

# OIC Monthly Claims Data

Data view: May 2021 – November 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	247,129	30,906	278,035
January	24,048	2,873	26,921
February	21,760	2,440	24,200
March	22,764	2,723	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	17,277	2,241	19,518
Total	247,129	30,906	278,035

## 1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	UK Law Firm	Total
2023	54,328	724	192,077	247,129
January	5,230	73	18,745	24,048
February	4,958	91	16,711	21,760
March	5,333	112	17,319	22,764
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	13,626	17,277
Total	54,328	724	192,077	247,129

## 1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
2024	228,377	30,702	259,079
January	21,182	2,974	24,156
February	19,997	2,597	22,594
March	18,770	2,590	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	16,762	2,288	19,050
Total	228,377	30,702	259,079

## 1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	UK Law Firm	Total
2024	48,842	435	179,100	228,377
January	4,169	51	16,962	21,182
February	4,035	42	15,920	19,997
March	3,873	31	14,866	18,770
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	13,262	16,762
Total	48,842	435	179,100	228,377

# 1.Claim Volumes

OFFICIAL  
INJURY  
CLAIM

## 1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
2025	195,463	27,158	222,621
January	20,223	2,901	23,124
February	17,506	2,461	19,967
March	17,576	2,695	20,271
April	17,728	2,366	20,094
May	17,745	2,464	20,209
June	17,420	2,452	19,872
July	18,718	2,394	21,112
August	15,866	2,059	17,925
September	17,495	2,383	19,878
October	18,466	2,502	20,968
November	16,720	2,481	19,201
Total	1,057,408	127,211	1,184,619

## 1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	Other	UK Law Firm	Total
2025	46,012	279		149,172	195,463
January	4,718	47		15,458	20,223
February	4,159	37		13,310	17,506
March	4,089	24		13,463	17,576
April	4,010	17		13,701	17,728
May	4,187	22		13,536	17,745
June	4,196	32		13,192	17,420
July	4,439	24		14,255	18,718
August	4,109	20		11,737	15,866
September	3,831	19		13,645	17,495
October	4,455	19		13,992	18,466
November	3,819	18		12,883	16,720
Total	237,795	2,456	8	817,149	1,057,408

# 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

## 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	57,920	91,973	170,982	1,919	5,877	7,796	318	318	29,515	40,925	70,440	249,536
January	1,636	5,496	8,508	15,640	206	571	777	19	19	2,697	4,099	6,796	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	5,292	8,529	15,797	183	539	722	28	28	2,834	3,630	6,464	23,011
November	1,981	4,690	8,060	14,731	167	497	664	25	25	2,500	3,288	5,788	21,208
December	1,585	4,062	7,069	12,716	148	415	563	28	28	2,266	2,811	5,077	18,384
Total	21,089	57,920	91,973	170,982	1,919	5,877	7,796	318	318	29,515	40,925	70,440	249,536

# 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	16,444	49,198	82,384	148,026	2,052	5,333	7,385	248	248	25,450	33,507	58,957	214,616
January	1,883	4,811	8,513	15,207	215	479	694	25	25	2,900	3,482	6,382	22,308
February	1,519	4,132	7,447	13,098	193	495	688	27	27	2,419	3,010	5,429	19,242
March	1,480	4,288	7,521	13,289	167	487	654	28	28	2,484	3,088	5,572	19,543
April	1,689	4,344	7,493	13,526	159	442	601	27	27	2,463	2,753	5,216	19,370
May	1,780	4,389	7,378	13,547	175	502	677	25	25	2,303	2,929	5,232	19,481
June	1,658	4,222	7,297	13,177	178	479	657	32	32	2,240	3,064	5,304	19,170
July	1,544	4,839	7,816	14,199	185	512	697	23	23	2,355	3,085	5,440	20,359
August	1,093	4,068	6,895	12,056	189	433	622	12	12	1,950	2,674	4,624	17,314
September	1,302	4,773	7,227	13,302	181	505	686	12	12	2,154	3,050	5,204	19,204
October	1,323	4,902	7,750	13,975	219	483	702	22	22	2,220	3,315	5,535	20,234
November	1,173	4,430	7,047	12,650	191	516	707	15	15	1,962	3,057	5,019	18,391
Total	85,748	290,322	388,955	765,025	9,230	29,023	38,253	1,225	1,225	128,902	205,237	334,139	1,138,642

## 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
<b>Total</b>	<b>3,260</b>	<b>2,855</b>	<b>6,115</b>

### 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
<b>Total</b>	<b>119</b>	<b>64</b>	<b>93</b>

### 2.3 Open Settlements

Year	Represented	Total
☐ 2021	546	546
June	42	42
July	66	66
August	87	87
September	96	96
October	88	88
November	83	83
December	84	84
<b>Total</b>	<b>546</b>	<b>546</b>

### 2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
☐ 2022	60,032	10,450	70,482
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	5,124	967	6,091
June	4,943	847	5,790
July	5,309	855	6,164
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
<b>Total</b>	<b>60,032</b>	<b>10,450</b>	<b>70,482</b>

### 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
<b>Total</b>	<b>211</b>	<b>107</b>	<b>195</b>

### 2.3 Open Settlements

Year	Represented	Unrepresented	Total
☐ 2022	3,390	59	3,449
January	58		58
February	84	1	85
March	95		95
April	50		50
May	81		81
June	65		65
July	57		57
August	35		35
September	460	5	465
October	747	17	764
November	910	15	925
December	748	21	769
<b>Total</b>	<b>3,390</b>	<b>59</b>	<b>3,449</b>



## 2.Settlements

### 2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
☐ 2023	100,024	13,860	113,884
January	7,105	927	8,032
February	6,883	969	7,852
March	9,036	1,418	10,454
April	7,209	1,073	8,282
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	9,110	1,130	10,240
October	8,854	1,215	10,069
November	9,646	1,188	10,834
December	8,790	1,138	9,928
<b>Total</b>	<b>100,024</b>	<b>13,860</b>	<b>113,884</b>

### 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
<b>Total</b>	<b>284</b>	<b>129</b>	<b>265</b>

### 2.3 Open Settlements

Year	Represented	Unrepresented	Total
☐ 2023	8,281	263	8,544
January	896	25	921
February	823	27	850
March	808	20	828
April	608	19	627
May	694	20	714
June	664	28	692
July	672	23	695
August	584	22	606
September	594	13	607
October	642	15	657
November	720	30	750
December	576	21	597
<b>Total</b>	<b>8,281</b>	<b>263</b>	<b>8,544</b>

### 2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
☐ 2024	104,006	14,809	118,815
January	9,259	1,231	10,490
February	9,134	1,329	10,463
March	8,348	1,298	9,646
April	8,042	1,322	9,364
May	8,412	1,271	9,683
June	7,575	1,120	8,695
July	8,484	1,164	9,648
August	6,581	1,046	7,627
September	8,453	1,255	9,708
October	13,858	1,578	15,436
November	8,581	1,128	9,709
December	7,279	1,067	8,346
<b>Total</b>	<b>104,006</b>	<b>14,809</b>	<b>118,815</b>

### 2.2 Average Days To Settle

Year	Represented	Unrepresented	Total
☐ 2024	363	157	338
January	310	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	298
September	397	175	368
October	517	287	493
November	384	152	357
December	386	170	359
<b>Total</b>	<b>363</b>	<b>157</b>	<b>338</b>

### 2.3 Open Settlements

Year	Represented	Unrepresented	Total
☐ 2024	5,606	159	5,765
January	655	20	675
February	626	11	637
March	573	12	585
April	550	11	561
May	357	10	367
June	318	9	327
July	483	18	501
August	439	18	457
September	441	10	451
October	431	15	446
November	416	12	428
December	317	13	330
<b>Total</b>	<b>5,606</b>	<b>159</b>	<b>5,765</b>

## 2.Settlements

### 2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
☐ 2025	83,704	12,076	95,780
January	8,060	1,186	9,246
February	7,730	1,044	8,774
March	7,705	1,178	8,883
April	7,265	1,082	8,347
May	7,147	1,143	8,290
June	9,393	1,066	10,459
July	7,898	1,169	9,067
August	6,718	1,007	7,725
September	7,041	1,086	8,127
October	7,527	1,100	8,627
November	7,220	1,015	8,235
<b>Total</b>	<b>351,026</b>	<b>54,050</b>	<b>405,076</b>

### 2.2 Average Days To Settle

Year	Represented	Unrepresented	Total
☐ 2025	416	174	386
January	385	178	358
February	365	185	343
March	376	153	346
April	385	175	358
May	385	172	356
June	612	197	570
July	399	162	368
August	424	160	389
September	405	180	375
October	395	174	367
November	404	185	377
<b>Total</b>	<b>325</b>	<b>139</b>	<b>300</b>

### 2.3 Open Settlements

Year	Represented	Unrepresented	Total
☐ 2025	2,124	173	2,297
January	426	19	445
February	282	14	296
March	295	10	305
April	298	13	311
May	230	17	247
June	222	16	238
July	184	23	207
August	105	23	128
September	64	28	92
October	16	8	24
November	2	2	4
<b>Total</b>	<b>19,947</b>	<b>654</b>	<b>20,601</b>

## 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 18-24 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 18-24 Mths
2022	4668	12458	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	1134	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	12458	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 18-24 Mths
2022	5268	21182	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	1900	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	21182	13972	4624	1057	167	61

## 2.Settlements - Distribution of Tariff

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### 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 18-24 Mths
2023	5838	16205	8826	3523	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	1440	792	312	81	42	29
October	477	1332	732	317	74	27	19
November	497	1455	814	336	75	43	20
December	476	1320	703	251	97	43	29
Total	5838	16205	8826	3523	919	321	220

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

Year	1 0-3 Mths	2 3-6 Mths	3 6-9 Mths	4 9-12 Mths	5 12-15 Mths	6 15-18 Mths	7 18-24 Mths
2023	9115	35423	23913	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	1732	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	820	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	9115	35423	23913	8775	1995	768	522

### 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 18-24 Mths
2024	5595	14605	8142	3636	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	245	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	218	44	26	13
Total	5595	14605	8142	3636	834	417	293

### 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 18-24 Mths
2024	10422	36955	24767	8575	1861	1156	827
January	891	3259	2305	764	166	93	51
February	856	3379	2239	760	156	87	61
March	844	3023	2159	758	146	76	59
April	843	2954	2034	697	147	102	79
May	874	3032	2082	753	164	103	70
June	771	2736	1828	690	123	103	65
July	869	3181	2135	688	153	86	86
August	683	2370	1650	564	148	93	64
September	877	2855	1911	632	151	96	71
October	1268	4463	2978	1035	210	130	92
November	890	3050	1928	677	160	99	75
December	756	2653	1518	557	137	88	54
Total	10422	36955	24767	8575	1861	1156	827

## 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 18-24 Mths
2025	3715	10676	4129	1957	499	266	209
January	399	1091	491	247	63	32	21
February	370	1060	450	194	59	28	28
March	422	1084	499	200	54	22	18
April	344	1057	361	168	46	19	23
May	331	1008	367	173	40	23	13
June	437	1290	506	223	53	27	25
July	388	1147	341	185	41	20	21
August	300	869	284	139	35	31	11
September	266	798	291	147	35	24	17
October	264	738	282	143	36	17	12
November	194	534	257	138	37	23	20
Total	20233	55160	27785	11560	2869	1093	745

### 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 18-24 Mths
2025	7967	31814	14086	5075	1233	800	679
January	772	2995	1691	608	148	77	61
February	810	3046	1502	543	133	83	53
March	825	3083	1440	475	138	65	73
April	809	2979	1259	477	106	73	60
May	772	3058	1294	468	108	69	53
June	896	3781	1577	532	139	100	90
July	773	3432	1218	456	118	76	59
August	631	2595	1080	377	82	50	64
September	576	2511	1098	374	102	74	56
October	605	2404	1037	407	93	63	54
November	498	1930	890	358	66	70	56
Total	33210	127396	77918	27285	6158	2891	2090

## 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
<b>Total</b>	<b>£923</b>	<b>£609</b>	<b>£209</b>	<b>£959</b>	<b>£653</b>	<b>£155</b>

### 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	£876	£708	£192	£947	£692	£156
August	£905	£726	£210	£977	£734	£131
September	£864	£744	£171	£869	£766	£143
October	£878	£720	£170	£920	£758	£160
November	£860	£730	£254	£1,002	£782	£134
December	£902	£740	£139	£937	£765	£135
<b>Total</b>	<b>£885</b>	<b>£710</b>	<b>£205</b>	<b>£925</b>	<b>£721</b>	<b>£150</b>

## 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	£1,032	£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	£1,096	£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	£775	£203	£1,185	£752	£151
Total	£1,125	£779	£151	£1,096	£782	£172

## 2.Settlements - Average Values

### 2.6 Average Settlement Values

Represented Claim		Represented		Unrepresented		Tariff uplift
Year	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	
2025	£1,168	£744	£140	£1,194	£726	£153
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	£1,171	£742	£147	£1,200	£729	£194
May	£1,173	£739	£123	£1,179	£726	£118
June	£1,144	£747	£126	£1,197	£710	£97
July	£1,172	£725	£129	£1,213	£698	£116
August	£1,164	£737	£129	£1,160	£709	£117
September	£1,165	£737	£138	£1,128	£741	£242
October	£1,162	£720	£142	£1,169	£705	£129
November	£1,119	£734	£159	£1,246	£730	£154
Total	£1,067	£751	£163	£1,066	£751	£160



## 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	21,741	59,156	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	5,043	78	383	939	29
June	1,787	4,871	68	322	827	46
July	1,890	5,221	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	21,741	59,156	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	40,475	98,516	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	7,088	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	3,895	8,988	94	472	1,098	35
October	3,800	8,698	98	512	1,177	30
November	4,110	9,498	122	517	1,150	42
December	3,753	8,660	117	440	1,105	54
Total	40,475	98,516	1,173	5,688	13,443	603

### 2.7 Frequency Settled

Represented Claim		Represented		Unrepresented		
Year	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2024	44,963	102,386	1,415	6,584	14,320	557
January	3,937	9,098	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	3,457	7,921	128	590	1,280	44
May	3,726	8,304	118	557	1,235	47
June	3,443	7,444	106	523	1,075	34
July	3,672	8,354	133	510	1,129	29
August	2,975	6,483	100	503	1,002	37
September	3,737	8,318	116	578	1,216	51
October	5,698	13,639	165	711	1,519	86
November	3,654	8,458	123	489	1,093	37
December	3,162	7,157	84	450	1,038	35
Total	44,963	102,386	1,415	6,584	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	36,367	82,247	1,029	5,562	11,619	505
January	3,539	7,923	106	531	1,143	51
February	3,370	7,587	105	477	1,006	32
March	3,358	7,555	102	566	1,126	43
April	3,204	7,142	99	492	1,047	50
May	3,182	7,029	79	521	1,100	41
June	3,894	9,234	128	513	1,019	44
July	3,408	7,777	104	534	1,131	52
August	2,912	6,600	83	461	972	36
September	3,061	6,919	64	507	1,035	45
October	3,293	7,386	78	498	1,062	67
November	3,146	7,095	81	462	978	44
Total	144,434	345,512	4,472	23,110	52,382	2,291

### 3.Exceptional Injuries & Circumstances

#### 3.1 Exceptional Injuries and Circumstances

RepresentedClaim Year	Represented				Unrepresented			
	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries
☐ 2021	108,180	2,785	3,526	8,387	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	15,504	426	514	1,216	1,297	71	45	301
September	17,342	468	583	1,313	1,360	82	56	365
October	17,643	440	590	1,400	1,584	92	52	340
November	19,886	497	585	1,473	1,747	95	64	404
December	17,064	435	529	1,243	1,324	85	49	336
Total	108,180	2,785	3,526	8,387	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	230,878	6,316	8,962	17,405	19,024	1,221	764	5,070
January	18,554	444	547	1,317	1,685	101	62	418
February	20,022	551	603	1,443	1,470	92	76	383
March	21,184	575	740	1,569	1,732	116	67	468
April	18,038	469	593	1,321	1,358	93	53	372
May	19,783	520	745	1,432	1,515	111	56	415
June	18,858	482	795	1,649	1,510	97	65	439
July	19,546	540	843	1,475	1,525	96	73	378
August	18,654	448	808	1,427	1,564	103	53	463
September	18,342	620	761	1,393	1,527	112	61	426
October	19,366	557	837	1,404	1,766	92	56	442
November	21,276	585	925	1,741	1,816	115	71	481
December	17,255	525	765	1,234	1,556	93	71	385
Total	230,878	6,316	8,962	17,405	19,024	1,221	764	5,070

### 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	215,797	5,230	10,167	15,935	22,469	1,359	912	6,166
January	20,882	539	1,020	1,607	2,071	126	81	595
February	18,978	439	1,001	1,342	1,808	95	72	465
March	19,941	491	904	1,428	1,973	117	94	539
April	15,566	334	702	1,175	1,704	96	71	418
May	17,870	434	860	1,388	1,921	104	81	529
June	18,400	413	790	1,266	1,914	112	84	552
July	17,860	390	879	1,263	1,898	112	65	565
August	17,900	470	951	1,338	1,801	127	67	499
September	16,364	426	820	1,172	1,766	104	71	475
October	18,112	434	769	1,353	1,943	125	70	510
November	18,856	498	764	1,463	2,064	137	87	557
December	15,068	362	707	1,140	1,606	104	69	462
<b>Total</b>	<b>215,797</b>	<b>5,230</b>	<b>10,167</b>	<b>15,935</b>	<b>22,469</b>	<b>1,359</b>	<b>912</b>	<b>6,166</b>

#### 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	196,678	6,037	10,368	15,294	22,112	1,372	929	6,289
January	18,288	475	957	1,462	2,162	150	81	581
February	17,297	439	891	1,370	1,885	112	80	520
March	16,246	373	869	1,282	1,873	120	75	522
April	16,681	443	982	1,369	1,821	114	63	522
May	15,458	371	731	1,116	1,741	112	66	490
June	14,911	361	598	994	1,819	103	88	512
July	17,653	481	925	1,242	1,878	109	97	597
August	14,985	531	865	1,206	1,732	93	78	497
September	16,231	543	917	1,398	1,771	143	56	525
October	18,139	712	900	1,410	1,912	111	82	580
November	16,501	772	878	1,362	1,866	101	88	486
December	14,288	536	855	1,083	1,652	104	75	457
<b>Total</b>	<b>196,678</b>	<b>6,037</b>	<b>10,368</b>	<b>15,294</b>	<b>22,112</b>	<b>1,372</b>	<b>929</b>	<b>6,289</b>

### 3.Exceptional Injuries & Circumstances

#### 3.1 Exceptional Injuries and Circumstances

RepresentedClaim Year	Represented				Unrepresented			
	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries
☐ 2025	157,540	7,641	13,415	16,867	18,202	1,429	892	6,635
January	16,897	695	974	1,657	2,038	176	96	591
February	14,691	591	913	1,311	1,750	107	71	533
March	14,625	639	975	1,337	1,878	152	71	594
April	14,699	641	1,088	1,300	1,650	99	84	533
May	14,631	603	1,093	1,418	1,739	115	57	553
June	14,099	738	1,183	1,400	1,700	115	80	557
July	15,091	774	1,261	1,592	1,671	110	66	547
August	12,497	669	1,119	1,581	1,357	104	67	531
September	13,772	697	1,395	1,631	1,523	119	84	657
October	13,948	861	1,750	1,907	1,465	140	104	793
November	12,590	733	1,664	1,733	1,431	192	112	746
<b>Total</b>	<b>909,073</b>	<b>28,009</b>	<b>46,438</b>	<b>73,888</b>	<b>91,057</b>	<b>5,915</b>	<b>3,831</b>	<b>26,408</b>

## 4.Claims Exiting The Portal

### 4.1 Claims Exiting The Portal

RepresentedClaim Year	Court	Rejected Liability	Represented Removed	Withdrawn	Total	Court	Rejected Liability	Unrepresented Removed	Withdrawn	Total	Total
☐ 2021	17	125	7,573	2,740	10,455	16	17	708	435	1,176	11,631
June			66	93	159		1	9	18	28	187
July		1	449	274	724			77	52	129	853
August		5	892	348	1,245	1	1	65	56	123	1,368
September	3	53	1,223	404	1,683	2	2	117	86	207	1,890
October		25	1,403	449	1,877	4	4	140	68	216	2,093
November	7	28	1,842	559	2,436	2	8	155	86	251	2,687
December	7	13	1,698	613	2,331	7	1	145	69	222	2,553
Total	17	125	7,573	2,740	10,455	16	17	708	435	1,176	11,631

### 4.1 Claims Exiting The Portal

RepresentedClaim Year	Court	Rejected Liability	Represented Removed	Withdrawn	Total	Court	Rejected Liability	Unrepresented Removed	Withdrawn	Total	Total
☐ 2022	3,206	333	15,341	13,478	32,358	151	67	1,042	940	2,200	34,558
January	35	11	1,857	765	2,668	9	3	162	80	254	2,922
February	62	18	2,040	704	2,824	4	9	186	89	288	3,112
March	92	19	1,436	1,562	3,109	12	9	120	100	241	3,350
April	78	23	326	1,182	1,609	11	4	52	73	140	1,749
May	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	199	47	1,037	1,130	2,413	15	3	72	79	169	2,582
September	508	44	1,320	1,125	2,997	10	6	62	68	146	3,143
October	703	29	2,694	1,250	4,676	20	6	58	77	161	4,837
November	465	39	1,511	1,375	3,390	14	2	85	90	191	3,581
December	495	17	1,248	1,043	2,803	12	2	58	79	151	2,954
Total	3,206	333	15,341	13,478	32,358	151	67	1,042	940	2,200	34,558

## 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	9,517	423	22,675	23,689	56,304	214	94	1,169	1,051	2,528	58,832
January	626	35	1,767	1,340	3,768	18	6	98	78	200	3,968
February	632	35	1,707	2,007	4,381	12	5	90	78	185	4,566
March	742	51	1,874	1,709	4,376	20	11	107	89	227	4,603
April	589	26	1,328	1,624	3,567	22	9	90	67	188	3,755
May	638	34	1,692	1,727	4,091	14	8	82	93	197	4,288
June	805	25	1,757	1,483	4,070	18	6	111	75	210	4,280
July	856	41	1,683	1,361	3,941	24	10	99	81	214	4,155
August	960	34	3,314	3,729	8,037	13	8	101	137	259	8,296
September	885	39	2,207	2,735	5,866	13	11	90	99	213	6,079
October	998	24	1,782	2,213	5,017	17	9	94	100	220	5,237
November	1,011	26	1,863	2,078	4,978	23	3	116	90	232	5,210
December	775	53	1,701	1,683	4,212	20	8	91	64	183	4,395
Total	9,517	423	22,675	23,689	56,304	214	94	1,169	1,051	2,528	58,832

### 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	15,235	944	61,140	65,753	143,072	272	190	7,154	1,839	9,455	152,527
January	1,099	44	2,324	2,719	6,186	33	10	116	97	256	6,442
February	1,119	29	2,206	5,390	8,744	31	8	117	108	264	9,008
March	984	37	4,199	4,770	9,990	19	8	116	93	236	10,226
April	1,120	31	7,628	3,975	12,754	23	11	126	92	252	13,006
May	1,220	25	3,689	5,439	10,373	16	10	99	108	233	10,606
June	1,153	35	6,198	3,920	11,306	15	6	118	148	287	11,593
July	1,335	301	3,558	4,056	9,250	16	5	107	122	250	9,500
August	1,443	70	2,063	3,499	7,075	31	11	112	123	277	7,352
September	1,321	30	2,105	2,958	6,414	20	15	115	95	245	6,659
October	1,654	279	21,276	21,792	45,001	28	70	5,514	640	6,252	51,253
November	1,561	38	2,842	3,613	8,054	23	15	289	110	437	8,491
December	1,226	25	3,052	3,622	7,925	17	21	325	103	466	8,391
Total	15,235	944	61,140	65,753	143,072	272	190	7,154	1,839	9,455	152,527



## 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	
 2025		17,316	309	32,113	40,932	90,670	284	160	3,739	1,283	5,466	96,136
January		1,713	38	3,353	4,215	9,319	24	17	417	133	591	9,910
February		1,468	51	2,712	3,762	7,993	27	11	293	110	441	8,434
March		1,487	36	3,010	3,728	8,261	31	16	357	108	512	8,773
April		1,416	59	2,826	3,783	8,084	17	21	332	122	492	8,576
May		1,681	21	2,911	3,542	8,155	16	12	377	117	522	8,677
June		1,581	22	2,987	3,690	8,280	26	9	333	120	488	8,768
July		1,811	14	3,087	4,147	9,059	37	12	304	126	479	9,538
August		1,579	17	2,819	3,438	7,853	27	14	379	93	513	8,366
September		1,547	10	2,796	3,980	8,333	28	12	302	113	455	8,788
October		1,475	22	2,870	3,421	7,788	28	16	324	127	495	8,283
November		1,558	19	2,742	3,226	7,545	23	20	321	114	478	8,023
Total		45,291	2,134	138,842	146,592	332,859	937	528	13,812	5,548	20,825	353,684

## 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	6,566	684	3,205	2,055	7,181	9,865	2,802
January	130	127	191	159	383	1,346	332
February	244	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	566	30	262	132	619	599	205
September	896	38	267	123	610	804	259
October	1,151	101	355	191	620	1,727	531
November	928	30	468	236	642	826	260
December	798	26	202	174	554	875	174
Total	6,566	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	17,078	608	3,692	3,209	14,056	14,184	3,477
January	1,087	42	343	192	702	1,037	365
February	1,159	42	347	241	1,204	1,112	276
March	1,366	52	351	183	925	1,204	295
April	1,077	33	257	266	905	842	187
May	1,176	34	259	356	950	1,057	259
June	1,430	46	310	181	766	1,071	266
July	1,396	56	240	139	805	1,032	273
August	1,890	66	535	226	2,725	2,063	532
September	1,577	67	359	753	1,414	1,389	307
October	1,682	60	252	211	1,436	1,144	232
November	1,790	49	251	278	1,209	1,145	256
December	1,448	61	188	183	1,015	1,088	229
Total	17,078	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	507	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	35	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	43	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	507	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	41,845	1,891	9,548	7,775	32,801	39,771	9,441
January	2,190	66	305	377	1,453	1,481	314
February	2,400	54	739	505	3,374	1,363	309
March	2,572	120	1,048	574	2,287	2,800	589
April	2,947	231	1,137	436	1,946	5,017	1,040
May	2,980	112	1,114	618	2,565	2,378	606
June	3,076	204	810	455	1,855	3,785	1,121
July	3,460	102	673	660	1,713	2,183	459
August	3,020	62	306	631	1,484	1,323	249
September	2,818	65	319	311	1,290	1,359	252
October	9,802	664	2,366	2,619	11,566	14,224	3,760
November	3,453	125	352	333	1,619	1,828	344
December	3,127	86	379	256	1,649	2,030	398
Total	41,845	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	1,120	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	41	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	85	25	47	27	20	49	164	20
December	73	24	46	27	26	36	198	36
Total	1,120	706	1,006	445	329	778	4,196	875

## 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
2025	37,892	1,321	3,795	4,723	17,518	21,446	3,975
January	3,739	149	378	261	2,159	2,216	417
February	3,445	71	337	345	1,631	1,829	335
March	3,477	147	323	308	1,646	1,938	422
April	3,434	103	321	284	1,668	1,868	406
May	3,508	103	372	298	1,579	1,899	396
June	3,518	156	317	362	1,589	1,927	411
July	3,787	102	349	784	1,575	2,092	370
August	3,260	163	306	621	1,352	1,805	346
September	3,406	119	346	634	1,593	1,949	286
October	3,154	92	418	393	1,383	2,034	314
November	3,164	116	328	433	1,343	1,889	272
Total	103,853	5,151	20,975	18,190	72,976	90,266	21,448

### 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
2025	916	426	558	318	249	462	2,208	329
January	91	50	57	30	29	53	240	41
February	74	32	56	25	20	38	174	22
March	99	40	60	24	16	44	197	32
April	86	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
July	86	29	47	35	26	39	192	25
August	79	57	43	31	20	30	228	25
September	85	30	44	32	25	34	181	24
October	86	39	61	26	21	46	179	37
November	76	41	47	26	23	44	197	24
Total	3,013	1,443	2,117	1,303	998	2,248	8,085	1,618

## 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	Total
2021	1,360	74,592	2,410	5,736	84,098	106	8,109	56	371	8,642	92,740
May							2		1	3	3
June	107	5,669	230	444	6,450	11	692	5	26	734	7,184
July	178	9,270	327	755	10,530	15	1,020	10	49	1,094	11,624
August	204	10,783	348	849	12,184	15	1,155	8	62	1,240	13,424
September	202	11,959	365	905	13,431	16	1,244	6	51	1,317	14,748
October	236	12,129	378	932	13,675	24	1,330	11	61	1,426	15,101
November	248	13,382	403	928	14,961	14	1,500	10	63	1,587	16,548
December	185	11,400	359	923	12,867	11	1,166	6	58	1,241	14,108
Total	1,360	74,592	2,410	5,736	84,098	106	8,109	56	371	8,642	92,740

### 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
2022	3,283	152,490	4,583	13,214	173,570	242	16,576	109	851	17,778	191,348
January	207	12,411	367	859	13,844	22	1,471	13	72	1,578	15,422
February	295	13,182	379	907	14,763	16	1,279	9	66	1,370	16,133
March	299	13,858	428	1,239	15,824	19	1,536	6	79	1,640	17,464
April	217	11,674	372	1,033	13,296	14	1,167	9	59	1,249	14,545
May	264	12,812	398	1,130	14,604	14	1,338	6	69	1,427	16,031
June	259	12,210	364	1,061	13,894	14	1,366	8	58	1,446	15,340
July	302	12,884	399	1,123	14,708	29	1,324	9	58	1,420	16,128
August	263	12,338	377	1,064	14,042	26	1,352	8	65	1,451	15,493
September	273	12,027	388	1,167	13,855	26	1,333	9	78	1,446	15,301
October	323	12,978	364	1,163	14,828	20	1,528	10	78	1,636	16,464
November	327	14,403	437	1,382	16,549	24	1,565	10	85	1,684	18,233
December	254	11,713	310	1,086	13,363	18	1,317	12	84	1,431	14,794
Total	3,283	152,490	4,583	13,214	173,570	242	16,576	109	851	17,778	191,348

## 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	
2023	3,900	144,220	4,165	15,451	167,736	291	19,503	157	1,290	21,241	188,977
January	287	14,050	404	1,192	15,933	12	1,838	21	103	1,974	17,907
February	255	12,670	371	1,172	14,468	14	1,529	13	102	1,658	16,126
March	290	13,030	385	1,289	14,994	21	1,759	12	99	1,891	16,885
April	249	10,305	286	1,053	11,893	30	1,499	14	88	1,631	13,524
May	325	11,958	344	1,269	13,896	20	1,641	11	130	1,802	15,698
June	347	12,237	392	1,310	14,286	31	1,680	12	118	1,841	16,127
July	339	12,039	328	1,361	14,067	37	1,636	10	111	1,794	15,861
August	346	11,884	381	1,420	14,031	28	1,561	15	106	1,710	15,741
September	359	10,777	306	1,240	12,682	19	1,485	13	104	1,621	14,303
October	422	11,937	331	1,458	14,148	32	1,627	14	113	1,786	15,934
November	411	12,778	373	1,511	15,073	26	1,814	11	115	1,966	17,039
December	270	10,555	264	1,176	12,265	21	1,434	11	101	1,567	13,832
Total	3,900	144,220	4,165	15,451	167,736	291	19,503	157	1,290	21,241	188,977

### 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	4,822	134,928	3,897	18,532	162,179	379	18,527	169	1,339	20,414	182,593
January	387	12,425	330	1,531	14,673	40	1,825	13	139	2,017	16,690
February	398	11,710	348	1,390	13,846	35	1,615	18	103	1,771	15,617
March	358	11,117	298	1,349	13,122	42	1,531	9	123	1,705	14,827
April	389	11,705	296	1,473	13,863	20	1,571	13	93	1,697	15,560
May	351	10,226	320	1,391	12,288	22	1,420	14	115	1,571	13,859
June	333	9,687	316	1,313	11,649	36	1,491	22	103	1,652	13,301
July	463	11,895	356	1,581	14,295	31	1,641	21	117	1,810	16,105
August	396	10,389	300	1,488	12,573	28	1,406	14	131	1,579	14,152
September	458	11,204	330	1,713	13,705	30	1,516	8	89	1,643	15,348
October	463	12,602	378	1,884	15,327	30	1,605	16	124	1,775	17,102
November	468	11,630	337	1,855	14,290	31	1,518	12	95	1,656	15,946
December	358	10,338	288	1,564	12,548	34	1,388	9	107	1,538	14,086
Total	4,822	134,928	3,897	18,532	162,179	379	18,527	169	1,339	20,414	182,593

## 5.Liability Decisions

OFFICIAL  
INJURY  
CLAIM

### 5.1 Liability Decisions

RepresentedClaim Year	Represented					Unrepresented					Total	
	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total		
☐ 2025	6,831	112,371	2,674	21,256	143,132	403	15,543	116	1,190	17,252	160,384	
January	585	12,437	309	1,909	15,240	36	1,789	13	121	1,959	17,199	
February	503	10,637	300	1,809	13,249	29	1,501	7	109	1,646	14,895	
March	577	10,820	286	1,844	13,527	32	1,660	6	123	1,821	15,348	
April	593	10,889	265	2,027	13,774	26	1,385	11	119	1,541	15,315	
May	660	10,934	303	2,075	13,972	33	1,449	14	107	1,603	15,575	
June	720	10,611	263	2,155	13,749	43	1,471	19	106	1,639	15,388	
July	810	11,453	280	2,390	14,933	33	1,464	9	132	1,638	16,571	
August	708	9,786	209	2,228	12,931	39	1,259	12	119	1,429	14,360	
September	814	10,956	241	2,409	14,420	55	1,491	9	129	1,684	16,104	
October	720	9,998	187	2,097	13,002	60	1,329	12	103	1,504	14,506	
November	141	3,850	31	313	4,335	17	745	4	22	788	5,123	
Total	20,196	618,601	17,729	74,189	730,715	1,421	78,258	607	5,041	85,327	816,042	

# 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.