

OIC Monthly Claims Data

Data view: May 2021 – June 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	61,714	770	1	201,076	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	4,293	110		16,018	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	5,255	62		16,847	22,164
November	5,706	50		18,771	24,527
December	4,654	46		15,079	19,779
Total	61,714	770	1	201,076	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	54,328	724	192,075	247,127
January	5,230	73	18,745	24,048
February	4,958	91	16,711	21,760
March	5,333	112	17,318	22,763
April	4,147	58	13,572	17,777
May	4,670	54	15,828	20,552
June	4,435	52	16,382	20,869
July	4,580	45	15,767	20,392
August	4,697	56	15,906	20,659
September	3,829	57	14,896	18,782
October	4,312	45	16,311	20,668
November	4,519	48	17,014	21,581
December	3,618	33	13,625	17,276
Total	54,328	724	192,075	247,127

1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
2024	228,375	30,704	259,079
January	21,182	2,974	24,156
February	19,997	2,597	22,594
March	18,769	2,591	21,360
April	19,475	2,520	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	21,161	2,685	23,846
November	19,513	2,541	22,054
December	16,761	2,289	19,050
Total	228,375	30,704	259,079

1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	UK Law Firm	Total
2024	48,842	435	179,098	228,375
January	4,169	51	16,962	21,182
February	4,035	42	15,920	19,997
March	3,873	31	14,865	18,769
April	4,612	30	14,833	19,475
May	4,121	34	13,521	17,676
June	3,468	30	13,366	16,864
July	4,375	23	15,903	20,301
August	3,829	30	13,728	17,587
September	4,083	28	14,978	19,089
October	4,575	51	16,535	21,161
November	4,230	57	15,226	19,513
December	3,472	28	13,261	16,761
Total	48,842	435	179,098	228,375

1.Claim Volumes

OFFICIAL
INJURY
CLAIM

1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
2025	108,188	15,345	123,533
January	20,223	2,901	23,124
February	17,506	2,461	19,967
March	17,575	2,696	20,271
April	17,726	2,368	20,094
May	17,741	2,468	20,209
June	17,417	2,451	19,868
Total	970,129	115,402	1,085,531

1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	Other	UK Law Firm	Total
2025	25,359	179		82,650	108,188
January	4,718	47		15,458	20,223
February	4,159	37		13,310	17,506
March	4,089	24		13,462	17,575
April	4,010	17		13,699	17,726
May	4,187	22		13,532	17,741
June	4,196	32		13,189	17,417
Total	217,142	2,356	8	750,623	970,129

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	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	21,089	57,918	91,970	170,977	1,919	5,877	7,796	318	318	29,515	40,927	70,442	249,533
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	5,087	7,859	14,540	177	523	700	26	26	2,621	3,909	6,530	21,796
March	1,589	4,771	7,369	13,729	158	475	633	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	4,690	8,059	14,730	167	497	664	25	25	2,500	3,288	5,788	21,207
December	1,585	4,062	7,067	12,714	148	415	563	28	28	2,266	2,811	5,077	18,382
Total	21,089	57,918	91,970	170,977	1,919	5,877	7,796	318	318	29,515	40,927	70,442	249,533

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	Total
2025	9,989	26,126	45,513	81,628	1,080	2,878	3,958	165	165	14,768	18,354	33,122	118,873
January	1,882	4,810	8,508	15,200	215	479	694	25	25	2,900	3,486	6,386	22,305
February	1,519	4,133	7,444	13,096	193	495	688	28	28	2,415	3,007	5,422	19,234
March	1,480	4,283	7,512	13,275	165	489	654	28	28	2,482	3,092	5,574	19,531
April	1,686	4,335	7,481	13,502	158	441	599	27	27	2,463	2,756	5,219	19,347
May	1,778	4,378	7,345	13,501	174	500	674	25	25	2,294	2,949	5,243	19,443
June	1,644	4,187	7,223	13,054	175	474	649	32	32	2,214	3,064	5,278	19,013
Total	79,293	267,248	352,081	698,622	8,258	26,568	34,826	1,142	1,142	118,220	190,086	308,306	1,042,896

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	Total
2021	390	390
June	30	30
July	50	50
August	65	65
September	68	68
October	64	64
November	58	58
December	55	55
Total	390	390

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	6,789	163	6,952
January	39		39
February	57		57
March	54		54
April	469	6	475
May	702	12	714
June	709	22	731
July	757	18	775
August	720	26	746
September	774	14	788
October	833	25	858
November	932	18	950
December	743	22	765
Total	6,789	163	6,952

2.Settlements

OFFICIAL
INJURY
CLAIM

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
2023	100,028	13,860	113,888
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	8,435	1,275	9,710
July	8,403	1,230	9,633
August	9,031	1,176	10,207
September	9,112	1,130	10,242
October	8,854	1,215	10,069
November	9,647	1,188	10,835
December	8,790	1,138	9,928
Total	100,028	13,860	113,888

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	272
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	7,988	268	8,256
January	894	25	919
February	796	29	825
March	810	16	826
April	592	19	611
May	689	20	709
June	635	31	666
July	632	23	655
August	555	22	577
September	565	16	581
October	598	15	613
November	682	31	713
December	540	21	561
Total	7,988	268	8,256

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
2024	104,024	14,809	118,833
January	9,260	1,231	10,491
February	9,134	1,329	10,463
March	8,348	1,298	9,646
April	8,046	1,322	9,368
May	8,413	1,271	9,684
June	7,576	1,120	8,696
July	8,484	1,163	9,647
August	6,582	1,046	7,628
September	8,454	1,255	9,709
October	13,862	1,578	15,440
November	8,583	1,128	9,711
December	7,282	1,068	8,350
Total	104,024	14,809	118,833

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	300
August	323	142	299
September	397	175	368
October	517	287	493
November	384	152	357
December	387	170	359
Total	363	157	338

2.3 Open Settlements

Year	Represented	Unrepresented	Total
2024	4,763	181	4,944
January	589	20	609
February	560	12	572
March	495	15	510
April	495	11	506
May	314	9	323
June	298	15	313
July	423	19	442
August	342	20	362
September	359	10	369
October	354	17	371
November	293	13	306
December	241	20	261
Total	4,763	181	4,944

2.Settlements

OFFICIAL
INJURY
CLAIM

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
☐ 2025	47,434	6,703	54,137
January	8,061	1,186	9,247
February	7,737	1,045	8,782
March	7,708	1,178	8,886
April	7,273	1,082	8,355
May	7,161	1,143	8,304
June	9,494	1,069	10,563
Total	314,781	48,677	363,458

2.2 Average Days To Settle

Year	Represented	Unrepresented	Total
☐ 2025	425	176	394
January	385	178	358
February	365	185	343
March	376	153	346
April	386	175	358
May	385	172	356
June	609	198	568
Total	316	135	292

2.3 Open Settlements

Year	Represented	Unrepresented	Total
☐ 2025	629	172	801
January	257	32	289
February	170	28	198
March	116	54	170
April	66	41	107
May	19	16	35
June	1	1	2
Total	20,559	784	21,343

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

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
2023	5838	16206	8826	3524	919	321	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	1366	791	278	75	21	16
July	483	1362	744	300	83	24	16
August	497	1418	807	301	79	35	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	5838	16206	8826	3524	919	321	220

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
2023	9116	35423	23914	8775	1995	768	522
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	812	3131	2112	726	172	80	48
September	821	3174	2152	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	9116	35423	23914	8775	1995	768	522

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
2024	5595	14605	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	1064	641	272	63	44	27
July	438	1153	614	309	57	38	20
August	393	853	568	246	60	30	27
September	402	1062	585	258	56	35	26
October	806	2061	1165	530	127	60	32
November	452	1093	599	282	66	31	26
December	334	919	498	219	44	26	13
Total	5595	14605	8142	3638	834	417	293

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
2024	10423	36961	24773	8577	1861	1157	828
January	891	3260	2305	764	166	93	51
February	856	3379	2239	760	156	87	61
March	844	3023	2159	758	146	76	59
April	844	2956	2035	697	147	102	79
May	874	3033	2082	753	164	103	70
June	771	2736	1828	691	123	103	65
July	869	3180	2135	688	153	86	86
August	683	2370	1650	564	148	93	64
September	877	2856	1911	632	151	96	71
October	1268	4463	2981	1035	210	131	92
November	890	3051	1928	678	160	99	75
December	756	2654	1520	557	137	88	55
Total	10423	36961	24773	8577	1861	1157	828

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
2025	2311	6609	2678	1206	315	151	128
January	399	1091	491	247	63	32	21
February	371	1060	450	194	59	28	28
March	422	1084	499	200	54	22	18
April	344	1057	362	168	46	19	23
May	333	1009	367	174	40	23	13
June	442	1308	509	223	53	27	25
Total	18829	51095	26334	10812	2685	978	664

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
2025	4899	18998	8788	3110	774	469	391
January	772	2996	1691	608	148	77	61
February	812	3049	1505	543	133	83	53
March	825	3083	1441	475	138	65	73
April	811	2981	1259	477	107	73	60
May	772	3060	1301	470	109	70	53
June	907	3829	1591	537	139	101	91
Total	30144	114588	72627	25322	5699	2561	1803

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	£1,030	£756	£130	£1,036	£804	£143
September	£1,028	£764	£179	£1,013	£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	£152	£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	£776	£203	£1,189	£753	£151
Total	£1,125	£779	£151	£1,097	£782	£172

2.Settlements - Average Values

2.6 Average Settlement Values

RepresentedClaim	Represented			Unrepresented		
Year	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2025	£1,177	£754	£141	£1,203	£733	£155
January	£1,190	£775	£132	£1,210	£770	£145
February	£1,181	£760	£183	£1,172	£776	£239
March	£1,205	£759	£133	£1,253	£691	£154
April	£1,172	£742	£147	£1,200	£729	£194
May	£1,173	£739	£123	£1,179	£726	£118
June	£1,147	£746	£127	£1,197	£709	£97
Total	£1,062	£755	£166	£1,053	£756	£161

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

RepresentedClaim		Represented		Unrepresented		
Year	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2023	40,477	98,520	1,173	5,688	13,443	603
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	8,309	108	530	1,244	62
July	3,487	8,293	92	522	1,184	70
August	3,764	8,882	101	486	1,141	55
September	3,896	8,990	94	472	1,098	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	40,477	98,520	1,173	5,688	13,443	603

2.7 Frequency Settled

RepresentedClaim		Represented		Unrepresented		
Year	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2024	44,972	102,404	1,415	6,585	14,320	557
January	3,937	9,099	98	512	1,202	52
February	3,893	8,993	127	587	1,277	52
March	3,609	8,217	117	574	1,254	53
April	3,459	7,925	128	590	1,280	44
May	3,727	8,305	118	557	1,235	47
June	3,444	7,445	106	523	1,075	34
July	3,672	8,354	133	510	1,128	29
August	2,975	6,484	100	503	1,002	37
September	3,737	8,319	116	578	1,216	51
October	5,700	13,643	165	711	1,519	86
November	3,655	8,460	123	489	1,093	37
December	3,164	7,160	84	451	1,039	35
Total	44,972	102,404	1,415	6,585	14,320	557

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	
2025	20,611	46,602	622	3,100	6,445	261	
January	3,539	7,924	106	531	1,143	51	
February	3,374	7,594	105	477	1,007	32	
March	3,361	7,557	102	566	1,126	43	
April	3,211	7,149	99	492	1,047	50	
May	3,190	7,043	79	521	1,100	41	
June	3,936	9,335	131	513	1,022	44	
Total	128,690	309,892	4,065	20,649	47,208	2,047	

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	108,178	2,784	3,527	8,389	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	15,502	426	514	1,218	1,297	71	45	301
September	17,344	468	583	1,311	1,360	82	56	365
October	17,642	440	590	1,401	1,584	92	52	340
November	19,886	497	586	1,472	1,747	95	64	404
December	17,063	434	529	1,245	1,324	85	49	336
Total	108,178	2,784	3,527	8,389	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	229,884	6,588	9,204	17,885	19,007	1,223	766	5,083
January	18,553	444	547	1,318	1,685	101	62	418
February	20,018	551	604	1,446	1,470	92	76	383
March	21,181	577	741	1,569	1,732	116	67	468
April	18,039	469	593	1,320	1,358	93	53	372
May	19,781	521	746	1,432	1,515	111	56	415
June	18,857	482	795	1,650	1,510	97	65	439
July	19,540	542	847	1,475	1,523	96	73	380
August	18,548	473	841	1,475	1,562	104	53	464
September	18,189	670	786	1,471	1,524	112	61	429
October	19,169	606	879	1,510	1,763	92	56	445
November	20,990	672	996	1,869	1,813	116	71	483
December	17,019	581	829	1,350	1,552	93	73	387
Total	229,884	6,588	9,204	17,885	19,007	1,223	766	5,083

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
2023	214,447	5,494	10,588	16,598	22,423	1,361	921	6,203
January	20,695	583	1,065	1,705	2,067	127	81	598
February	18,838	470	1,040	1,412	1,806	95	73	466
March	19,851	508	938	1,466	1,962	117	95	550
April	15,486	343	733	1,215	1,703	96	72	418
May	17,763	459	890	1,440	1,918	104	82	531
June	18,285	440	819	1,325	1,915	112	84	551
July	17,775	400	909	1,308	1,890	114	67	569
August	17,790	495	986	1,388	1,800	126	67	501
September	16,275	444	858	1,205	1,764	103	71	478
October	17,992	464	806	1,406	1,938	126	71	513
November	18,730	514	806	1,531	2,058	137	89	561
December	14,967	374	738	1,197	1,602	104	69	467
Total	214,447	5,494	10,588	16,598	22,423	1,361	921	6,203

3.1 Exceptional Injuries and Circumstances

RepresentedClaim Year	Represented				Unrepresented			
	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries
2024	193,849	6,686	11,329	16,511	21,986	1,385	952	6,381
January	18,149	500	1,011	1,522	2,156	149	83	586
February	17,143	473	942	1,439	1,882	111	82	522
March	16,078	402	933	1,356	1,870	121	76	524
April	16,501	477	1,054	1,443	1,815	115	64	526
May	15,316	396	787	1,177	1,744	110	65	490
June	14,777	382	647	1,058	1,809	104	90	519
July	17,436	533	989	1,343	1,866	110	101	604
August	14,744	593	948	1,302	1,716	96	81	507
September	15,967	599	1,009	1,514	1,759	145	58	533
October	17,819	795	1,003	1,544	1,897	113	84	591
November	16,060	891	1,015	1,547	1,853	105	90	493
December	13,859	645	991	1,266	1,619	106	78	486
Total	193,849	6,686	11,329	16,511	21,986	1,385	952	6,381

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
☐ 2025	84,539	4,924	8,266	10,459	9,867	853	576	4,049
January	16,276	830	1,164	1,953	1,994	177	99	631
February	14,027	705	1,146	1,628	1,704	105	75	577
March	13,832	816	1,263	1,664	1,798	151	79	668
April	13,718	844	1,498	1,666	1,524	115	96	633
May	13,571	810	1,569	1,791	1,505	147	90	726
June	13,115	919	1,626	1,757	1,342	158	137	814
Total	830,897	26,476	42,914	69,842	82,533	5,356	3,549	23,964

4.Claims Exiting The Portal

4.1 Claims Exiting The Portal

Represented Claim		Represented				Unrepresented				Total	
Year	Court	Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn	Total	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

Represented Claim		Represented				Unrepresented				Total	
Year	Court	Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn	Total	Total
2022	3,215	333	15,341	13,478	32,367	151	67	1,042	940	2,200	34,567
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	497	17	1,248	1,043	2,805	12	2	58	79	151	2,956
Total	3,215	333	15,341	13,478	32,367	151	67	1,042	940	2,200	34,567

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	9,624	423	22,675	23,689	56,411	217	94	1,169	1,051	2,531	58,942
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	746	51	1,874	1,709	4,380	20	11	107	89	227	4,607
April	594	26	1,328	1,624	3,572	22	9	90	67	188	3,760
May	641	34	1,692	1,727	4,094	14	8	82	93	197	4,291
June	813	25	1,757	1,483	4,078	20	6	111	75	212	4,290
July	870	41	1,683	1,361	3,955	24	10	99	81	214	4,169
August	970	34	3,314	3,729	8,047	13	8	101	137	259	8,306
September	896	39	2,207	2,735	5,877	13	11	90	99	213	6,090
October	1,010	24	1,782	2,213	5,029	18	9	94	100	221	5,250
November	1,030	26	1,863	2,078	4,997	23	3	116	90	232	5,229
December	793	53	1,701	1,683	4,230	20	8	91	64	183	4,413
Total	9,624	423	22,675	23,689	56,411	217	94	1,169	1,051	2,531	58,942

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	15,764	944	61,140	65,753	143,601	274	190	7,154	1,839	9,457	153,058
January	1,125	44	2,324	2,719	6,212	33	10	116	97	256	6,468
February	1,140	29	2,206	5,390	8,765	31	8	117	108	264	9,029
March	1,009	37	4,199	4,770	10,015	19	8	116	93	236	10,251
April	1,143	31	7,628	3,975	12,777	23	11	126	92	252	13,029
May	1,266	25	3,689	5,439	10,419	16	10	99	108	233	10,652
June	1,188	35	6,198	3,920	11,341	15	6	118	148	287	11,628
July	1,374	301	3,558	4,056	9,289	17	5	107	122	251	9,540
August	1,492	70	2,063	3,499	7,124	31	11	112	123	277	7,401
September	1,384	30	2,105	2,958	6,477	20	15	115	95	245	6,722
October	1,713	279	21,276	21,792	45,060	28	70	5,514	640	6,252	51,312
November	1,638	38	2,842	3,613	8,131	24	15	289	110	438	8,569
December	1,292	25	3,052	3,622	7,991	17	21	325	103	466	8,457
Total	15,764	944	61,140	65,753	143,601	274	190	7,154	1,839	9,457	153,058

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	
 2025		9,689	227	17,799	22,720	50,435	143	86	2,109	710	3,048	53,483
January		1,784	38	3,353	4,215	9,390	24	17	417	133	591	9,981
February		1,542	51	2,712	3,762	8,067	28	11	293	110	442	8,509
March		1,560	36	3,010	3,728	8,334	31	16	357	108	512	8,846
April		1,468	59	2,826	3,783	8,136	18	21	332	122	493	8,629
May		1,724	21	2,911	3,542	8,198	16	12	377	117	522	8,720
June		1,611	22	2,987	3,690	8,310	26	9	333	120	488	8,798
Total		38,309	2,052	124,528	128,380	293,269	801	454	12,182	4,975	18,412	311,681

4.Claims Exiting The Portal

4.2 Claims Exiting The Portal (Represented)

Year	Additional	Agreement reached outside of the service	Duplicate claim	No longer want to claim	Other	There are complex issues of fact or law	There is a formal allegation of fraud
2021	472	647	735	428	1,420	5,000	1,753
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	6,575	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	800	26	202	174	554	875	174
Total	6,575	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

OFFICIAL
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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
2023	17,185	608	3,692	3,209	14,056	14,184	3,477
January	1,087	42	343	192	702	1,037	365
February	1,162	42	347	241	1,204	1,112	276
March	1,370	52	351	183	925	1,204	295
April	1,082	33	257	266	905	842	187
May	1,179	34	259	356	950	1,057	259
June	1,438	46	310	181	766	1,071	266
July	1,410	56	240	139	805	1,032	273
August	1,900	66	535	226	2,725	2,063	532
September	1,588	67	359	753	1,414	1,389	307
October	1,694	60	252	211	1,436	1,144	232
November	1,809	49	251	278	1,209	1,145	256
December	1,466	61	188	183	1,015	1,088	229
Total	17,185	608	3,692	3,209	14,056	14,184	3,477

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	510	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	47	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	510	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	42,374	1,891	9,548	7,775	32,801	39,771	9,441
January	2,216	66	305	377	1,453	1,481	314
February	2,421	54	739	505	3,374	1,363	309
March	2,597	120	1,048	574	2,287	2,800	589
April	2,970	231	1,137	436	1,946	5,017	1,040
May	3,026	112	1,114	618	2,565	2,378	606
June	3,111	204	810	455	1,855	3,785	1,121
July	3,499	102	673	660	1,713	2,183	459
August	3,069	62	306	631	1,484	1,323	249
September	2,881	65	319	311	1,290	1,359	252
October	9,861	664	2,366	2,619	11,566	14,224	3,760
November	3,530	125	352	333	1,619	1,828	344
December	3,193	86	379	256	1,649	2,030	398
Total	42,374	1,891	9,548	7,775	32,801	39,771	9,441

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	1,122	706	1,006	445	329	778	4,196	875
January	61	4	25	20	14	45	67	20
February	56	4	35	23	11	45	76	14
March	50	10	20	25	13	42	60	16
April	57	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
Total	1,122	706	1,006	445	329	778	4,196	875

4.Claims Exiting The Portal

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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
2025	21,463	729	2,048	1,858	10,272	11,678	2,387
January	3,810	149	378	261	2,159	2,216	417
February	3,519	71	337	345	1,631	1,829	335
March	3,550	147	323	308	1,646	1,938	422
April	3,486	103	321	284	1,668	1,868	406
May	3,550	103	372	298	1,579	1,900	396
June	3,548	156	317	362	1,589	1,927	411
Total	88,069	4,559	19,228	15,325	65,730	80,498	19,860

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
2025	506	230	316	168	134	269	1,231	194
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	87	28	41	24	24	56	200	33
May	83	44	50	31	21	36	221	36
June	71	36	52	34	24	42	199	30
Total	2,608	1,247	1,875	1,153	883	2,055	7,108	1,483

5. Liability Decisions

5.1 Liability Decisions

Represented Claim		Represented				Unrepresented				Total	
Year	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	
2021	1,412	74,766	2,412	5,810	84,400	106	8,110	56	371	8,643	93,043
May							2		1	3	3
June	110	5,671	231	447	6,459	11	692	5	26	734	7,193
July	186	9,283	329	763	10,561	15	1,020	10	49	1,094	11,655
August	210	10,812	350	857	12,229	15	1,155	8	62	1,240	13,469
September	212	11,983	364	917	13,476	16	1,244	6	51	1,317	14,793
October	244	12,180	377	946	13,747	24	1,331	11	61	1,427	15,174
November	260	13,418	401	942	15,021	14	1,500	10	63	1,587	16,608
December	190	11,419	360	938	12,907	11	1,166	6	58	1,241	14,148
Total	1,412	74,766	2,412	5,810	84,400	106	8,110	56	371	8,643	93,043

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	
2022	3,549	153,520	4,596	14,082	175,747	245	16,608	110	865	17,828	193,575
January	211	12,433	365	875	13,884	22	1,471	13	72	1,578	15,462
February	306	13,203	374	934	14,817	16	1,280	9	66	1,371	16,188
March	307	13,876	427	1,273	15,883	19	1,536	6	79	1,640	17,523
April	229	11,697	374	1,049	13,349	14	1,167	10	59	1,250	14,599
May	275	12,845	394	1,152	14,666	14	1,340	6	69	1,429	16,095
June	277	12,260	364	1,103	14,004	14	1,366	8	58	1,446	15,450
July	323	12,964	396	1,184	14,867	29	1,325	9	58	1,421	16,288
August	296	12,432	387	1,146	14,261	26	1,356	8	67	1,457	15,718
September	298	12,154	392	1,280	14,124	27	1,335	9	79	1,450	15,574
October	372	13,153	377	1,296	15,198	21	1,538	10	79	1,648	16,846
November	375	14,631	438	1,560	17,004	24	1,573	10	89	1,696	18,700
December	280	11,872	308	1,230	13,690	19	1,321	12	90	1,442	15,132
Total	3,549	153,520	4,596	14,082	175,747	245	16,608	110	865	17,828	193,575

5.Liability Decisions

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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	4,532	146,060	4,128	17,398	172,118	295	19,569	152	1,311	21,327	193,445
January	341	14,283	414	1,356	16,394	12	1,846	20	105	1,983	18,377
February	296	12,865	364	1,336	14,861	15	1,535	13	104	1,667	16,528
March	356	13,247	393	1,471	15,467	22	1,765	12	101	1,900	17,367
April	285	10,452	277	1,176	12,190	30	1,508	13	90	1,641	13,831
May	373	12,121	338	1,406	14,238	21	1,643	10	132	1,806	16,044
June	394	12,363	382	1,470	14,609	31	1,684	12	118	1,845	16,454
July	397	12,166	320	1,520	14,403	37	1,643	10	114	1,804	16,207
August	399	12,020	386	1,579	14,384	28	1,565	14	107	1,714	16,098
September	400	10,893	315	1,389	12,997	19	1,491	13	106	1,629	14,626
October	493	12,073	327	1,620	14,513	32	1,632	14	113	1,791	16,304
November	484	12,907	364	1,714	15,469	27	1,820	11	119	1,977	17,446
December	314	10,670	248	1,361	12,593	21	1,437	10	102	1,570	14,163
Total	4,532	146,060	4,128	17,398	172,118	295	19,569	152	1,311	21,327	193,445

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	5,906	137,066	3,701	21,920	168,593	395	18,649	167	1,367	20,578	189,171
January	463	12,577	317	1,720	15,077	40	1,832	14	140	2,026	17,103
February	470	11,852	333	1,615	14,270	36	1,616	18	106	1,776	16,046
March	447	11,242	300	1,573	13,562	42	1,547	10	124	1,723	15,285
April	455	11,824	288	1,711	14,278	20	1,578	13	95	1,706	15,984
May	418	10,402	318	1,589	12,727	22	1,429	14	118	1,583	14,310
June	410	9,848	303	1,530	12,091	38	1,497	21	105	1,661	13,752
July	558	12,125	339	1,852	14,874	34	1,651	21	118	1,824	16,698
August	470	10,589	278	1,787	13,124	28	1,420	13	136	1,597	14,721
September	558	11,386	307	2,032	14,283	30	1,533	7	92	1,662	15,945
October	593	12,844	348	2,284	16,069	31	1,622	16	122	1,791	17,860
November	578	11,852	305	2,266	15,001	36	1,526	12	98	1,672	16,673
December	486	10,525	265	1,961	13,237	38	1,398	8	113	1,557	14,794
Total	5,906	137,066	3,701	21,920	168,593	395	18,649	167	1,367	20,578	189,171

5.Liability Decisions

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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	
☐ 2025	3,952	58,321	1,237	12,153	75,663	228	8,365	53	612	9,258	84,921
January	755	12,644	277	2,425	16,101	45	1,794	14	132	1,985	18,086
February	690	10,768	273	2,337	14,068	37	1,505	7	110	1,659	15,727
March	790	10,995	253	2,377	14,415	44	1,676	9	132	1,861	16,276
April	814	10,900	219	2,688	14,621	39	1,400	12	127	1,578	16,199
May	720	9,219	182	1,975	12,096	44	1,302	10	93	1,449	13,545
June	183	3,795	33	351	4,362	19	688	1	18	726	5,088
Total	19,351	569,733	16,074	71,363	676,521	1,269	71,301	538	4,526	77,634	754,155

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.