

OIC Monthly Claims Data

Data view: May 2021 – May 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
2025	90,757	12,898	103,655
January	20,222	2,902	23,124
February	17,505	2,462	19,967
March	17,574	2,697	20,271
April	17,724	2,370	20,094
May	17,732	2,467	20,199
Total	952,698	112,955	1,065,653

1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	Other	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
2025	21,163	147		69,447	90,757
January	4,718	47		15,457	20,222
February	4,159	37		13,309	17,505
March	4,089	24		13,461	17,574
April	4,010	17		13,697	17,724
May	4,187	22		13,523	17,732
Total	212,946	2,324	8	737,420	952,698

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
2021	7,125	39,628	36,577	83,330	887	4,297	5,184	97	97	13,745	27,737	41,482
May	1	3	1	5							1	1
June	365	2,760	2,621	5,746	49	258	307	6	6	1,009	2,508	3,517
July	715	4,716	4,673	10,104	105	572	677	12	12	1,689	3,260	4,949
August	894	5,720	5,217	11,831	129	746	875	12	12	2,008	3,978	5,986
September	1,014	6,674	5,796	13,484	152	731	883	18	18	2,058	4,393	6,451
October	1,251	6,441	6,033	13,725	160	669	829	19	19	2,287	4,406	6,693
November	1,419	7,252	6,554	15,225	170	736	906	17	17	2,479	5,105	7,584
December	1,466	6,062	5,682	13,210	122	585	707	13	13	2,215	4,086	6,301
Total	7,125	39,628	36,577	83,330	887	4,297	5,184	97	97	13,745	27,737	41,482

1.3 Claims Volumes - Types of Claim

Types of Claim Group		Mixed Tariff			Non Tariff			Other		Tariff Only		Total
Year	Multiple Injuries	Whiplash + Physical	Whiplash + Physical + Psychological	Total	Physical + Psychological	Physical Only	Total	Unknown	Total	Whiplash + Psychological	Whiplash Only	Total
2022	21,011	77,562	85,386	183,959	2,201	7,033	9,234	250	250	29,673	53,964	83,637
January	1,652	6,507	5,900	14,059	177	625	802	15	15	2,380	4,837	7,217
February	1,731	7,184	6,148	15,063	162	595	757	25	25	2,281	5,530	7,811
March	2,064	7,456	6,809	16,329	201	682	883	20	20	2,559	5,546	8,105
April	1,755	5,901	6,298	13,954	141	513	654	15	15	2,273	4,320	6,593
May	2,060	6,716	6,872	15,648	195	561	756	15	15	2,344	4,648	6,992
June	1,951	6,270	7,115	15,336	185	585	770	14	14	2,450	4,238	6,688
July	1,762	6,445	7,417	15,624	180	605	785	23	23	2,509	4,456	6,965
August	1,746	6,103	7,122	14,971	208	584	792	19	19	2,601	4,097	6,698
September	1,638	6,211	7,416	15,265	198	568	766	26	26	2,414	3,821	6,235
October	1,437	6,311	8,160	15,908	188	579	767	23	23	2,605	4,147	6,752
November	1,728	6,933	8,931	17,592	212	674	886	27	27	2,893	4,484	7,377
December	1,487	5,525	7,198	14,210	154	462	616	28	28	2,364	3,840	6,204
Total	21,011	77,562	85,386	183,959	2,201	7,033	9,234	250	250	29,673	53,964	83,637

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

Types of Claim Group		Mixed Tariff			Non Tariff			Other		Tariff Only		Total
Year	Multiple Injuries	Whiplash + Physical	Whiplash + Physical + Psychological	Total	Physical + Psychological	Physical Only	Total	Unknown	Total	Whiplash + Psychological	Whiplash Only	Total
2024	21,089	57,917	91,969	170,975	1,919	5,877	7,796	318	318	29,512	40,928	70,440
January	1,636	5,495	8,508	15,639	206	571	777	19	19	2,697	4,100	6,797
February	1,594	5,086	7,859	14,539	177	523	700	26	26	2,620	3,911	6,531
March	1,589	4,771	7,369	13,729	158	475	633	23	23	2,569	3,606	6,175
April	1,662	5,007	7,657	14,326	167	464	631	26	26	2,565	3,692	6,257
May	1,753	4,645	7,092	13,490	122	431	553	21	21	2,145	3,094	5,239
June	1,678	4,512	6,803	12,993	130	467	597	21	21	1,949	3,020	4,969
July	2,122	5,125	8,051	15,298	170	538	708	41	41	2,583	3,527	6,110
August	1,678	4,370	7,195	13,243	174	449	623	34	34	2,326	3,030	5,356
September	1,835	4,863	7,781	14,479	117	508	625	26	26	2,460	3,219	5,679
October	1,976	5,291	8,529	15,796	183	539	722	28	28	2,834	3,631	6,465
November	1,981	4,690	8,059	14,730	167	497	664	25	25	2,500	3,287	5,787
December	1,585	4,062	7,066	12,713	148	415	563	28	28	2,264	2,811	5,075
2025	8,337	21,903	38,196	68,436	902	2,395	3,297	134	134	12,533	15,310	27,843
January	1,882	4,809	8,504	15,195	215	479	694	25	25	2,898	3,488	6,386
February	1,519	4,132	7,439	13,090	193	495	688	28	28	2,415	3,011	5,426
March	1,480	4,282	7,505	13,267	165	489	654	29	29	2,480	3,093	5,573
April	1,688	4,331	7,461	13,480	157	437	594	27	27	2,460	2,756	5,216
May	1,768	4,349	7,287	13,404	172	495	667	25	25	2,280	2,962	5,242
Total	77,641	263,024	344,763	685,428	8,080	26,085	34,165	1,111	1,111	115,982	187,043	303,025

2.Settlements

OFFICIAL
INJURY
CLAIM

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
☐ 2021	3,260	2,855	6,115
June		1	1
July	1	53	54
August	7	260	267
September	123	528	651
October	409	578	987
November	1,093	705	1,798
December	1,627	730	2,357
Total	3,260	2,855	6,115

2.2 Average Days To Settle

Year	Represented	Unrepresented	Total
☐ 2021	119	64	93
June		8	8
July	36	34	34
August	65	46	47
September	83	55	61
October	101	63	79
November	115	69	97
December	129	75	112
Total	119	64	93

2.3 Open Settlements

Year	Represented	Unrepresented	Total
☐ 2021	1,663	8	1,671
June	125		125
July	209	1	210
August	211	2	213
September	269	1	270
October	279	1	280
November	293	1	294
December	277	2	279
Total	1,663	8	1,671

2.1 Settlements By Month (Closed Cases)

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

2.2 Average Days To Settle

Year	Represented	Unrepresented	Total
☐ 2022	211	107	195
January	148	89	130
February	156	91	140
March	171	88	155
April	177	91	163
May	187	103	174
June	200	106	186
July	206	111	193
August	221	119	209
September	232	119	219
October	236	123	223
November	238	126	225
December	248	118	232
Total	211	107	195

2.3 Open Settlements

Year	Represented	Unrepresented	Total
☐ 2022	8,440	204	8,644
January	296	1	297
February	319	2	321
March	627	14	641
April	718	15	733
May	798	18	816
June	777	22	799
July	787	21	808
August	740	26	766
September	803	15	818
October	852	27	879
November	959	20	979
December	764	23	787
Total	8,440	204	8,644

2.Settlements

OFFICIAL
INJURY
CLAIM

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
2023	99,851	13,837	113,688
January	7,105	927	8,032
February	6,883	969	7,852
March	9,036	1,418	10,454
April	7,210	1,073	8,283
May	7,522	1,121	8,643
June	8,434	1,275	9,709
July	8,403	1,230	9,633
August	8,854	1,153	10,007
September	9,113	1,130	10,243
October	8,854	1,215	10,069
November	9,647	1,188	10,835
December	8,790	1,138	9,928
Total	99,851	13,837	113,688

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	8,040	289	8,329
January	925	27	952
February	821	31	852
March	825	18	843
April	617	26	643
May	697	22	719
June	642	37	679
July	637	24	661
August	550	22	572
September	557	16	573
October	587	14	601
November	674	31	705
December	508	21	529
Total	8,040	289	8,329

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
2024	104,030	14,809	118,839
January	9,260	1,231	10,491
February	9,132	1,329	10,461
March	8,349	1,298	9,647
April	8,046	1,322	9,368
May	8,413	1,271	9,684
June	7,578	1,120	8,698
July	8,485	1,163	9,648
August	6,582	1,046	7,628
September	8,455	1,255	9,710
October	13,862	1,578	15,440
November	8,586	1,128	9,714
December	7,282	1,068	8,350
2025	38,007	5,635	43,642
January	8,064	1,186	9,250
February	7,732	1,045	8,777
March	7,705	1,178	8,883
April	7,274	1,083	8,357
May	7,232	1,143	8,375
Total	305,183	47,586	352,769

2.2 Average Days To Settle

Year	Represented	Unrepresented	Total
2024	363	157	338
January	309	130	288
February	311	124	288
March	319	119	292
April	321	137	295
May	323	142	300
June	345	136	318
July	324	132	301
August	323	142	299
September	397	175	368
October	517	287	493
November	384	152	357
December	387	170	359
2025	379	172	353
January	385	178	359
February	365	185	344
March	376	153	346
April	386	175	358
May	385	172	356
Total	307	134	283

2.3 Open Settlements

Year	Represented	Unrepresented	Total
2024	4,531	193	4,724
January	572	21	593
February	541	15	556
March	481	15	496
April	470	11	481
May	305	11	316
June	290	14	304
July	400	18	418
August	337	20	357
September	327	8	335
October	323	18	341
November	278	18	296
December	207	24	231
2025	374	159	533
January	209	39	248
February	100	42	142
March	52	49	101
April	10	27	37
May	3	2	5
Total	23,048	853	23,901

2.Settlements - Distribution of Tariff

2.4 Distribution of Tariff Settled Claims - Whiplash Tariff

Year	1 0-3 Mths	2 3-6 Mths	3 6-9 Mths	4 9-12 Mths	5 12-15 Mths	6 15-18 Mths
2021	417	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

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

2.4 Distribution of Tariff Settled Claims - Whiplash Tariff

Year	1 0-3 Mths	2 3-6 Mths	3 6-9 Mths	4 9-12 Mths	5 12-15 Mths	6 15-18 Mths	7 18-21 Mths
2022	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

Year	1 0-3 Mths	2 3-6 Mths	3 6-9 Mths	4 9-12 Mths	5 12-15 Mths	6 15-18 Mths	7 18-21 Mths
2022	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

Year	1 0-3 Mths	2 3-6 Mths	3 6-9 Mths	4 9-12 Mths	5 12-15 Mths	6 15-18 Mths	7 18-21 Mths
2023	5827	16172	8810	3522	916	319	220
January	492	1273	716	303	64	16	17
February	472	1264	660	246	69	18	7
March	541	1538	830	344	82	20	15
April	421	1200	618	281	66	12	13
May	452	1237	619	254	74	20	12
June	503	1365	791	278	75	21	16
July	483	1362	744	300	83	24	16
August	486	1385	791	299	76	33	27
September	527	1441	792	312	81	42	29
October	477	1332	732	317	74	27	19
November	497	1455	814	337	75	43	20
December	476	1320	703	251	97	43	29
Total	5827	16172	8810	3522	916	319	220

2.4 Distribution of Tariff Settled Claims - Whiplash Tariff

Year	1 0-3 Mths	2 3-6 Mths	3 6-9 Mths	4 9-12 Mths	5 12-15 Mths	6 15-18 Mths	7 18-21 Mths
2024	5595	14609	8142	3638	834	417	293
January	533	1360	741	336	79	27	29
February	517	1383	742	295	75	31	25
March	419	1223	695	306	74	33	31
April	437	1199	638	270	64	32	15
May	470	1235	656	315	69	30	22
June	394	1065	641	272	63	44	27
July	438	1154	614	309	57	38	20
August	393	853	568	246	60	30	27
September	402	1063	585	258	56	35	26
October	806	2061	1165	530	127	60	32
November	452	1094	599	282	66	31	26
December	334	919	498	219	44	26	13
2025	1872	5305	2171	983	262	125	103
January	400	1091	491	247	63	32	21
February	371	1060	450	194	59	28	28
March	422	1084	499	200	54	22	18
April	343	1057	362	168	46	19	23
May	336	1013	369	174	40	24	13
Total	18379	49761	25811	10587	2629	950	639

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	35364	23886	8758	1993	766	519
January	617	2330	1646	623	140	44	15
February	631	2447	1580	603	145	40	30
March	788	3315	2212	806	192	44	29
April	682	2590	1733	646	185	43	35
May	726	2668	1797	672	135	57	31
June	756	2990	2031	743	158	65	48
July	730	2974	2072	730	161	77	48
August	799	3072	2083	709	170	78	45
September	821	3174	2153	802	193	68	40
October	870	3169	2109	791	158	93	63
November	888	3411	2308	868	183	80	66
December	795	3224	2162	765	173	77	69
Total	9103	35364	23886	8758	1993	766	519

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	10424	36962	24775	8577	1861	1157	828
January	891	3260	2305	764	166	93	51
February	856	3377	2239	760	156	87	61
March	844	3023	2160	758	146	76	59
April	844	2956	2035	697	147	102	79
May	874	3033	2082	753	164	103	70
June	771	2736	1829	691	123	103	65
July	869	3180	2135	688	153	86	86
August	683	2370	1650	564	148	93	64
September	878	2856	1911	632	151	96	71
October	1268	4463	2981	1035	210	131	92
November	890	3054	1928	678	160	99	75
December	756	2654	1520	557	137	88	55
2025	4001	15206	7203	2574	636	370	301
January	773	2996	1691	608	148	77	61
February	812	3047	1503	542	133	83	53
March	825	3083	1439	475	138	65	73
April	812	2980	1260	477	107	73	61
May	779	3100	1310	472	110	72	53
Total	29234	110738	71016	24769	5559	2460	1710

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

Represented Claim Year	Injury - non-tariff	Represented Tariff amount	Tariff uplift	Injury - non-tariff	Unrepresented Tariff amount	Tariff uplift
2023	£1,013	£758	£166	£1,032	£784	£166
January	£909	£747	£218	£1,004	£776	£190
February	£996	£742	£153	£1,070	£750	£188
March	£986	£743	£175	£1,083	£795	£169
April	£1,024	£755	£214	£1,066	£803	£152
May	£1,006	£743	£161	£1,072	£768	£145
June	£1,012	£762	£181	£980	£755	£157
July	£1,005	£766	£116	£1,050	£775	£146
August	£1,032	£755	£131	£1,039	£803	£145
September	£1,028	£764	£179	£1,013	£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

Represented Claim Year	Injury - non-tariff	Represented Tariff amount	Tariff uplift	Injury - non-tariff	Unrepresented Tariff amount	Tariff uplift
2024	£1,125	£779	£151	£1,097	£782	£172
January	£1,059	£762	£255	£996	£798	£137
February	£1,056	£752	£98	£991	£797	£142
March	£1,048	£774	£138	£1,075	£788	£114
April	£1,095	£785	£136	£1,042	£779	£191
May	£1,147	£780	£108	£1,047	£780	£211
June	£1,154	£791	£149	£1,100	£806	£189
July	£1,157	£774	£130	£1,130	£800	£222
August	£1,189	£804	£173	£1,281	£765	£182
September	£1,123	£786	£151	£1,055	£793	£134
October	£1,142	£783	£147	£1,150	£767	£198
November	£1,181	£790	£169	£1,135	£753	£217
December	£1,162	£776	£203	£1,189	£753	£151
2025	£1,184	£756	£145	£1,204	£738	£167
January	£1,190	£775	£132	£1,210	£770	£145
February	£1,181	£760	£183	£1,172	£776	£239
March	£1,206	£759	£133	£1,253	£691	£154
April	£1,172	£743	£147	£1,200	£729	£194
May	£1,173	£739	£123	£1,179	£726	£118
Total	£1,053	£754	£167	£1,049	£756	£163

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	
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

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

2.Settlements - Average Values

2.7 Frequency Settled

Represented Claim		Represented			Unrepresented		
Year	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift	
2023	40,406	98,346	1,170	5,677	13,420	600	
January	2,553	6,999	86	382	894	40	
February	2,386	6,789	73	352	942	35	
March	3,490	8,909	118	587	1,377	76	
April	2,849	7,089	85	445	1,038	52	
May	3,000	7,403	79	443	1,093	52	
June	3,388	8,308	108	530	1,244	62	
July	3,487	8,293	92	522	1,184	70	
August	3,693	8,708	98	475	1,118	52	
September	3,896	8,991	94	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	40,406	98,346	1,170	5,677	13,420	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	44,974	102,410	1,416	6,585	14,320	557	
January	3,937	9,099	98	512	1,202	52	
February	3,891	8,991	127	587	1,277	52	
March	3,610	8,218	117	574	1,254	53	
April	3,459	7,925	128	590	1,280	44	
May	3,727	8,305	118	557	1,235	47	
June	3,446	7,447	106	523	1,075	34	
July	3,672	8,355	133	510	1,128	29	
August	2,975	6,484	100	503	1,002	37	
September	3,738	8,320	117	578	1,216	51	
October	5,700	13,643	165	711	1,519	86	
November	3,655	8,463	123	489	1,093	37	
December	3,164	7,160	84	451	1,039	35	
2025	16,698	37,331	491	2,587	5,424	217	
January	3,540	7,927	106	531	1,143	51	
February	3,371	7,589	105	477	1,007	32	
March	3,362	7,554	102	566	1,126	43	
April	3,212	7,150	99	492	1,048	50	
May	3,213	7,111	79	521	1,100	41	
Total	124,708	300,453	3,932	20,125	46,164	2,000	

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	108,177	2,785	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	15,501	426	514	1,219	1,297	71	45	301
September	17,344	468	583	1,311	1,360	82	56	365
October	17,643	440	590	1,400	1,584	92	52	340
November	19,886	497	586	1,472	1,747	95	64	404
December	17,062	435	529	1,245	1,324	85	49	336
Total	108,177	2,785	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	229,582	6,666	9,279	18,034	18,999	1,223	766	5,091
January	18,552	445	547	1,318	1,685	101	62	418
February	20,018	551	604	1,446	1,470	92	76	383
March	21,180	577	741	1,570	1,732	116	67	468
April	18,039	469	593	1,320	1,358	93	53	372
May	19,780	521	746	1,433	1,514	111	56	416
June	18,845	484	799	1,656	1,509	97	65	440
July	19,438	574	869	1,523	1,523	96	73	380
August	18,494	486	849	1,508	1,561	105	53	464
September	18,152	678	799	1,487	1,523	112	61	430
October	19,133	615	888	1,528	1,760	91	56	449
November	20,959	679	1,003	1,886	1,813	115	71	484
December	16,992	587	841	1,359	1,551	94	73	387
Total	229,582	6,666	9,279	18,034	18,999	1,223	766	5,091

3.Exceptional Injuries & Circumstances

3.1 Exceptional Injuries and Circumstances

Represented Claim		Represented				Unrepresented			
Year	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	
2023	214,203	5,532	10,684	16,708	22,415	1,363	921	6,209	
January	20,683	585	1,068	1,712	2,066	127	81	599	
February	18,828	472	1,044	1,416	1,805	95	73	467	
March	19,840	510	941	1,472	1,962	117	95	550	
April	15,473	346	739	1,219	1,703	96	72	418	
May	17,741	461	896	1,454	1,916	106	82	531	
June	18,266	445	824	1,334	1,917	112	84	549	
July	17,758	399	919	1,316	1,890	114	67	569	
August	17,764	499	997	1,399	1,800	126	67	501	
September	16,254	448	867	1,213	1,764	103	71	478	
October	17,957	469	821	1,421	1,938	126	71	513	
November	18,697	519	822	1,543	2,056	137	89	563	
December	14,942	379	746	1,209	1,598	104	69	471	
Total	214,203	5,532	10,684	16,708	22,415	1,363	921	6,209	

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	192,960	6,875	11,647	16,893	21,941	1,388	957	6,418	
January	18,123	502	1,022	1,535	2,154	150	83	587	
February	17,111	477	955	1,454	1,881	111	83	522	
March	16,041	409	947	1,372	1,869	121	76	525	
April	16,451	492	1,071	1,461	1,810	115	64	531	
May	15,278	404	796	1,198	1,740	110	67	492	
June	14,743	382	658	1,081	1,805	105	90	522	
July	17,381	545	1,014	1,361	1,863	112	101	605	
August	14,667	609	976	1,335	1,712	96	81	511	
September	15,865	619	1,045	1,560	1,756	144	58	537	
October	17,706	823	1,046	1,586	1,892	115	86	592	
November	15,895	933	1,069	1,616	1,845	104	90	502	
December	13,699	680	1,048	1,334	1,614	105	78	492	
2025	70,372	4,229	7,087	9,069	8,201	749	474	3,474	
January	16,040	882	1,239	2,061	1,973	178	100	651	
February	13,793	752	1,238	1,722	1,680	107	77	598	
March	13,529	876	1,404	1,765	1,728	161	90	718	
April	13,501	894	1,608	1,721	1,394	143	108	725	
May	13,509	825	1,598	1,800	1,426	160	99	782	
Total	815,294	26,087	42,224	69,093	80,806	5,257	3,452	23,440	

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	3,216	333	15,341	13,478	32,368	151	67	1,042	940	2,200	34,568
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	498	17	1,248	1,043	2,806	12	2	58	79	151	2,957
Total	3,216	333	15,341	13,478	32,368	151	67	1,042	940	2,200	34,568

4.Claims Exiting The Portal

OFFICIAL
INJURY
CLAIM

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	9,654	423	22,671	23,685	56,433	217	94	1,169	1,051	2,531	58,964
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	748	51	1,874	1,709	4,382	20	11	107	89	227	4,609
April	595	26	1,327	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	817	25	1,757	1,483	4,082	20	6	111	75	212	4,294
July	875	41	1,683	1,361	3,960	24	10	99	81	214	4,174
August	974	34	3,311	3,725	8,044	13	8	101	137	259	8,303
September	898	39	2,207	2,735	5,879	13	11	90	99	213	6,092
October	1,016	24	1,782	2,213	5,035	18	9	94	100	221	5,256
November	1,031	26	1,863	2,078	4,998	23	3	116	90	232	5,230
December	798	53	1,701	1,683	4,235	20	8	91	64	183	4,418
Total	9,654	423	22,671	23,685	56,433	217	94	1,169	1,051	2,531	58,964

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	15,939	944	61,139	65,746	143,768	276	190	7,154	1,839	9,459	153,227
January	1,139	44	2,324	2,719	6,226	33	10	116	97	256	6,482
February	1,147	29	2,205	5,387	8,768	32	8	117	108	265	9,033
March	1,016	37	4,199	4,767	10,019	19	8	116	93	236	10,255
April	1,151	31	7,628	3,975	12,785	24	11	126	92	253	13,038
May	1,280	25	3,689	5,439	10,433	16	10	99	108	233	10,666
June	1,206	35	6,198	3,920	11,359	15	6	118	148	287	11,646
July	1,388	301	3,558	4,056	9,303	17	5	107	122	251	9,554
August	1,501	70	2,063	3,499	7,133	31	11	112	123	277	7,410
September	1,398	30	2,105	2,958	6,491	20	15	115	95	245	6,736
October	1,738	279	21,276	21,791	45,084	28	70	5,514	640	6,252	51,336
November	1,664	38	2,842	3,613	8,157	24	15	289	110	438	8,595
December	1,311	25	3,052	3,622	8,010	17	21	325	103	466	8,476
2025	8,125	205	14,810	19,024	42,164	118	77	1,776	590	2,561	44,725
January	1,797	38	3,353	4,215	9,403	24	17	417	133	591	9,994
February	1,553	51	2,712	3,759	8,075	28	11	293	110	442	8,517
March	1,565	36	3,009	3,725	8,335	31	16	357	108	512	8,847
April	1,475	59	2,825	3,783	8,142	19	21	332	122	494	8,636
May	1,735	21	2,911	3,542	8,209	16	12	377	117	522	8,731
Total	36,951	2,030	121,534	124,673	285,188	778	445	11,849	4,855	17,927	303,115

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	6,576	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	801	26	202	174	554	875	174
Total	6,576	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
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
2023	17,215	608	3,691	3,209	14,052	14,182	3,476
January	1,087	42	343	192	702	1,037	365
February	1,162	42	347	241	1,204	1,112	276
March	1,372	52	351	183	925	1,204	295
April	1,083	33	256	266	905	842	187
May	1,179	34	259	356	950	1,057	259
June	1,442	46	310	181	766	1,071	266
July	1,415	56	240	139	805	1,032	273
August	1,904	66	535	226	2,721	2,061	531
September	1,590	67	359	753	1,414	1,389	307
October	1,700	60	252	211	1,436	1,144	232
November	1,810	49	251	278	1,209	1,145	256
December	1,471	61	188	183	1,015	1,088	229
Total	17,215	608	3,691	3,209	14,052	14,182	3,476

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	42,545	1,891	9,547	7,775	32,799	39,770	9,441
January	2,230	66	305	377	1,453	1,481	314
February	2,426	54	738	505	3,374	1,362	309
March	2,602	120	1,048	574	2,286	2,800	589
April	2,978	231	1,137	436	1,946	5,017	1,040
May	3,040	112	1,114	618	2,565	2,378	606
June	3,129	204	810	455	1,855	3,785	1,121
July	3,513	102	673	660	1,713	2,183	459
August	3,078	62	306	631	1,484	1,323	249
September	2,895	65	319	311	1,290	1,359	252
October	9,886	664	2,366	2,619	11,565	14,224	3,760
November	3,556	125	352	333	1,619	1,828	344
December	3,212	86	379	256	1,649	2,030	398
2025	17,959	572	1,729	1,496	8,682	9,750	1,976
January	3,823	149	378	261	2,159	2,216	417
February	3,529	71	336	345	1,630	1,829	335
March	3,553	147	322	308	1,646	1,937	422
April	3,493	102	321	284	1,668	1,868	406
May	3,561	103	372	298	1,579	1,900	396
Total	84,767	4,402	18,907	14,963	64,134	78,567	19,448

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


4.3 Claims Exiting The Portal (Unrepresented)

Year	Additional	Agreement reached outside of the service	Duplicate claim	I have instructed a legal representative	No longer want to claim	Other	There are complex issues of fact or law	There is a formal allegation of fraud
2024	1,124	706	1,006	445	329	778	4,196	875
January	61	4	25	20	14	45	67	20
February	57	4	35	23	11	45	76	14
March	50	10	20	25	13	42	60	16
April	58	8	24	21	14	43	75	10
May	44	7	24	20	20	44	65	9
June	35	8	24	43	25	58	69	25
July	42	3	29	24	25	48	70	10
August	61	10	24	35	24	46	68	9
September	58	8	20	35	17	26	68	13
October	499	595	688	145	120	296	3,216	693
November	86	25	47	27	20	49	164	20
December	73	24	46	27	26	36	198	36
2025	436	194	264	134	110	227	1,032	164
January	91	50	57	30	29	53	240	41
February	75	32	56	25	20	38	174	22
March	99	40	60	24	16	44	197	32
April	88	28	41	24	24	56	200	33
May	83	44	50	31	21	36	221	36
Total	2,540	1,211	1,823	1,119	859	2,013	6,909	1,453

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		1,422	74,776	2,408	5,839	84,445		106	8,112	56	371	8,645 93,090	
May									2		1	3 3	
June		111	5,673	231	449	6,464		11	692	5	26	734 7,198	
July		186	9,285	329	765	10,565		15	1,020	10	49	1,094 11,659	
August		211	10,817	350	858	12,236		15	1,156	8	62	1,241 13,477	
September		216	11,979	362	926	13,483		16	1,244	6	51	1,317 14,800	
October		246	12,178	375	950	13,749		24	1,331	11	61	1,427 15,176	
November		262	13,424	401	948	15,035		14	1,501	10	63	1,588 16,623	
December		190	11,420	360	943	12,913		11	1,166	6	58	1,241 14,154	
Total		1,422	74,776	2,408	5,839	84,445		106	8,112	56	371	8,645 93,090	

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		
<div><div></div><div>2022</div></div>	3,601	153,806	4,595	14,328	176,330	246	16,619	110	867	17,842	194,172	
January	212	12,433	365	881	13,891	22	1,471	13	72	1,578	15,469	
February	308	13,209	375	937	14,829	16	1,280	9	66	1,371	16,200	
March	307	13,884	428	1,273	15,892	19	1,536	6	79	1,640	17,532	
April	228	11,701	375	1,060	13,364	14	1,169	10	59	1,252	14,616	
May	279	12,857	396	1,162	14,694	14	1,342	6	69	1,431	16,125	
June	285	12,282	369	1,125	14,061	14	1,368	8	58	1,448	15,509	
July	330	13,012	393	1,232	14,967	29	1,325	9	58	1,421	16,388	
August	304	12,472	386	1,173	14,335	26	1,356	8	68	1,458	15,793	
September	303	12,191	387	1,318	14,199	27	1,337	9	79	1,452	15,651	
October	379	13,183	376	1,325	15,263	21	1,541	10	80	1,652	16,915	
November	380	14,668	437	1,579	17,064	25	1,573	10	89	1,697	18,761	
December	286	11,914	308	1,263	13,771	19	1,321	12	90	1,442	15,213	
Total	3,601	153,806	4,595	14,328	176,330	246	16,619	110	867	17,842	194,172	

5.Liability Decisions

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		
2023	4,663	146,442	4,122	17,804	173,031	295	19,584	153	1,315	21,347	194,378	
January	349	14,326	414	1,392	16,481	12	1,848	20	105	1,985	18,466	
February	305	12,883	362	1,377	14,927	15	1,535	14	104	1,668	16,595	
March	365	13,290	393	1,494	15,542	22	1,766	12	101	1,901	17,443	
April	296	10,481	277	1,197	12,251	30	1,508	13	91	1,642	13,893	
May	380	12,159	338	1,432	14,309	21	1,646	10	132	1,809	16,118	
June	406	12,387	384	1,508	14,685	31	1,685	12	118	1,846	16,531	
July	406	12,201	319	1,547	14,473	37	1,645	10	114	1,806	16,279	
August	409	12,062	385	1,609	14,465	28	1,567	14	107	1,716	16,181	
September	413	10,922	310	1,419	13,064	19	1,490	13	108	1,630	14,694	
October	511	12,096	328	1,668	14,603	32	1,635	14	113	1,794	16,397	
November	499	12,932	363	1,767	15,561	27	1,822	11	119	1,979	17,540	
December	324	10,703	249	1,394	12,670	21	1,437	10	103	1,571	14,241	
Total	4,663	146,442	4,122	17,804	173,031	295	19,584	153	1,315	21,347	194,378	

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		
2024	6,209	137,466	3,697	22,756	170,128	399	18,676	167	1,374	20,616	190,744	
January	483	12,607	320	1,761	15,171	40	1,832	14	140	2,026	17,197	
February	486	11,880	334	1,658	14,358	36	1,619	18	105	1,778	16,136	
March	470	11,270	299	1,616	13,655	42	1,551	10	124	1,727	15,382	
April	474	11,837	288	1,756	14,355	20	1,579	13	96	1,708	16,063	
May	431	10,450	315	1,639	12,835	22	1,431	14	119	1,586	14,421	
June	428	9,875	304	1,594	12,201	38	1,501	21	106	1,666	13,867	
July	585	12,159	344	1,924	15,012	34	1,654	21	120	1,829	16,841	
August	486	10,643	279	1,865	13,273	28	1,423	13	137	1,601	14,874	
September	577	11,434	304	2,121	14,436	30	1,538	7	92	1,667	16,103	
October	633	12,902	342	2,385	16,262	31	1,624	16	122	1,793	18,055	
November	628	11,864	300	2,397	15,189	38	1,523	12	100	1,673	16,862	
December	528	10,545	268	2,040	13,381	40	1,401	8	113	1,562	14,943	
2025	3,272	47,375	976	9,798	61,421	203	6,876	40	500	7,619	69,040	
January	827	12,680	270	2,537	16,314	53	1,788	15	137	1,993	18,307	
February	762	10,778	269	2,439	14,248	43	1,496	7	110	1,656	15,904	
March	859	10,935	242	2,530	14,566	52	1,661	9	136	1,858	16,424	
April	650	8,953	160	1,960	11,723	38	1,237	7	98	1,380	13,103	
May	174	4,029	35	332	4,570	17	694	2	19	732	5,302	
Total	19,167	559,865	15,798	70,525	665,355	1,249	69,867	526	4,427	76,069	741,424	

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.