

# OIC Monthly Claims Data

Data view: May 2021 – October 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	247,128	30,907	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	17,276	2,242	19,518
<b>Total</b>	<b>247,128</b>	<b>30,907</b>	<b>278,035</b>

## 1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	UK Law Firm	Total
☐ 2023	54,328	724	192,076	247,128
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	13,625	17,276
<b>Total</b>	<b>54,328</b>	<b>724</b>	<b>192,076</b>	<b>247,128</b>

## 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
<b>Total</b>	<b>228,377</b>	<b>30,702</b>	<b>259,079</b>

## 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
<b>Total</b>	<b>48,842</b>	<b>435</b>	<b>179,100</b>	<b>228,377</b>

# 1.Claim Volumes

OFFICIAL  
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CLAIM

## 1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
2025	178,709	24,677	203,386
January	20,223	2,901	23,124
February	17,506	2,461	19,967
March	17,576	2,695	20,271
April	17,727	2,367	20,094
May	17,744	2,465	20,209
June	17,420	2,452	19,872
July	18,718	2,394	21,112
August	15,863	2,062	17,925
September	17,495	2,383	19,878
October	18,437	2,497	20,934
Total	1,040,653	124,731	1,165,384

## 1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	Other	UK Law Firm	Total
2025	42,182	261		136,266	178,709
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		13,700	17,727
May	4,187	22		13,535	17,744
June	4,196	32		13,192	17,420
July	4,439	24		14,255	18,718
August	4,109	20		11,734	15,863
September	3,831	19		13,645	17,495
October	4,444	19		13,974	18,437
Total	233,965	2,438	8	804,242	1,040,653

# 1.Claim Volumes - Injury Claim As Presented

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CLAIM

## 1.3 Claims Volumes - Types of Claim

Types of Claim Group		Mixed Tariff			Non Tariff			Other		Tariff Only		Total	
Year	Multiple Injuries	Whiplash + Physical	Whiplash + Physical + Psychological	Total	Physical + Psychological	Physical Only	Total	Unknown	Total	Whiplash + Psychological	Whiplash Only	Total	Total
2021	7,125	39,628	36,577	83,330	887	4,297	5,184	97	97	13,745	27,737	41,482	130,093
May	1	3	1	5							1	1	6
June	365	2,760	2,621	5,746	49	258	307	6	6	1,009	2,508	3,517	9,576
July	715	4,716	4,673	10,104	105	572	677	12	12	1,689	3,260	4,949	15,742
August	894	5,720	5,217	11,831	129	746	875	12	12	2,008	3,978	5,986	18,704
September	1,014	6,674	5,796	13,484	152	731	883	18	18	2,058	4,393	6,451	20,836
October	1,251	6,441	6,033	13,725	160	669	829	19	19	2,287	4,406	6,693	21,266
November	1,419	7,252	6,554	15,225	170	736	906	17	17	2,479	5,105	7,584	23,732
December	1,466	6,062	5,682	13,210	122	585	707	13	13	2,215	4,086	6,301	20,231
Total	7,125	39,628	36,577	83,330	887	4,297	5,184	97	97	13,745	27,737	41,482	130,093

## 1.3 Claims Volumes - Types of Claim

Types of Claim Group		Mixed Tariff			Non Tariff			Other		Tariff Only		Total	
Year	Multiple Injuries	Whiplash + Physical	Whiplash + Physical + Psychological	Total	Physical + Psychological	Physical Only	Total	Unknown	Total	Whiplash + Psychological	Whiplash Only	Total	Total
2022	21,011	77,562	85,386	183,959	2,201	7,033	9,234	250	250	29,673	53,964	83,637	277,080
January	1,652	6,507	5,900	14,059	177	625	802	15	15	2,380	4,837	7,217	22,093
February	1,731	7,184	6,148	15,063	162	595	757	25	25	2,281	5,530	7,811	23,656
March	2,064	7,456	6,809	16,329	201	682	883	20	20	2,559	5,546	8,105	25,337
April	1,755	5,901	6,298	13,954	141	513	654	15	15	2,273	4,320	6,593	21,216
May	2,060	6,716	6,872	15,648	195	561	756	15	15	2,344	4,648	6,992	23,411
June	1,951	6,270	7,115	15,336	185	585	770	14	14	2,450	4,238	6,688	22,808
July	1,762	6,445	7,417	15,624	180	605	785	23	23	2,509	4,456	6,965	23,397
August	1,746	6,103	7,122	14,971	208	584	792	19	19	2,601	4,097	6,698	22,480
September	1,638	6,211	7,416	15,265	198	568	766	26	26	2,414	3,821	6,235	22,292
October	1,437	6,311	8,160	15,908	188	579	767	23	23	2,605	4,147	6,752	23,450
November	1,728	6,933	8,931	17,592	212	674	886	27	27	2,893	4,484	7,377	25,882
December	1,487	5,525	7,198	14,210	154	462	616	28	28	2,364	3,840	6,204	21,058
Total	21,011	77,562	85,386	183,959	2,201	7,033	9,234	250	250	29,673	53,964	83,637	277,080

# 1.Claim Volumes - Injury Claim As Presented

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
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

## 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	15,258	44,730	75,261	135,249	1,853	4,814	6,667	234	234	23,463	30,426	53,889	196,039
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	2,418	3,010	5,428	19,241
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	1,657	4,222	7,296	13,175	178	479	657	32	32	2,240	3,062	5,302	19,166
July	1,543	4,838	7,814	14,195	185	511	696	23	23	2,355	3,086	5,441	20,355
August	1,093	4,066	6,893	12,052	189	432	621	12	12	1,949	2,668	4,617	17,302
September	1,301	4,771	7,218	13,290	180	504	684	12	12	2,153	3,050	5,203	19,189
October	1,313	4,869	7,688	13,870	212	483	695	23	23	2,198	3,298	5,496	20,084
Total	84,562	285,854	381,832	752,248	9,031	28,504	37,535	1,211	1,211	126,915	202,156	329,071	1,120,065

## 2.Settlements

### 2.1 Settlements By Month (Closed Cases)

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

### 2.2 Average Days To Settle

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

### 2.3 Open Settlements

Year	Represented	Total
☐ 2021	515	515
June	36	36
July	64	64
August	83	83
September	95	95
October	83	83
November	75	75
December	79	79
Total	515	515

### 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
Total	60,032	10,450	70,482

### 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	4,068	79	4,147
January	53		53
February	83	1	84
March	88		88
April	46		46
May	74		74
June	59		59
July	53		53
August	432	11	443
September	685	10	695
October	814	20	834
November	928	16	944
December	753	21	774
Total	4,068	79	4,147



## 2.Settlements

### 2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
☐ 2023	100,025	13,860	113,885
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	9,111	1,130	10,241
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>100,025</b>	<b>13,860</b>	<b>113,885</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	8,238	266	8,504
January	889	24	913
February	828	29	857
March	811	17	828
April	605	21	626
May	696	21	717
June	666	30	696
July	664	22	686
August	582	22	604
September	584	13	597
October	633	15	648
November	715	30	745
December	565	22	587
<b>Total</b>	<b>8,238</b>	<b>266</b>	<b>8,504</b>

### 2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
☐ 2024	104,009	14,810	118,819
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	8,454	1,255	9,709
October	13,859	1,578	15,437
November	8,581	1,128	9,709
December	7,280	1,068	8,348
<b>Total</b>	<b>104,009</b>	<b>14,810</b>	<b>118,819</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	5,452	168	5,620
January	637	21	658
February	603	11	614
March	567	13	580
April	544	11	555
May	351	10	361
June	318	9	327
July	467	18	485
August	425	19	444
September	430	12	442
October	423	15	438
November	392	14	406
December	295	15	310
<b>Total</b>	<b>5,452</b>	<b>168</b>	<b>5,620</b>

## 2.Settlements

OFFICIAL  
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CLAIM

### 2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
☐ 2025	76,557	11,063	87,620
January	8,060	1,186	9,246
February	7,730	1,044	8,774
March	7,705	1,178	8,883
April	7,266	1,082	8,348
May	7,148	1,143	8,291
June	9,393	1,066	10,459
July	7,899	1,170	9,069
August	6,719	1,007	7,726
September	7,046	1,087	8,133
October	7,591	1,100	8,691
<b>Total</b>	<b>343,883</b>	<b>53,038</b>	<b>396,921</b>

### 2.2 Average Days To Settle

Year	Represented	Unrepresented	Total
☐ 2025	418	173	387
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
<b>Total</b>	<b>323</b>	<b>138</b>	<b>299</b>

### 2.3 Open Settlements

Year	Represented	Unrepresented	Total
☐ 2025	1,832	155	1,987
January	413	20	433
February	276	17	293
March	263	13	276
April	288	13	301
May	209	18	227
June	187	17	204
July	122	24	146
August	58	20	78
September	15	12	27
October	1	1	2
<b>Total</b>	<b>20,105</b>	<b>668</b>	<b>20,773</b>

## 2.Settlements - Distribution of Tariff

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

	1	2	3	4	5	6
Year	0-3 Mths	3-6 Mths	6-9 Mths	9-12 Mths	12-15 Mths	15-18 Mths
2021	417	1216	505	73	9	1
June		1				
July	2	14	2			
August	11	54	17			
September	41	111	50	10	1	
October	62	188	75	7	1	
November	123	373	165	25	2	1
December	178	475	196	31	5	
Total	417	1216	505	73	9	1

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

	1	2	3	4	5	7
Year	0-3 Mths	3-6 Mths	6-9 Mths	9-12 Mths	12-15 Mths	18-24 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

	1	2	3	4	5	6	7
Year	0-3 Mths	3-6 Mths	6-9 Mths	9-12 Mths	12-15 Mths	15-18 Mths	18-24 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

	1	2	3	4	5	6	7
Year	0-3 Mths	3-6 Mths	6-9 Mths	9-12 Mths	12-15 Mths	15-18 Mths	18-24 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

### 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	9116	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	821	3174	2152	802	193	68	40
October	870	3169	2109	791	158	93	63
November	888	3411	2308	868	183	80	66
December	795	3224	2162	765	173	77	69
Total	9116	35423	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	3637	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	219	44	26	13
Total	5595	14605	8142	3637	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	24768	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	1519	557	137	88	54
Total	10422	36955	24768	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	3522	10146	3874	1819	462	243	189
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	799	292	147	35	24	17
October	265	741	283	143	36	17	12
<b>Total</b>	<b>20040</b>	<b>54630</b>	<b>27530</b>	<b>11423</b>	<b>2832</b>	<b>1070</b>	<b>725</b>

### 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	7476	29914	13200	4719	1167	731	623
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	1295	468	108	69	53
June	896	3781	1577	532	139	100	90
July	773	3433	1218	456	118	76	59
August	631	2596	1080	377	82	50	64
September	578	2513	1098	374	102	74	56
October	610	2430	1040	409	93	64	54
<b>Total</b>	<b>32720</b>	<b>125496</b>	<b>77033</b>	<b>26929</b>	<b>6092</b>	<b>2822</b>	<b>2034</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
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	£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
Total	£885	£710	£205	£925	£721	£150

## 2.Settlements - Average Values

### 2.6 Average Settlement Values

RepresentedClaim	Represented			Unrepresented		
Year	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
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	Represented			Unrepresented		
Year	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2024	£1,125	£779	£151	£1,097	£782	£172
January	£1,059	£762	£255	£996	£798	£137
February	£1,056	£752	£98	£991	£797	£142
March	£1,048	£774	£138	£1,075	£788	£114
April	£1,095	£785	£136	£1,042	£779	£191
May	£1,147	£780	£108	£1,047	£780	£211
June	£1,154	£791	£149	£1,100	£806	£189
July	£1,157	£774	£130	£1,130	£800	£222
August	£1,189	£804	£173	£1,281	£765	£182
September	£1,123	£786	£152	£1,055	£793	£134
October	£1,142	£783	£147	£1,150	£767	£198
November	£1,181	£790	£169	£1,135	£753	£217
December	£1,162	£775	£203	£1,189	£753	£151
Total	£1,125	£779	£151	£1,097	£782	£172

## 2.Settlements - Average Values

### 2.6 Average Settlement Values

Represented Claim		Represented			Unrepresented	
Year	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2025	£1,173	£744	£139	£1,190	£725	£152
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	£1,216	£698	£116
August	£1,164	£737	£129	£1,160	£709	£117
September	£1,165	£737	£138	£1,129	£741	£242
October	£1,162	£719	£142	£1,169	£705	£129
Total	£1,066	£751	£163	£1,063	£752	£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

RepresentedClaim Year	Represented			Unrepresented		
	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2023	40,475	98,517	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	8,989	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	98,517	1,173	5,688	13,443	603

### 2.7 Frequency Settled

RepresentedClaim Year	Represented			Unrepresented		
	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2024	44,965	102,389	1,415	6,585	14,321	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	8,319	116	578	1,216	51
October	5,699	13,640	165	711	1,519	86
November	3,654	8,458	123	489	1,093	37
December	3,163	7,158	84	451	1,039	35
Total	44,965	102,389	1,415	6,585	14,321	557

## 2.Settlements - Average Values

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CLAIM

### 2.7 Frequency Settled

RepresentedClaim		Represented			Unrepresented		
Year	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift	
2025	33,254	75,224	948	5,102	10,643	461	
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	7,143	99	492	1,047	50	
May	3,183	7,030	79	521	1,100	41	
June	3,894	9,234	128	513	1,019	44	
July	3,409	7,778	104	535	1,132	52	
August	2,912	6,601	83	461	972	36	
September	3,064	6,924	64	508	1,036	45	
October	3,321	7,449	78	498	1,062	67	
Total	141,323	338,493	4,391	22,651	51,407	2,247	

### 3.Exceptional Injuries & Circumstances

OFFICIAL  
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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	108,181	2,783	3,526	8,388	9,250	534	334	2,248
May	4				3		1	3
June	7,796	208	298	658	779	45	29	202
July	12,940	311	427	1,085	1,156	64	38	297
August	15,503	426	514	1,217	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	19,888	496	585	1,472	1,747	95	64	404
December	17,065	434	529	1,243	1,324	85	49	336
<b>Total</b>	<b>108,181</b>	<b>2,783</b>	<b>3,526</b>	<b>8,388</b>	<b>9,250</b>	<b>534</b>	<b>334</b>	<b>2,248</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
☐ 2022	230,823	6,334	8,974	17,430	19,022	1,221	764	5,072
January	18,553	444	547	1,318	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	18,037	469	593	1,322	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	18,653	448	808	1,428	1,564	103	53	463
September	18,343	620	760	1,393	1,527	112	61	426
October	19,366	557	837	1,404	1,765	92	56	443
November	21,265	591	927	1,744	1,815	115	71	482
December	17,213	537	776	1,253	1,556	93	71	385
<b>Total</b>	<b>230,823</b>	<b>6,334</b>	<b>8,974</b>	<b>17,430</b>	<b>19,022</b>	<b>1,221</b>	<b>764</b>	<b>5,072</b>

### 3.Exceptional Injuries & Circumstances

OFFICIAL  
INJURY  
CLAIM

#### 3.1 Exceptional Injuries and Circumstances

RepresentedClaim		Represented				Unrepresented			
Year	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	
☐ 2023	215,530	5,286	10,252	16,060	22,457	1,358	913	6,179	
January	20,845	553	1,028	1,622	2,069	126	81	597	
February	18,946	445	1,009	1,360	1,808	95	72	465	
March	19,927	492	913	1,432	1,969	117	94	543	
April	15,545	338	707	1,187	1,704	96	71	418	
May	17,848	438	867	1,399	1,919	104	82	530	
June	18,383	418	793	1,275	1,914	112	84	552	
July	17,842	391	888	1,271	1,895	113	65	567	
August	17,877	478	956	1,348	1,802	126	67	499	
September	16,348	428	825	1,181	1,765	103	71	477	
October	18,089	439	780	1,360	1,943	125	70	510	
November	18,838	501	770	1,472	2,064	137	87	557	
December	15,042	365	716	1,153	1,605	104	69	464	
Total	215,530	5,286	10,252	16,060	22,457	1,358	913	6,179	

#### 3.1 Exceptional Injuries and Circumstances

RepresentedClaim		Represented				Unrepresented			
Year	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	
☐ 2024	196,238	6,155	10,510	15,474	22,092	1,374	929	6,307	
January	18,264	478	970	1,470	2,162	150	81	581	
February	17,262	450	902	1,383	1,885	112	80	520	
March	16,224	378	878	1,290	1,873	120	75	522	
April	16,660	452	988	1,375	1,820	114	63	523	
May	15,432	378	743	1,123	1,742	112	65	490	
June	14,890	366	606	1,002	1,817	103	87	515	
July	17,616	490	934	1,261	1,878	109	97	597	
August	14,959	539	873	1,216	1,728	94	79	499	
September	16,182	554	931	1,422	1,769	143	56	527	
October	18,086	722	914	1,439	1,909	112	82	582	
November	16,442	796	896	1,379	1,862	102	89	488	
December	14,221	552	875	1,114	1,647	103	75	463	
Total	196,238	6,155	10,510	15,474	22,092	1,374	929	6,307	

### 3.Exceptional Injuries & Circumstances

OFFICIAL  
INJURY  
CLAIM

#### 3.1 Exceptional Injuries and Circumstances

Represented Claim Year	Represented				Unrepresented			
	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries
☐ 2025	143,376	7,186	12,429	15,718	16,452	1,281	817	6,127
January	16,828	708	998	1,689	2,036	175	98	592
February	14,602	611	941	1,352	1,744	107	70	540
March	14,496	667	1,019	1,394	1,873	152	73	597
April	14,565	673	1,129	1,360	1,643	100	86	538
May	14,456	635	1,160	1,493	1,732	117	56	560
June	13,899	780	1,267	1,474	1,678	116	82	576
July	14,840	820	1,386	1,672	1,639	112	71	572
August	12,263	706	1,232	1,662	1,321	111	68	562
September	13,567	717	1,514	1,697	1,405	132	100	746
October	13,860	869	1,783	1,925	1,381	159	113	844
Total	894,148	27,744	45,691	73,070	89,273	5,768	3,757	25,933

## 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
<b>Total</b>	<b>17</b>	<b>125</b>	<b>7,573</b>	<b>2,740</b>	<b>10,455</b>	<b>16</b>	<b>17</b>	<b>708</b>	<b>435</b>	<b>1,176</b>	<b>11,631</b>

### 4.1 Claims Exiting The Portal

RepresentedClaim Year	Court	Rejected Liability	Represented Removed	Withdrawn	Total	Court	Rejected Liability	Unrepresented Removed	Withdrawn	Total	Total
2022	3,207	333	15,341	13,478	32,359	151	67	1,042	940	2,200	34,559
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	496	17	1,248	1,043	2,804	12	2	58	79	151	2,955
<b>Total</b>	<b>3,207</b>	<b>333</b>	<b>15,341</b>	<b>13,478</b>	<b>32,359</b>	<b>151</b>	<b>67</b>	<b>1,042</b>	<b>940</b>	<b>2,200</b>	<b>34,559</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
2023	9,535	423	22,675	23,689	56,322	214	94	1,169	1,051	2,528	58,850
January	626	35	1,767	1,340	3,768	18	6	98	78	200	3,968
February	633	35	1,707	2,007	4,382	12	5	90	78	185	4,567
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	807	25	1,757	1,483	4,072	18	6	111	75	210	4,282
July	858	41	1,683	1,361	3,943	24	10	99	81	214	4,157
August	963	34	3,314	3,729	8,040	13	8	101	137	259	8,299
September	885	39	2,207	2,735	5,866	13	11	90	99	213	6,079
October	1,001	24	1,782	2,213	5,020	17	9	94	100	220	5,240
November	1,014	26	1,863	2,078	4,981	23	3	116	90	232	5,213
December	779	53	1,701	1,683	4,216	20	8	91	64	183	4,399
Total	9,535	423	22,675	23,689	56,322	214	94	1,169	1,051	2,528	58,850

### 4.1 Claims Exiting The Portal

RepresentedClaim Year	Court	Rejected Liability	Represented Removed	Withdrawn	Total	Court	Rejected Liability	Unrepresented Removed	Withdrawn	Total	Total
2024	15,311	944	61,140	65,753	143,148	273	190	7,154	1,839	9,456	152,604
January	1,104	44	2,324	2,719	6,191	33	10	116	97	256	6,447
February	1,121	29	2,206	5,390	8,746	31	8	117	108	264	9,010
March	990	37	4,199	4,770	9,996	19	8	116	93	236	10,232
April	1,122	31	7,628	3,975	12,756	23	11	126	92	252	13,008
May	1,227	25	3,689	5,439	10,380	16	10	99	108	233	10,613
June	1,157	35	6,198	3,920	11,310	15	6	118	148	287	11,597
July	1,338	301	3,558	4,056	9,253	17	5	107	122	251	9,504
August	1,450	70	2,063	3,499	7,082	31	11	112	123	277	7,359
September	1,327	30	2,105	2,958	6,420	20	15	115	95	245	6,665
October	1,664	279	21,276	21,792	45,011	28	70	5,514	640	6,252	51,263
November	1,575	38	2,842	3,613	8,068	23	15	289	110	437	8,505
December	1,236	25	3,052	3,622	7,935	17	21	325	103	466	8,401
Total	15,311	944	61,140	65,753	143,148	273	190	7,154	1,839	9,456	152,604



## 4.Claims Exiting The Portal

### 4.1 Claims Exiting The Portal

Represented Claim						Unrepresented					
Year	Court	Rejected Liability	Represented Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn	Total	Total
☐ 2025	15,846	290	29,371	37,706	83,213	262	140	3,418	1,169	4,989	88,202
January	1,723	38	3,353	4,215	9,329	24	17	417	133	591	9,920
February	1,475	51	2,712	3,762	8,000	27	11	293	110	441	8,441
March	1,501	36	3,010	3,728	8,275	31	16	357	108	512	8,787
April	1,429	59	2,826	3,783	8,097	18	21	332	122	493	8,590
May	1,699	21	2,911	3,542	8,173	16	12	377	117	522	8,695
June	1,588	22	2,987	3,690	8,287	26	9	333	120	488	8,775
July	1,818	14	3,087	4,147	9,066	37	12	304	126	479	9,545
August	1,581	17	2,819	3,438	7,855	27	14	379	93	513	8,368
September	1,552	10	2,796	3,980	8,338	28	12	302	113	455	8,793
October	1,480	22	2,870	3,421	7,793	28	16	324	127	495	8,288
<b>Total</b>	<b>43,916</b>	<b>2,115</b>	<b>136,100</b>	<b>143,366</b>	<b>325,497</b>	<b>916</b>	<b>508</b>	<b>13,491</b>	<b>5,434</b>	<b>20,349</b>	<b>345,846</b>

## 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	6,567	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	799	26	202	174	554	875	174
Total	6,567	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	17,096	608	3,692	3,209	14,056	14,184	3,477
January	1,087	42	343	192	702	1,037	365
February	1,160	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	1,432	46	310	181	766	1,071	266
July	1,398	56	240	139	805	1,032	273
August	1,893	66	535	226	2,725	2,063	532
September	1,577	67	359	753	1,414	1,389	307
October	1,685	60	252	211	1,436	1,144	232
November	1,793	49	251	278	1,209	1,145	256
December	1,452	61	188	183	1,015	1,088	229
Total	17,096	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	41,921	1,891	9,548	7,775	32,801	39,771	9,441
January	2,195	66	305	377	1,453	1,481	314
February	2,402	54	739	505	3,374	1,363	309
March	2,578	120	1,048	574	2,287	2,800	589
April	2,949	231	1,137	436	1,946	5,017	1,040
May	2,987	112	1,114	618	2,565	2,378	606
June	3,080	204	810	455	1,855	3,785	1,121
July	3,463	102	673	660	1,713	2,183	459
August	3,027	62	306	631	1,484	1,323	249
September	2,824	65	319	311	1,290	1,359	252
October	9,812	664	2,366	2,619	11,566	14,224	3,760
November	3,467	125	352	333	1,619	1,828	344
December	3,137	86	379	256	1,649	2,030	398
Total	41,921	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	1,121	706	1,006	445	329	778	4,196	875
January	61	4	25	20	14	45	67	20
February	56	4	35	23	11	45	76	14
March	50	10	20	25	13	42	60	16
April	57	8	24	21	14	43	75	10
May	44	7	24	20	20	44	65	9
June	35	8	24	43	25	58	69	25
July	42	3	29	24	25	48	70	10
August	61	10	24	35	24	46	68	9
September	58	8	20	35	17	26	68	13
October	499	595	688	145	120	296	3,216	693
November	85	25	47	27	20	49	164	20
December	73	24	46	27	26	36	198	36
Total	1,121	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	34,816	1,205	3,467	4,290	16,175	19,557	3,703
January	3,749	149	378	261	2,159	2,216	417
February	3,452	71	337	345	1,631	1,829	335
March	3,491	147	323	308	1,646	1,938	422
April	3,447	103	321	284	1,668	1,868	406
May	3,526	103	372	298	1,579	1,899	396
June	3,525	156	317	362	1,589	1,927	411
July	3,794	102	349	784	1,575	2,092	370
August	3,262	163	306	621	1,352	1,805	346
September	3,411	119	346	634	1,593	1,949	286
October	3,159	92	418	393	1,383	2,034	314
Total	100,872	5,035	20,647	17,757	71,633	88,377	21,176

### 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	841	385	511	292	226	418	2,011	305
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	87	28	41	24	24	56	200	33
May	83	44	50	31	21	36	221	36
June	71	36	52	34	24	42	199	30
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
Total	2,939	1,402	2,070	1,277	975	2,204	7,888	1,594

## 5.Liability Decisions

### 5.1 Liability Decisions

RepresentedClaim Year	Represented					Unrepresented					Total	
	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total		
☐ 2021	1,369	74,627	2,407	5,749	84,152	106	8,109	56	371	8,642	92,794	
May							2		1	3	3	
June	108	5,668	230	445	6,451	11	692	5	26	734	7,185	
July	179	9,273	327	756	10,535	15	1,020	10	49	1,094	11,629	
August	204	10,787	347	852	12,190	15	1,155	8	62	1,240	13,430	
September	204	11,967	365	907	13,443	16	1,244	6	51	1,317	14,760	
October	239	12,137	378	935	13,689	24	1,330	11	61	1,426	15,115	
November	250	13,387	401	930	14,968	14	1,500	10	63	1,587	16,555	
December	185	11,408	359	924	12,876	11	1,166	6	58	1,241	14,117	
<b>Total</b>	<b>1,369</b>	<b>74,627</b>	<b>2,407</b>	<b>5,749</b>	<b>84,152</b>	<b>106</b>	<b>8,109</b>	<b>56</b>	<b>371</b>	<b>8,642</b>	<b>92,794</b>	

### 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		
☐ 2022	3,323	152,629	4,591	13,323	173,866	242	16,582	109	853	17,786	191,652	
January	208	12,415	367	860	13,850	22	1,471	13	72	1,578	15,428	
February	296	13,186	378	911	14,771	16	1,279	9	66	1,370	16,141	
March	301	13,860	428	1,240	15,829	19	1,536	6	79	1,640	17,469	
April	220	11,674	373	1,038	13,305	14	1,167	9	59	1,249	14,554	
May	266	12,814	397	1,134	14,611	14	1,338	6	69	1,427	16,038	
June	262	12,214	364	1,061	13,901	14	1,366	8	58	1,446	15,347	
July	304	12,887	397	1,130	14,718	29	1,324	9	58	1,420	16,138	
August	267	12,339	379	1,068	14,053	26	1,353	8	65	1,452	15,505	
September	276	12,036	387	1,185	13,884	26	1,334	9	78	1,447	15,331	
October	326	12,995	365	1,177	14,863	20	1,529	10	78	1,637	16,500	
November	337	14,452	442	1,408	16,639	24	1,568	10	86	1,688	18,327	
December	260	11,757	314	1,111	13,442	18	1,317	12	85	1,432	14,874	
<b>Total</b>	<b>3,323</b>	<b>152,629</b>	<b>4,591</b>	<b>13,323</b>	<b>173,866</b>	<b>242</b>	<b>16,582</b>	<b>109</b>	<b>853</b>	<b>17,786</b>	<b>191,652</b>	

## 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	4,022	144,690	4,178	15,846	168,736	294	19,518	156	1,292	21,260	189,996
January	306	14,114	416	1,238	16,074	12	1,839	21	103	1,975	18,049
February	269	12,742	372	1,229	14,612	15	1,530	13	103	1,661	16,273
March	313	13,104	391	1,357	15,165	21	1,759	12	99	1,891	17,056
April	254	10,335	281	1,079	11,949	30	1,502	13	89	1,634	13,583
May	335	11,999	347	1,287	13,968	21	1,641	11	130	1,803	15,771
June	358	12,262	387	1,341	14,348	31	1,681	12	118	1,842	16,190
July	346	12,077	323	1,380	14,126	37	1,639	10	111	1,797	15,923
August	351	11,904	385	1,441	14,081	28	1,561	15	106	1,710	15,791
September	366	10,813	304	1,257	12,740	19	1,487	13	104	1,623	14,363
October	429	11,953	333	1,492	14,207	32	1,628	14	113	1,787	15,994
November	425	12,808	374	1,539	15,146	27	1,816	11	115	1,969	17,115
December	270	10,579	265	1,206	12,320	21	1,435	11	101	1,568	13,888
Total	4,022	144,690	4,178	15,846	168,736	294	19,518	156	1,292	21,260	189,996

### 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	4,997	135,317	3,862	19,004	163,180	380	18,547	170	1,346	20,443	183,623
January	403	12,444	326	1,572	14,745	40	1,824	14	139	2,017	16,762
February	415	11,730	348	1,415	13,908	35	1,614	18	104	1,771	15,679
March	371	11,160	300	1,364	13,195	42	1,534	9	124	1,709	14,904
April	406	11,727	291	1,514	13,938	20	1,572	13	94	1,699	15,637
May	362	10,257	317	1,423	12,359	22	1,422	14	116	1,574	13,933
June	346	9,716	314	1,334	11,710	36	1,492	22	104	1,654	13,364
July	473	11,938	352	1,612	14,375	31	1,643	21	117	1,812	16,187
August	404	10,416	295	1,536	12,651	28	1,408	14	131	1,581	14,232
September	467	11,234	328	1,751	13,780	30	1,518	8	89	1,645	15,425
October	485	12,646	378	1,932	15,441	30	1,610	16	124	1,780	17,221
November	488	11,674	333	1,917	14,412	31	1,521	12	97	1,661	16,073
December	377	10,375	280	1,634	12,666	35	1,389	9	107	1,540	14,206
Total	4,997	135,317	3,862	19,004	163,180	380	18,547	170	1,346	20,443	183,623

## 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		
☐ 2025	6,389	101,800	2,370	19,708	130,267	366	14,173	103	1,076	15,718	145,985	
January	615	12,497	303	1,975	15,390	38	1,790	13	122	1,963	17,353	
February	527	10,685	293	1,878	13,383	29	1,502	6	109	1,646	15,029	
March	608	10,889	283	1,914	13,694	32	1,665	6	125	1,828	15,522	
April	618	10,920	256	2,126	13,920	27	1,388	11	119	1,545	15,465	
May	699	10,959	302	2,171	14,131	35	1,458	15	107	1,615	15,746	
June	758	10,613	258	2,273	13,902	48	1,482	19	105	1,654	15,556	
July	873	11,447	264	2,568	15,152	39	1,466	10	133	1,648	16,800	
August	749	9,723	195	2,378	13,045	39	1,262	11	125	1,437	14,482	
September	740	9,656	171	2,081	12,648	52	1,372	9	107	1,540	14,188	
October	202	4,411	45	344	5,002	27	788	3	24	842	5,844	
<b>Total</b>	<b>20,100</b>	<b>609,063</b>	<b>17,408</b>	<b>73,630</b>	<b>720,201</b>	<b>1,388</b>	<b>76,929</b>	<b>594</b>	<b>4,938</b>	<b>83,849</b>	<b>804,050</b>	

# 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.