

OIC Monthly Claims Data

Data view: May 2021 – September 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

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
Total	247,128	30,907	278,035

1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	UK Law Firm	Total
2023	54,328	724	192,076	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
Total	54,328	724	192,076	247,128

1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
2024	228,376	30,703	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	16,761	2,289	19,050
Total	228,376	30,703	259,079

1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	UK Law Firm	Total
2024	48,842	435	179,099	228,376
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	13,261	16,761
Total	48,842	435	179,099	228,376

1.Claim Volumes

OFFICIAL
INJURY
CLAIM

1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
2025	160,236	22,181	182,417
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	17,743	2,466	20,209
June	17,420	2,452	19,872
July	18,715	2,397	21,112
August	15,863	2,062	17,925
September	17,463	2,380	19,843
Total	1,022,179	122,236	1,144,415

1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	Other	UK Law Firm	Total
2025	37,738	242		122,256	160,236
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		13,534	17,743
June	4,196	32		13,192	17,420
July	4,439	24		14,252	18,715
August	4,109	20		11,734	15,863
September	3,831	19		13,613	17,463
Total	229,521	2,419	8	790,231	1,022,179

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

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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
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
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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
2025	13,924	39,820	67,478	121,222	1,633	4,346	5,979	210	210	21,253	27,104	48,357	175,768
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	7,492	13,525	159	442	601	27	27	2,463	2,752	5,215	19,368
May	1,779	4,390	7,377	13,546	175	502	677	25	25	2,303	2,928	5,231	19,479
June	1,656	4,220	7,294	13,170	178	480	658	31	31	2,239	3,061	5,300	19,159
July	1,542	4,838	7,810	14,190	185	511	696	23	23	2,356	3,084	5,440	20,349
August	1,094	4,059	6,881	12,034	190	433	623	12	12	1,946	2,666	4,612	17,281
September	1,282	4,738	7,143	13,163	171	517	688	12	12	2,144	3,033	5,177	19,040
Total	83,228	280,944	374,049	738,221	8,811	28,036	36,847	1,187	1,187	124,705	198,834	323,539	1,099,794

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	470	470
June	34	34
July	62	62
August	79	79
September	86	86
October	72	72
November	66	66
December	71	71
Total	470	470

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
☐ 2022	60,033	10,450	70,483
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	5,310	855	6,165
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	60,033	10,450	70,483

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	4,721	99	4,820
January	45		45
February	77		77
March	75		75
April	42		42
May	66		66
June	54		54
July	470	8	478
August	620	18	638
September	733	12	745
October	838	22	860
November	947	17	964
December	754	22	776
Total	4,721	99	4,820

2.Settlements

OFFICIAL
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CLAIM

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
Total	100,025	13,860	113,885

2.2 Average Days To Settle

Year	Represented	Unrepresented	Total
☐ 2023	284	129	265
January	254	131	240
February	253	120	237
March	255	128	238
April	264	127	247
May	267	126	249
June	276	121	256
July	273	131	255
August	292	124	272
September	299	131	280
October	301	127	280
November	304	129	285
December	343	157	322
Total	284	129	265

2.3 Open Settlements

Year	Represented	Unrepresented	Total
☐ 2023	8,162	265	8,427
January	882	27	909
February	819	29	848
March	810	18	828
April	603	19	622
May	691	20	711
June	661	29	690
July	663	22	685
August	577	21	598
September	577	14	591
October	626	14	640
November	704	31	735
December	549	21	570
Total	8,162	265	8,427

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
☐ 2024	104,010	14,810	118,820
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	7,281	1,068	8,349
Total	104,010	14,810	118,820

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	387	170	359
Total	363	157	338

2.3 Open Settlements

Year	Represented	Unrepresented	Total
☐ 2024	5,281	167	5,448
January	631	20	651
February	590	12	602
March	555	14	569
April	529	11	540
May	336	9	345
June	313	10	323
July	459	19	478
August	406	18	424
September	407	10	417
October	405	14	419
November	364	13	377
December	286	17	303
Total	5,281	167	5,448

2.Settlements

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
☐ 2025	69,054	9,966	79,020
January	8,060	1,186	9,246
February	7,731	1,044	8,775
March	7,706	1,178	8,884
April	7,266	1,082	8,348
May	7,148	1,143	8,291
June	9,394	1,066	10,460
July	7,902	1,170	9,072
August	6,723	1,008	7,731
September	7,124	1,089	8,213
Total	336,382	51,941	388,323

2.2 Average Days To Settle

Year	Represented	Unrepresented	Total
☐ 2025	420	173	389
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	404	180	374
Total	322	137	297

2.3 Open Settlements

Year	Represented	Unrepresented	Total
☐ 2025	1,545	152	1,697
January	397	20	417
February	258	15	273
March	237	18	255
April	256	11	267
May	181	16	197
June	118	26	144
July	81	25	106
August	17	19	36
September		2	2
Total	20,179	683	20,862

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	21183	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	1901	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	21183	13972	4624	1057	167	61

2.Settlements - Distribution of Tariff

2.4 Distribution of Tariff Settled Claims - Whiplash Tariff

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

	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
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

	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
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

	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
2024	10422	36955	24769	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	1520	557	137	88	54
Total	10422	36955	24769	8575	1861	1156	827

2.Settlements - Distribution of Tariff

2.4 Distribution of Tariff Settled Claims - Whiplash Tariff

	1	2	3	4	5	6	7
Year	0-3 Mths	3-6 Mths	6-9 Mths	9-12 Mths	12-15 Mths	15-18 Mths	18-24 Mths
2025	3262	9414	3593	1676	427	226	177
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	1148	341	185	41	20	21
August	300	869	284	139	35	31	11
September	271	807	294	147	36	24	17
Total	19780	53898	27249	11280	2797	1053	713

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
2025	6870	27519	12176	4315	1075	668	570
January	772	2995	1691	608	148	77	61
February	811	3046	1503	543	133	83	53
March	825	3083	1440	475	138	65	73
April	809	2979	1259	477	106	73	60
May	772	3058	1296	468	108	69	53
June	896	3781	1577	532	139	100	90
July	773	3433	1219	456	118	76	59
August	631	2597	1082	379	82	50	64
September	581	2547	1109	377	103	75	57
Total	32114	123102	76010	26525	6000	2759	1981

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 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	£1,097	£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

RepresentedClaim Year	Injury - non-tariff	Represented Tariff amount	Tariff uplift	Injury - non-tariff	Unrepresented Tariff amount	Tariff uplift
2025	£1,174	£747	£138	£1,192	£727	£156
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	£127	£1,197	£710	£97
July	£1,172	£725	£129	£1,216	£698	£116
August	£1,164	£737	£129	£1,160	£709	£117
September	£1,167	£736	£138	£1,129	£741	£242
Total	£1,064	£752	£163	£1,061	£753	£161

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
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 Year	Represented			Unrepresented		
	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2022	21,741	59,157	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	5,222	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	59,157	811	4,190	10,198	526

2.Settlements - Average Values

2.7 Frequency Settled

RepresentedClaim		Represented		Unrepresented		
Year	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2023	40,475	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		Represented		Unrepresented		
Year	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2024	44,966	102,390	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	3,164	7,159	84	451	1,039	35
Total	44,966	102,390	1,415	6,585	14,321	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	29,969	67,863	872	4,604	9,584	394
January	3,539	7,923	106	531	1,143	51
February	3,370	7,588	105	477	1,006	32
March	3,359	7,556	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	3,895	9,235	129	513	1,019	44
July	3,409	7,781	104	535	1,132	52
August	2,915	6,605	83	461	973	36
September	3,095	7,002	65	508	1,038	45
Total	138,039	331,134	4,315	22,153	50,348	2,180

3.Exceptional Injuries & Circumstances

OFFICIAL
INJURY
CLAIM

3.1 Exceptional Injuries and Circumstances

RepresentedClaim Year	Represented				Unrepresented			
	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries
☐ 2021	108,180	2,783	3,527	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	19,887	496	586	1,472	1,747	95	64	404
December	17,065	434	529	1,243	1,324	85	49	336
Total	108,180	2,783	3,527	8,388	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	230,710	6,365	9,010	17,476	19,020	1,221	764	5,074
January	18,553	444	547	1,318	1,685	101	62	418
February	20,021	551	603	1,444	1,470	92	76	383
March	21,183	576	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	18,857	482	795	1,650	1,510	97	65	439
July	19,547	541	843	1,473	1,525	96	73	378
August	18,652	448	809	1,428	1,563	104	53	463
September	18,341	620	761	1,394	1,527	112	61	426
October	19,355	558	840	1,411	1,765	92	56	443
November	21,220	609	939	1,759	1,814	114	71	484
December	17,161	547	795	1,276	1,556	93	71	385
Total	230,710	6,365	9,010	17,476	19,020	1,221	764	5,074

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
<input checked="" type="checkbox"/> 2023	215,281	5,327	10,328	16,192	22,450	1,358	913	6,186
January	20,809	557	1,034	1,648	2,069	126	81	597
February	18,916	455	1,015	1,374	1,808	94	72	466
March	19,907	495	918	1,444	1,968	117	94	544
April	15,528	338	718	1,193	1,704	96	71	418
May	17,824	443	879	1,406	1,918	104	82	531
June	18,359	423	800	1,287	1,914	112	84	552
July	17,827	394	892	1,279	1,895	113	65	567
August	17,857	479	960	1,363	1,801	126	67	500
September	16,331	430	832	1,189	1,764	103	71	478
October	18,077	445	783	1,363	1,942	126	70	510
November	18,817	503	776	1,485	2,063	137	87	558
December	15,029	365	721	1,161	1,604	104	69	465
Total	215,281	5,327	10,328	16,192	22,450	1,358	913	6,186

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
<input checked="" type="checkbox"/> 2024	195,718	6,254	10,700	15,704	22,070	1,377	933	6,323
January	18,240	481	982	1,479	2,160	149	82	583
February	17,237	452	912	1,396	1,884	112	80	521
March	16,189	383	892	1,306	1,871	120	75	524
April	16,617	459	1,010	1,389	1,821	114	63	522
May	15,407	379	754	1,136	1,742	112	65	490
June	14,865	367	613	1,019	1,816	103	87	516
July	17,574	499	947	1,281	1,878	109	97	597
August	14,910	553	886	1,238	1,726	95	79	500
September	16,135	566	952	1,436	1,765	143	56	531
October	18,031	732	933	1,465	1,905	113	82	585
November	16,358	817	920	1,418	1,858	102	90	491
December	14,155	566	899	1,141	1,644	105	77	463
Total	195,718	6,254	10,700	15,704	22,070	1,377	933	6,323

3.Exceptional Injuries & Circumstances

OFFICIAL
INJURY
CLAIM

3.1 Exceptional Injuries and Circumstances

RepresentedClaim Year	Represented				Unrepresented			
	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries
☐ 2025	127,969	6,615	11,299	14,353	14,715	1,166	749	5,551
January	16,718	733	1,038	1,734	2,029	175	97	600
February	14,490	634	978	1,404	1,742	105	72	542
March	14,351	699	1,064	1,462	1,859	153	73	610
April	14,395	713	1,198	1,421	1,631	103	87	546
May	14,263	677	1,235	1,568	1,708	117	58	583
June	13,664	828	1,368	1,560	1,638	125	84	605
July	14,542	860	1,531	1,782	1,569	122	83	623
August	12,082	742	1,330	1,709	1,203	128	82	649
September	13,464	729	1,557	1,713	1,336	138	113	793
Total	877,858	27,344	44,864	72,113	87,505	5,656	3,693	25,382

4.Claims Exiting The Portal

4.1 Claims Exiting The Portal

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

4.1 Claims Exiting The Portal

RepresentedClaim		Represented				Unrepresented				Total	
Year	Court	Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn	Total	Total
2022	3,208	333	15,341	13,478	32,360	151	67	1,042	940	2,200	34,560
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	466	39	1,511	1,375	3,391	14	2	85	90	191	3,582
December	496	17	1,248	1,043	2,804	12	2	58	79	151	2,955
Total	3,208	333	15,341	13,478	32,360	151	67	1,042	940	2,200	34,560

4.Claims Exiting The Portal

4.1 Claims Exiting The Portal

RepresentedClaim		Represented				Unrepresented					Total
Year	Court	Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn	Total	
2023	9,549	423	22,675	23,689	56,336	215	94	1,169	1,051	2,529	58,865
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	743	51	1,874	1,709	4,377	20	11	107	89	227	4,604
April	590	26	1,328	1,624	3,568	22	9	90	67	188	3,756
May	638	34	1,692	1,727	4,091	14	8	82	93	197	4,288
June	808	25	1,757	1,483	4,073	19	6	111	75	211	4,284
July	861	41	1,683	1,361	3,946	24	10	99	81	214	4,160
August	964	34	3,314	3,729	8,041	13	8	101	137	259	8,300
September	887	39	2,207	2,735	5,868	13	11	90	99	213	6,081
October	1,001	24	1,782	2,213	5,020	17	9	94	100	220	5,240
November	1,015	26	1,863	2,078	4,982	23	3	116	90	232	5,214
December	783	53	1,701	1,683	4,220	20	8	91	64	183	4,403
Total	9,549	423	22,675	23,689	56,336	215	94	1,169	1,051	2,529	58,865

4.1 Claims Exiting The Portal

RepresentedClaim		Represented				Unrepresented					Total
Year	Court	Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn	Total	
2024	15,397	944	61,140	65,753	143,234	273	190	7,154	1,839	9,456	152,690
January	1,110	44	2,324	2,719	6,197	33	10	116	97	256	6,453
February	1,124	29	2,206	5,390	8,749	31	8	117	108	264	9,013
March	992	37	4,199	4,770	9,998	19	8	116	93	236	10,234
April	1,128	31	7,628	3,975	12,762	23	11	126	92	252	13,014
May	1,232	25	3,689	5,439	10,385	16	10	99	108	233	10,618
June	1,166	35	6,198	3,920	11,319	15	6	118	148	287	11,606
July	1,343	301	3,558	4,056	9,258	17	5	107	122	251	9,509
August	1,460	70	2,063	3,499	7,092	31	11	112	123	277	7,369
September	1,340	30	2,105	2,958	6,433	20	15	115	95	245	6,678
October	1,671	279	21,276	21,792	45,018	28	70	5,514	640	6,252	51,270
November	1,587	38	2,842	3,613	8,080	23	15	289	110	437	8,517
December	1,244	25	3,052	3,622	7,943	17	21	325	103	466	8,409
Total	15,397	944	61,140	65,753	143,234	273	190	7,154	1,839	9,456	152,690

4.Claims Exiting The Portal

OFFICIAL
INJURY
CLAIM

4.1 Claims Exiting The Portal

Represented Claim						Unrepresented					
Year	Court	Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn	Total	Total
2025	14,459	268	26,500	34,285	75,512	235	124	3,094	1,042	4,495	80,007
January	1,733	38	3,353	4,215	9,339	24	17	417	133	591	9,930
February	1,486	51	2,712	3,762	8,011	28	11	293	110	442	8,453
March	1,525	36	3,010	3,728	8,299	31	16	357	108	512	8,811
April	1,446	59	2,826	3,783	8,114	18	21	332	122	493	8,607
May	1,714	21	2,911	3,542	8,188	16	12	377	117	522	8,710
June	1,594	22	2,987	3,690	8,293	26	9	333	120	488	8,781
July	1,821	14	3,087	4,147	9,069	37	12	304	126	479	9,548
August	1,585	17	2,819	3,438	7,859	27	14	379	93	513	8,372
September	1,555	10	2,795	3,980	8,340	28	12	302	113	455	8,795
Total	42,630	2,093	133,229	139,945	317,897	890	492	13,167	5,307	19,856	337,753

4.Claims Exiting The Portal

OFFICIAL
INJURY
CLAIM

4.2 Claims Exiting The Portal (Represented)

Year	Additional	Agreement reached outside of the service	Duplicate claim	No longer want to claim	Other	There are complex issues of fact or law	There is a formal allegation of fraud
2021	472	647	735	428	1,420	5,000	1,753
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	6,568	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	929	30	468	236	642	826	260
December	799	26	202	174	554	875	174
Total	6,568	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	17,110	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	1,367	52	351	183	925	1,204	295
April	1,078	33	257	266	905	842	187
May	1,176	34	259	356	950	1,057	259
June	1,433	46	310	181	766	1,071	266
July	1,401	56	240	139	805	1,032	273
August	1,894	66	535	226	2,725	2,063	532
September	1,579	67	359	753	1,414	1,389	307
October	1,685	60	252	211	1,436	1,144	232
November	1,794	49	251	278	1,209	1,145	256
December	1,456	61	188	183	1,015	1,088	229
Total	17,110	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	508	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	36	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	508	74	251	259	166	442	686	143

4.2 Claims Exiting The Portal (Represented)

Year	Additional	Agreement reached outside of the service	Duplicate claim	No longer want to claim	Other	There are complex issues of fact or law	There is a formal allegation of fraud
2024	42,007	1,891	9,548	7,775	32,801	39,771	9,441
January	2,201	66	305	377	1,453	1,481	314
February	2,405	54	739	505	3,374	1,363	309
March	2,580	120	1,048	574	2,287	2,800	589
April	2,955	231	1,137	436	1,946	5,017	1,040
May	2,992	112	1,114	618	2,565	2,378	606
June	3,089	204	810	455	1,855	3,785	1,121
July	3,468	102	673	660	1,713	2,183	459
August	3,037	62	306	631	1,484	1,323	249
September	2,837	65	319	311	1,290	1,359	252
October	9,819	664	2,366	2,619	11,566	14,224	3,760
November	3,479	125	352	333	1,619	1,828	344
December	3,145	86	379	256	1,649	2,030	398
Total	42,007	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	31,749	1,113	3,049	3,897	14,792	17,523	3,389
January	3,759	149	378	261	2,159	2,216	417
February	3,463	71	337	345	1,631	1,829	335
March	3,515	147	323	308	1,646	1,938	422
April	3,464	103	321	284	1,668	1,868	406
May	3,540	103	372	298	1,579	1,900	396
June	3,531	156	317	362	1,589	1,927	411
July	3,797	102	349	784	1,575	2,092	370
August	3,266	163	306	621	1,352	1,805	346
September	3,414	119	346	634	1,593	1,948	286
Total	97,906	4,943	20,229	17,364	70,250	86,343	20,862

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	756	346	450	266	205	372	1,832	268
January	91	50	57	30	29	53	240	41
February	75	32	56	25	20	38	174	22
March	99	40	60	24	16	44	197	32
April	87	28	41	24	24	56	200	33
May	83	44	50	31	21	36	221	36
June	71	36	52	34	24	42	199	30
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
Total	2,855	1,363	2,009	1,251	954	2,158	7,709	1,557

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	1,385	74,650	2,410	5,758	84,203	106	8,109	56	371	8,642	92,845	
May							2		1	3	3	
June	108	5,670	230	445	6,453	11	692	5	26	734	7,187	
July	181	9,274	327	758	10,540	15	1,020	10	49	1,094	11,634	
August	209	10,788	347	853	12,197	15	1,155	8	62	1,240	13,437	
September	208	11,965	366	908	13,447	16	1,244	6	51	1,317	14,764	
October	240	12,147	380	936	13,703	24	1,330	11	61	1,426	15,129	
November	251	13,397	401	931	14,980	14	1,500	10	63	1,587	16,567	
December	188	11,409	359	927	12,883	11	1,166	6	58	1,241	14,124	
Total	1,385	74,650	2,410	5,758	84,203	106	8,109	56	371	8,642	92,845	

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	3,362	152,791	4,596	13,451	174,200	243	16,589	109	853	17,794	191,994	
January	208	12,420	367	862	13,857	22	1,471	13	72	1,578	15,435	
February	299	13,188	377	913	14,777	16	1,279	9	66	1,370	16,147	
March	302	13,868	428	1,244	15,842	19	1,536	6	79	1,640	17,482	
April	222	11,678	373	1,039	13,312	14	1,167	9	59	1,249	14,561	
May	268	12,818	396	1,135	14,617	14	1,338	6	69	1,427	16,044	
June	265	12,216	363	1,065	13,909	14	1,366	8	58	1,446	15,355	
July	304	12,893	397	1,130	14,724	29	1,325	9	58	1,421	16,145	
August	270	12,343	380	1,072	14,065	26	1,354	8	65	1,453	15,518	
September	277	12,054	386	1,191	13,908	26	1,334	9	78	1,447	15,355	
October	336	13,022	370	1,199	14,927	20	1,532	10	78	1,640	16,567	
November	345	14,512	444	1,462	16,763	24	1,569	10	86	1,689	18,452	
December	266	11,779	315	1,139	13,499	19	1,318	12	85	1,434	14,933	
Total	3,362	152,791	4,596	13,451	174,200	243	16,589	109	853	17,794	191,994	

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	
2023	4,121	144,989	4,160	16,167	169,437	294	19,525	154	1,297	21,270	190,707
January	313	14,154	416	1,260	16,143	12	1,839	21	103	1,975	18,118
February	271	12,770	369	1,252	14,662	15	1,531	13	104	1,663	16,325
March	324	13,125	391	1,381	15,221	21	1,759	12	99	1,891	17,112
April	258	10,362	280	1,096	11,996	30	1,506	13	90	1,639	13,635
May	346	12,032	345	1,314	14,037	21	1,642	10	131	1,804	15,841
June	362	12,291	387	1,357	14,397	31	1,681	12	118	1,842	16,239
July	357	12,095	324	1,408	14,184	37	1,640	10	111	1,798	15,982
August	361	11,917	383	1,479	14,140	28	1,561	15	106	1,710	15,850
September	374	10,841	305	1,278	12,798	19	1,487	13	104	1,623	14,421
October	443	11,975	332	1,521	14,271	32	1,628	14	113	1,787	16,058
November	438	12,826	370	1,579	15,213	27	1,815	11	116	1,969	17,182
December	274	10,601	258	1,242	12,375	21	1,436	10	102	1,569	13,944
Total	4,121	144,989	4,160	16,167	169,437	294	19,525	154	1,297	21,270	190,707

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	
2024	5,157	135,683	3,810	19,554	164,204	385	18,573	168	1,349	20,475	184,679
January	416	12,475	314	1,611	14,816	40	1,826	14	139	2,019	16,835
February	430	11,738	342	1,465	13,975	35	1,616	18	104	1,773	15,748
March	386	11,185	304	1,395	13,270	42	1,537	9	123	1,711	14,981
April	421	11,728	291	1,546	13,986	20	1,575	13	94	1,702	15,688
May	374	10,274	314	1,456	12,418	22	1,423	14	116	1,575	13,993
June	353	9,736	315	1,370	11,774	36	1,492	22	104	1,654	13,428
July	488	11,972	348	1,651	14,459	31	1,647	20	118	1,816	16,275
August	417	10,462	293	1,579	12,751	28	1,410	14	131	1,583	14,334
September	484	11,272	317	1,804	13,877	30	1,522	7	90	1,649	15,526
October	497	12,696	367	2,008	15,568	31	1,611	16	124	1,782	17,350
November	498	11,714	329	1,978	14,519	33	1,522	12	98	1,665	16,184
December	393	10,431	276	1,691	12,791	37	1,392	9	108	1,546	14,337
Total	5,157	135,683	3,810	19,554	164,204	385	18,573	168	1,349	20,475	184,679

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		
2025	5,860	90,569	2,066	18,083	116,578	331	12,599	89	961	13,980	130,558	
January	638	12,550	302	2,063	15,553	40	1,791	13	123	1,967	17,520	
February	548	10,743	289	1,973	13,553	30	1,502	6	110	1,648	15,201	
March	655	10,926	273	2,003	13,857	35	1,668	6	128	1,837	15,694	
April	671	10,931	252	2,224	14,078	28	1,392	11	118	1,549	15,627	
May	747	11,015	290	2,306	14,358	40	1,464	14	108	1,626	15,984	
June	830	10,595	239	2,439	14,103	49	1,485	20	113	1,667	15,770	
July	920	11,370	233	2,749	15,272	50	1,459	9	138	1,656	16,928	
August	647	8,449	154	1,980	11,230	44	1,143	9	105	1,301	12,531	
September	204	3,990	34	346	4,574	15	695	1	18	729	5,303	
Total	19,885	598,682	17,042	73,013	708,622	1,359	75,395	576	4,831	82,161	790,783	

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.