045	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	59,160	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	40,410	98,353	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	3,491	8,910	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	3,390	8,310	108	530	1,244	62
July	3,487	8,293	92	522	1,184	70
August	3,693	8,710	98	475	1,118	52
September	3,896	8,991	94	473	1,099	35
October	3,801	8,700	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	40,410	98,353	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	44,990	102,451	1,416	6,585	14,321	557
January	3,937	9,100	98	512	1,202	52
February	3,892	8,994	127	587	1,277	52
March	3,610	8,218	117	574	1,255	53
April	3,460	7,927	128	590	1,280	44
May	3,727	8,306	118	557	1,235	47
June	3,446	7,450	106	523	1,075	34
July	3,672	8,357	133	510	1,128	29
August	2,975	6,486	100	503	1,002	37
September	3,738	8,321	117	578	1,216	51
October	5,704	13,648	165	711	1,519	86
November	3,662	8,476	123	489	1,093	37
December	3,167	7,168	84	451	1,039	35
2025	3,576	8,021	108	533	1,145	51
January	3,576	8,021	108	533	1,145	51
Total	111,606	271,192	3,549	18,072	41,887	1,834

3.Exceptional Injuries & Circumstances

OFFICIAL
INJURY
CLAIM

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	108,165	2,795	3,527	8,391	9,250	534	334	2,248
May	4				3		1	3
June	7,795	209	298	658	779	45	29	202
July	12,940	311	427	1,085	1,156	64	38	297
August	15,501	427	514	1,218	1,297	71	45	301
September	17,343	468	583	1,312	1,360	82	56	365
October	17,638	446	590	1,399	1,584	92	52	340
November	19,884	498	586	1,473	1,747	95	64	404
December	17,060	436	529	1,246	1,324	85	49	336
Total	108,165	2,795	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	228,158	7,023	9,676	18,704	18,964	1,231	768	5,116
January	18,551	445	549	1,317	1,685	101	62	418
February	20,016	553	604	1,446	1,468	92	75	386
March	21,068	611	773	1,616	1,730	116	67	470
April	17,851	525	650	1,395	1,354	94	53	375
May	19,569	584	789	1,538	1,507	113	56	421
June	18,626	552	849	1,757	1,507	97	65	442
July	19,240	607	934	1,623	1,522	96	73	381
August	18,384	505	886	1,562	1,557	106	54	466
September	18,028	700	846	1,542	1,515	116	63	432
October	19,041	634	917	1,572	1,757	91	57	451
November	20,870	705	1,020	1,932	1,812	115	71	485
December	16,914	602	859	1,404	1,550	94	72	389
Total	228,158	7,023	9,676	18,704	18,964	1,231	768	5,116


3.Exceptional Injuries & Circumstances

OFFICIAL
INJURY
CLAIM

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	Both Exceptional Injuries	
 2023	213,008	5,776	11,093	17,249	22,382	1,368	924	6,235	
January	20,592	613	1,095	1,748	2,064	127	82	600	
February	18,756	486	1,065	1,453	1,804	95	73	468	
March	19,748	535	975	1,505	1,960	118	95	551	
April	15,412	358	761	1,246	1,699	96	73	421	
May	17,654	488	927	1,483	1,912	107	82	534	
June	18,183	460	853	1,373	1,914	112	83	553	
July	17,673	411	952	1,356	1,887	115	68	570	
August	17,655	522	1,036	1,446	1,798	127	67	502	
September	16,148	458	914	1,262	1,764	104	71	477	
October	17,810	503	872	1,483	1,935	125	72	516	
November	18,549	550	856	1,625	2,054	137	89	566	
December	14,828	392	787	1,269	1,591	105	69	477	
Total	213,008	5,776	11,093	17,249	22,382	1,368	924	6,235	

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	Both Exceptional Injuries	
 2024	187,602	8,065	13,717	18,985	21,391	1,458	1,040	6,821	
January	17,945	538	1,093	1,606	2,145	148	83	598	
February	16,924	527	1,013	1,533	1,874	109	84	530	
March	15,835	446	1,025	1,463	1,855	120	79	537	
April	16,191	541	1,161	1,580	1,801	119	64	538	
May	15,065	436	873	1,302	1,736	109	67	497	
June	14,511	434	741	1,177	1,799	105	91	528	
July	16,969	624	1,168	1,540	1,837	111	110	623	
August	14,262	715	1,119	1,491	1,691	103	81	525	
September	15,296	751	1,268	1,774	1,712	151	66	566	
October	16,866	1,016	1,362	1,916	1,833	125	88	640	
November	14,932	1,178	1,437	1,965	1,724	119	105	594	
December	12,806	859	1,457	1,638	1,384	139	122	645	
 2025	15,094	1,027	1,669	2,429	1,585	228	151	941	
January	15,094	1,027	1,669	2,429	1,585	228	151	941	
Total	752,027	24,686	39,682	65,758	73,572	4,819	3,217	21,361	

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	3,224	333	15,341	13,478	32,376	151	67	1,040	940	2,198	34,574
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	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	137	25	446	1,092	1,700	16	9	63	83	171	1,871
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	201	47	1,037	1,130	2,415	15	3	72	79	169	2,584
September	510	44	1,320	1,125	2,999	10	6	62	68	146	3,145
October	705	29	2,694	1,250	4,678	20	6	58	77	161	4,839
November	468	39	1,511	1,375	3,393	14	2	85	90	191	3,584
December	502	17	1,248	1,043	2,810	12	2	58	79	151	2,961
Total	3,224	333	15,341	13,478	32,376	151	67	1,040	940	2,198	34,574

4.Claims Exiting The Portal

OFFICIAL
INJURY
CLAIM

4.1 Claims Exiting The Portal

Represented Claim		Represented						Unrepresented				Total
Year	Court	Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn	Total		Total
2023	9,805	423	22,671	23,685	56,584	218	94	1,169	1,051	2,532		59,116
January	629	35	1,767	1,340	3,771	18	6	98	78	200		3,971
February	637	35	1,707	2,007	4,386	12	5	90	78	185		4,571
March	754	51	1,874	1,709	4,388	20	11	107	89	227		4,615
April	598	26	1,327	1,624	3,575	22	9	90	67	188		3,763
May	648	34	1,692	1,727	4,101	14	8	82	93	197		4,298
June	825	25	1,757	1,483	4,090	20	6	111	75	212		4,302
July	888	41	1,683	1,361	3,973	24	10	99	81	214		4,187
August	996	34	3,311	3,725	8,066	13	8	101	137	259		8,325
September	921	39	2,207	2,735	5,902	14	11	90	99	214		6,116
October	1,035	24	1,782	2,213	5,054	18	9	94	100	221		5,275
November	1,051	26	1,863	2,078	5,018	23	3	116	90	232		5,250
December	823	53	1,701	1,683	4,260	20	8	91	64	183		4,443
Total	9,805	423	22,671	23,685	56,584	218	94	1,169	1,051	2,532		59,116

4.1 Claims Exiting The Portal

Represented Claim		Represented						Unrepresented				Total
Year	Court	Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn	Total		Total
2024	16,548	944	61,139	65,746	144,377	279	190	7,154	1,839	9,462		153,839
January	1,170	44	2,324	2,719	6,257	34	10	116	97	257		6,514
February	1,199	29	2,205	5,387	8,820	32	8	117	108	265		9,085
March	1,062	37	4,199	4,767	10,065	20	8	116	93	237		10,302
April	1,216	31	7,628	3,975	12,850	24	11	126	92	253		13,103
May	1,323	25	3,689	5,439	10,476	16	10	99	108	233		10,709
June	1,268	35	6,198	3,920	11,421	15	6	118	148	287		11,708
July	1,446	301	3,558	4,056	9,361	17	5	107	122	251		9,612
August	1,548	70	2,063	3,499	7,180	31	11	112	123	277		7,457
September	1,451	30	2,105	2,958	6,544	21	15	115	95	246		6,790
October	1,801	279	21,276	21,791	45,147	28	70	5,514	640	6,252		51,399
November	1,719	38	2,842	3,613	8,212	24	15	289	110	438		8,650
December	1,345	25	3,052	3,622	8,044	17	21	325	103	466		8,510
2025	1,825	38	3,353	4,215	9,431	24	17	417	133	591		10,022
January	1,825	38	3,353	4,215	9,431	24	17	417	133	591		10,022
Total	31,419	1,863	110,077	109,864	253,223	688	385	10,488	4,398	15,959		269,182

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
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	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	6,584	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	345	15	269	156	596	249	70
June	355	19	276	141	597	387	96
July	561	34	256	129	661	493	165
August	568	30	262	132	619	599	205
September	898	38	267	123	610	804	259
October	1,153	101	355	191	620	1,727	531
November	931	30	468	236	642	826	260
December	805	26	202	174	554	875	174
Total	6,584	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	108	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	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	379	108	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	17,366	608	3,691	3,209	14,052	14,182	3,476
January	1,090	42	343	192	702	1,037	365
February	1,164	42	347	241	1,204	1,112	276
March	1,378	52	351	183	925	1,204	295
April	1,086	33	256	266	905	842	187
May	1,186	34	259	356	950	1,057	259
June	1,450	46	310	181	766	1,071	266
July	1,428	56	240	139	805	1,032	273
August	1,926	66	535	226	2,721	2,061	531
September	1,613	67	359	753	1,414	1,389	307
October	1,719	60	252	211	1,436	1,144	232
November	1,830	49	251	278	1,209	1,145	256
December	1,496	61	188	183	1,015	1,088	229
Total	17,366	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	43,154	1,891	9,547	7,775	32,799	39,770	9,441
January	2,261	66	305	377	1,453	1,481	314
February	2,478	54	738	505	3,374	1,362	309
March	2,648	120	1,048	574	2,286	2,800	589
April	3,043	231	1,137	436	1,946	5,017	1,040
May	3,083	112	1,114	618	2,565	2,378	606
June	3,191	204	810	455	1,855	3,785	1,121
July	3,571	102	673	660	1,713	2,183	459
August	3,125	62	306	631	1,484	1,323	249
September	2,948	65	319	311	1,290	1,359	252
October	9,949	664	2,366	2,619	11,565	14,224	3,760
November	3,611	125	352	333	1,619	1,828	344
December	3,246	86	379	256	1,649	2,030	398
2025	3,851	149	378	261	2,159	2,216	417
January	3,851	149	378	261	2,159	2,216	417
Total	71,427	3,979	17,556	13,728	57,611	71,033	17,889

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	1,127	706	1,006	445	329	778	4,196	875
January	62	4	25	20	14	45	67	20
February	57	4	35	23	11	45	76	14
March	51	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	59	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	91	50	57	30	29	53	240	41
January	91	50	57	30	29	53	240	41
Total	2,198	1,067	1,616	1,015	778	1,839	6,116	1,330

5.Liability Decisions

OFFICIAL
INJURY
CLAIM

5.1 Liability Decisions

RepresentedClaim		Represented				Unrepresented				Total	
Year	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	
2021	1,448	74,855	2,403	5,931	84,637	106	8,112	56	371	8,645	93,282
May							2		1	3	3
June	112	5,677	231	454	6,474	11	692	5	26	734	7,208
July	189	9,293	327	774	10,583	15	1,020	10	49	1,094	11,677
August	215	10,834	351	873	12,273	15	1,156	8	62	1,241	13,514
September	219	11,999	360	939	13,517	16	1,244	6	51	1,317	14,834
October	250	12,190	374	970	13,784	24	1,331	11	61	1,427	15,211
November	268	13,433	401	963	15,065	14	1,501	10	63	1,588	16,653
December	195	11,429	359	958	12,941	11	1,166	6	58	1,241	14,182
Total	1,448	74,855	2,403	5,931	84,637	106	8,112	56	371	8,645	93,282

5.1 Liability Decisions

RepresentedClaim		Represented				Unrepresented				Total	
Year	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	
2022	3,870	155,486	4,618	15,674	179,648	254	16,668	111	880	17,913	197,561
January	225	12,462	367	906	13,960	22	1,473	13	72	1,580	15,540
February	324	13,273	373	983	14,953	17	1,281	9	66	1,373	16,326
March	318	14,015	429	1,355	16,117	19	1,538	6	79	1,642	17,759
April	255	11,831	378	1,191	13,655	14	1,173	10	59	1,256	14,911
May	312	13,017	396	1,318	15,043	15	1,353	6	71	1,445	16,488
June	304	12,475	375	1,278	14,432	14	1,372	8	59	1,453	15,885
July	363	13,176	397	1,375	15,311	31	1,328	9	62	1,430	16,741
August	325	12,622	389	1,305	14,641	26	1,360	8	69	1,463	16,104
September	320	12,350	387	1,436	14,493	28	1,341	9	83	1,461	15,954
October	410	13,342	371	1,451	15,574	24	1,544	10	81	1,659	17,233
November	402	14,856	449	1,692	17,399	25	1,581	11	89	1,706	19,105
December	312	12,067	307	1,384	14,070	19	1,324	12	90	1,445	15,515
Total	3,870	155,486	4,618	15,674	179,648	254	16,668	111	880	17,913	197,561

5.Liability Decisions

OFFICIAL
INJURY
CLAIM

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	Total
2023	5,225	148,034	4,052	19,694	177,005	298	19,664	152	1,325	21,439	198,444
January	403	14,471	410	1,522	16,806	12	1,854	20	105	1,991	18,797
February	338	13,038	357	1,494	15,227	15	1,539	14	105	1,673	16,900
March	410	13,457	392	1,619	15,878	22	1,772	12	101	1,907	17,785
April	331	10,612	272	1,310	12,525	30	1,513	13	91	1,647	14,172
May	420	12,276	329	1,576	14,601	21	1,651	9	134	1,815	16,416
June	450	12,518	372	1,668	15,008	31	1,694	12	118	1,855	16,863
July	449	12,365	304	1,713	14,831	38	1,649	10	116	1,813	16,644
August	460	12,163	381	1,789	14,793	28	1,573	14	109	1,724	16,517
September	476	11,071	311	1,566	13,424	19	1,498	13	109	1,639	15,063
October	570	12,173	324	1,870	14,937	32	1,645	14	113	1,804	16,741
November	546	13,088	367	1,967	15,968	29	1,833	11	121	1,994	17,962
December	372	10,802	233	1,600	13,007	21	1,443	10	103	1,577	14,584
Total	5,225	148,034	4,052	19,694	177,005	298	19,664	152	1,325	21,439	198,444

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	Total
2024	7,820	138,166	3,474	26,520	175,980	477	18,646	161	1,436	20,720	196,700
January	567	12,715	316	1,985	15,583	40	1,839	13	146	2,038	17,621
February	556	12,014	327	1,875	14,772	36	1,625	19	109	1,789	16,561
March	564	11,439	286	1,822	14,111	47	1,551	11	129	1,738	15,849
April	573	12,030	271	2,006	14,880	23	1,589	13	98	1,723	16,603
May	523	10,625	307	1,876	13,331	23	1,439	13	122	1,597	14,928
June	544	10,030	287	1,843	12,704	39	1,516	20	114	1,689	14,393
July	733	12,345	327	2,281	15,686	36	1,665	21	123	1,845	17,531
August	613	10,760	260	2,218	13,851	33	1,430	12	146	1,621	15,472
September	793	11,574	281	2,520	15,168	37	1,548	6	101	1,692	16,860
October	863	13,025	319	2,928	17,135	42	1,619	15	128	1,804	18,939
November	827	11,875	264	2,942	15,908	57	1,515	12	107	1,691	17,599
December	664	9,734	229	2,224	12,851	64	1,310	6	113	1,493	14,344
2025	291	5,879	47	537	6,754	25	1,044	2	29	1,100	7,854
January	291	5,879	47	537	6,754	25	1,044	2	29	1,100	7,854
Total	18,654	522,420	14,594	68,356	624,024	1,160	64,134	482	4,041	69,817	693,841

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.