
OIC Monthly Claims Data

Data view: May 2021 – April 2026

1.Claim Volumes

1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
<input type="checkbox"/> 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
<input type="checkbox"/> 2021	26,858	248	7	95,765	122,878
May				4	4
June	2,175	25	4	6,756	8,960
July	3,512	26	2	11,223	14,763
August	3,751	50		13,859	17,660
September	4,121	38		15,547	19,706
October	4,355	28		15,690	20,073
November	4,906	42	1	17,492	22,441
December	4,038	39		15,194	19,271
Total	26,858	248	7	95,765	122,878

1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
<input type="checkbox"/> 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
<input type="checkbox"/> 2022	61,649	770	1	201,141	263,561
January	4,945	46		15,871	20,862
February	5,091	34		17,494	22,619
March	5,378	72		18,618	24,068
April	4,289	110		16,022	20,421
May	4,854	75		17,551	22,480
June	5,370	68	1	16,345	21,784
July	5,418	52		16,934	22,404
August	5,391	83		15,863	21,337
September	5,318	72		15,726	21,116
October	5,252	62		16,850	22,164
November	5,695	50		18,782	24,527
December	4,648	46		15,085	19,779
Total	61,649	770	1	201,141	263,561

1.Claim Volumes

1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
☐ 2023	247,129	30,906	278,035
January	24,048	2,873	26,921
February	21,760	2,440	24,200
March	22,764	2,723	25,487
April	17,777	2,289	20,066
May	20,552	2,635	23,187
June	20,869	2,662	23,531
July	20,392	2,640	23,032
August	20,659	2,494	23,153
September	18,782	2,416	21,198
October	20,668	2,648	23,316
November	21,581	2,845	24,426
December	17,277	2,241	19,518
Total	247,129	30,906	278,035

1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	UK Law Firm	Total
☐ 2023	54,260	724	192,145	247,129
January	5,224	73	18,751	24,048
February	4,952	91	16,717	21,760
March	5,322	112	17,330	22,764
April	4,138	58	13,581	17,777
May	4,664	54	15,834	20,552
June	4,430	52	16,387	20,869
July	4,571	45	15,776	20,392
August	4,692	56	15,911	20,659
September	3,825	57	14,900	18,782
October	4,308	45	16,315	20,668
November	4,516	48	17,017	21,581
December	3,618	33	13,626	17,277
Total	54,260	724	192,145	247,129

1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
☐ 2024	228,378	30,701	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	21,162	2,684	23,846
November	19,513	2,541	22,054
December	16,762	2,288	19,050
Total	228,378	30,701	259,079

1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	UK Law Firm	Total
☐ 2024	48,783	435	179,160	228,378
January	4,164	51	16,967	21,182
February	4,032	42	15,923	19,997
March	3,871	31	14,868	18,770
April	4,607	30	14,838	19,475
May	4,116	34	13,526	17,676
June	3,466	30	13,368	16,864
July	4,369	23	15,909	20,301
August	3,827	30	13,730	17,587
September	4,076	28	14,985	19,089
October	4,573	51	16,538	21,162
November	4,223	57	15,233	19,513
December	3,459	28	13,275	16,762
Total	48,783	435	179,160	228,378

1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
<input type="checkbox"/> 2025	212,404	29,516	241,920
January	20,224	2,900	23,124
February	17,506	2,461	19,967
March	17,577	2,695	20,272
April	17,728	2,366	20,094
May	17,745	2,464	20,209
June	17,420	2,452	19,872
July	18,720	2,392	21,112
August	15,868	2,057	17,925
September	17,495	2,383	19,878
October	18,477	2,497	20,974
November	16,735	2,481	19,216
December	16,909	2,368	19,277
Total	212,404	29,516	241,920

1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	UK Law Firm	Total
<input type="checkbox"/> 2025	49,444	291	162,669	212,404
January	4,709	47	15,468	20,224
February	4,134	37	13,335	17,506
March	4,064	24	13,489	17,577
April	3,979	17	13,732	17,728
May	4,162	22	13,561	17,745
June	4,168	32	13,220	17,420
July	4,401	24	14,295	18,720
August	4,090	20	11,758	15,868
September	3,808	19	13,668	17,495
October	4,431	19	14,027	18,477
November	3,799	18	12,918	16,735
December	3,699	12	13,198	16,909
Total	49,444	291	162,669	212,404

1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
<input type="checkbox"/> 2026	71,984	10,496	82,480
January	19,003	2,761	21,764
February	17,615	2,547	20,162
March	18,662	2,779	21,441
April	16,704	2,409	19,113
Total	71,984	10,496	82,480

1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	UK Law Firm	Total
<input type="checkbox"/> 2026	16,312	84	55,588	71,984
January	4,017	15	14,971	19,003
February	3,877	18	13,720	17,615
March	4,578	31	14,053	18,662
April	3,840	20	12,844	16,704
Total	16,312	84	55,588	71,984

1.1 Total Claims Entered

Represented	Unrepresented	Total
1,146,334	140,064	1,286,398

1.2 Type of User (Represented Claims)

Alternative Business Structure	Claims Management Company	Other	UK Law Firm	Total
257,306	2,552	8	886,468	1,146,334

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

1.Claim Volumes - Injury Claim As Presented

1.3 Claims Volumes - Types of Claim

Types of Claim Group		Mixed Tariff			Non Tariff			Other		Tariff Only		Total	
Year	Multiple Injuries	Whiplash + Physical	Whiplash + Physical + Psychological	Total	Physical + Psychological	Physical Only	Total	Unknown	Total	Whiplash + Psychological	Whiplash Only	Total	Total
<input checked="" type="checkbox"/> 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
<input checked="" type="checkbox"/> 2024	21,089	57,919	91,974	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	4,689	8,061	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	57,919	91,974	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
<input checked="" type="checkbox"/> 2025	17,836	53,908	89,485	161,229	2,260	5,865	8,125	270	270	27,360	36,547	63,907	233,531
January	1,883	4,811	8,513	15,207	215	479	694	25	25	2,900	3,482	6,382	22,308
February	1,519	4,132	7,447	13,098	193	495	688	27	27	2,419	3,010	5,429	19,242
March	1,480	4,288	7,522	13,290	167	487	654	28	28	2,483	3,089	5,572	19,544
April	1,689	4,344	7,494	13,527	159	442	601	27	27	2,463	2,753	5,216	19,371
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	4,223	7,298	13,178	178	479	657	32	32	2,240	3,064	5,304	19,171
July	1,546	4,841	7,824	14,211	185	511	696	23	23	2,355	3,086	5,441	20,371
August	1,095	4,068	6,900	12,063	189	433	622	12	12	1,951	2,674	4,625	17,322
September	1,304	4,779	7,234	13,317	183	507	690	12	12	2,157	3,055	5,212	19,231
October	1,329	4,915	7,768	14,012	221	485	706	22	22	2,225	3,324	5,549	20,289
November	1,182	4,465	7,117	12,764	194	517	711	15	15	1,977	3,076	5,053	18,543
December	1,372	4,653	6,990	13,015	201	528	729	22	22	1,887	3,005	4,892	18,658
Total	17,836	53,908	89,485	161,229	2,260	5,865	8,125	270	270	27,360	36,547	63,907	233,531

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
<input checked="" type="checkbox"/> 2026	5,467	19,173	30,059	54,699	921	2,048	2,969	131	131	8,606	12,998	21,604	79,403
January	1,532	5,041	7,895	14,468	225	549	774	36	36	2,246	3,483	5,729	21,007
February	1,241	4,735	7,449	13,425	220	495	715	25	25	2,140	3,090	5,230	19,395
March	1,409	4,887	7,801	14,097	253	544	797	35	35	2,383	3,412	5,795	20,724
April	1,285	4,510	6,914	12,709	223	460	683	35	35	1,837	3,013	4,850	18,277
Total	5,467	19,173	30,059	54,699	921	2,048	2,969	131	131	8,606	12,998	21,604	79,403

1.3 Total Claims Volumes - Types of Claim

Mixed Tariff		Non Tariff			Other		Tariff Only		Total			
Multiple Injuries	Whiplash + Physical	Whiplash + Physical + Psychological	Total	Physical + Psychological	Physical Only	Total	Unknown	Total	Whiplash + Psychological	Whiplash Only	Total	
92,607	314,204	426,116	832,927	10,359	31,603	41,962	1,378	1,378	139,418	221,275	360,693	1,236,960

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
<input type="checkbox"/> 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
<input type="checkbox"/> 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
<input type="checkbox"/> 2021	637	637
June	46	46
July	77	77
August	89	89
September	112	112
October	106	106
November	103	103
December	104	104
Total	637	637

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
<input type="checkbox"/> 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
<input type="checkbox"/> 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
<input type="checkbox"/> 2022	1,022	1	1,023
January	81		81
February	113		113
March	124		124
April	88		88
May	112		112
June	87		87
July	100		100
August	64		64
September	52		52
October	65		65
November	83	1	84
December	53		53
Total	1,022	1	1,023

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
<input checked="" type="checkbox"/> 2023	100,022	13,860	113,882
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	8,434	1,275	9,709
July	8,403	1,230	9,633
August	9,031	1,176	10,207
September	9,109	1,130	10,239
October	8,854	1,215	10,069
November	9,646	1,188	10,834
December	8,790	1,138	9,928
Total	100,022	13,860	113,882

2.2 Average Days To Settle

Year	Represented	Unrepresented	Total
<input checked="" type="checkbox"/> 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
<input checked="" type="checkbox"/> 2023	7,248	218	7,466
January	65	1	66
February	488	17	505
March	713	13	726
April	600	19	619
May	698	20	718
June	691	25	716
July	680	22	702
August	623	25	648
September	614	13	627
October	675	13	688
November	768	28	796
December	633	22	655
Total	7,248	218	7,466

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
<input checked="" type="checkbox"/> 2024	103,996	14,809	118,805
January	9,259	1,231	10,490
February	9,133	1,329	10,462
March	8,347	1,298	9,645
April	8,042	1,322	9,364
May	8,410	1,271	9,681
June	7,575	1,120	8,695
July	8,484	1,164	9,648
August	6,580	1,046	7,626
September	8,452	1,255	9,707
October	13,858	1,578	15,436
November	8,579	1,128	9,707
December	7,277	1,067	8,344
Total	103,996	14,809	118,805

2.2 Average Days To Settle

Year	Represented	Unrepresented	Total
<input checked="" type="checkbox"/> 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	383	152	357
December	386	170	359
Total	363	157	338

2.3 Open Settlements

Year	Represented	Unrepresented	Total
<input checked="" type="checkbox"/> 2024	6,657	167	6,824
January	752	20	772
February	690	11	701
March	668	11	679
April	632	11	643
May	378	10	388
June	340	10	350
July	552	18	570
August	530	19	549
September	568	10	578
October	559	19	578
November	558	14	572
December	430	14	444
Total	6,657	167	6,824

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
☐ 2025	90,497	13,068	103,565
January	8,058	1,186	9,244
February	7,728	1,044	8,772
March	7,703	1,178	8,881
April	7,265	1,082	8,347
May	7,143	1,143	8,286
June	9,386	1,066	10,452
July	7,892	1,169	9,061
August	6,714	1,007	7,721
September	7,032	1,085	8,117
October	7,520	1,100	8,620
November	7,109	1,015	8,124
December	6,947	993	7,940
Total	90,497	13,068	103,565

2.2 Average Days To Settle

Year	Represented	Unrepresented	Total
☐ 2025	417	174	386
January	385	178	358
February	365	185	343
March	376	153	346
April	385	175	358
May	385	172	356
June	612	197	570
July	399	162	368
August	424	160	389
September	405	180	375
October	395	174	367
November	405	185	378
December	420	173	390
Total	417	174	386

2.3 Open Settlements

Year	Represented	Unrepresented	Total
☐ 2025	4,104	172	4,276
January	619	17	636
February	443	14	457
March	489	11	500
April	482	11	493
May	382	18	400
June	347	11	358
July	348	9	357
August	248	7	255
September	247	18	265
October	179	15	194
November	192	20	212
December	128	21	149
Total	4,104	172	4,276

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
☐ 2026	29,493	4,245	33,738
January	6,833	1,031	7,864
February	7,228	1,031	8,259
March	8,176	1,162	9,338
April	7,256	1,021	8,277
Total	29,493	4,245	33,738

2.2 Average Days To Settle

Year	Represented	Unrepresented	Total
☐ 2026	409	170	379
January	425	176	392
February	416	166	385
March	402	172	373
April	395	168	367
Total	409	170	379

2.3 Open Settlements

Year	Represented	Unrepresented	Total
☐ 2026	185	79	264
January	119	39	158
February	54	25	79
March	12	15	27
Total	185	79	264

2.1 Total Settlements (Closed Cases)

Represented	Unrepresented	Total
387,300	59,287	446,587

2.2 Average Days To Settle

Represented	Unrepresented	Total
333	142	308

2.3 Total Open Settlements

Represented	Unrepresented	Total
19,853	637	20,490

2.4 Distribution of Tariff Settled Claims - Whiplash Tariff

Year	1 0-3 Mths	2 3-6 Mths	3 6-9 Mths	4 9-12 Mths	5 12-15 Mths	6 15-18 Mths
2021	417	1,216	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	1,216	505	73	9	1

2.5 Distribution of Tariff Settled Claims - Whiplash & Minor Psychological

Year	1 0-3 Mths	2 3-6 Mths	3 6-9 Mths	4 9-12 Mths	5 12-15 Mths	7 18-24 Mths
2021	438	2,022	1,180	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	2,022	1,180	236	12	1

2.4 Distribution of Tariff Settled Claims - Whiplash Tariff

Year	1 0-3 Mths	2 3-6 Mths	3 6-9 Mths	4 9-12 Mths	5 12-15 Mths	6 15-18 Mths	7 18-24 Mths
2022	4,668	12,458	6,183	2,371	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	1,134	533	179	41	6	1
June	399	1,036	502	227	41	3	
July	407	1,095	493	172	63	5	3
August	434	1,105	599	278	80	8	1
September	409	1,187	583	274	79	12	3
October	474	1,269	634	289	70	11	7
November	492	1,342	679	285	69	19	2
December	479	1,196	684	275	71	15	6
Total	4,668	12,458	6,183	2,371	608	88	23

2.5 Distribution of Tariff Settled Claims - Whiplash & Minor Psychological

Year	1 0-3 Mths	2 3-6 Mths	3 6-9 Mths	4 9-12 Mths	5 12-15 Mths	6 15-18 Mths	7 18-24 Mths
2022	5,268	21,182	13,972	4,624	1,057	167	61
January	201	892	518	132	15	3	
February	241	1,099	759	189	42	2	1
March	342	1,606	985	263	87	2	1
April	376	1,533	1,019	280	55	4	1
May	458	1,935	1,158	357	56	5	5
June	395	1,734	1,133	358	70	9	1
July	465	1,900	1,254	400	94	11	3
August	511	1,999	1,302	481	115	11	9
September	509	1,986	1,375	547	132	25	7
October	564	2,097	1,473	485	113	23	6
November	635	2,284	1,612	587	125	35	15
December	571	2,117	1,384	545	153	37	12
Total	5,268	21,182	13,972	4,624	1,057	167	61

2.Settlements - Distribution of Tariff

2.4 Distribution of Tariff Settled Claims - Whiplash Tariff Drill on Rows

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	5,837	16,205	8,826	3,523	919	321	220
January	492	1,273	716	303	64	16	17
February	472	1,264	660	246	69	18	7
March	541	1,538	830	344	82	20	15
April	421	1,200	618	281	66	12	13
May	452	1,237	619	254	74	20	12
June	502	1,366	791	278	75	21	16
July	483	1,362	744	300	83	24	16
August	497	1,418	807	301	79	35	27
September	527	1,440	792	312	81	42	29
October	477	1,332	732	317	74	27	19
November	497	1,455	814	336	75	43	20
December	476	1,320	703	251	97	43	29
Total	5,837	16,205	8,826	3,523	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	9,115	35,423	23,912	8,775	1,995	768	522
January	617	2,330	1,646	623	140	44	15
February	631	2,447	1,580	603	145	40	30
March	788	3,315	2,212	806	192	44	29
April	682	2,590	1,732	646	185	43	35
May	726	2,668	1,797	672	135	57	31
June	756	2,990	2,031	743	158	65	48
July	730	2,974	2,072	730	161	77	48
August	812	3,131	2,112	726	172	80	48
September	820	3,174	2,151	802	193	68	40
October	870	3,169	2,109	791	158	93	63
November	888	3,411	2,308	868	183	80	66
December	795	3,224	2,162	765	173	77	69
Total	9,115	35,423	23,912	8,775	1,995	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	5,595	14,605	8,142	3,635	834	417	292
January	533	1,360	741	336	79	27	29
February	517	1,383	742	295	75	31	25
March	419	1,223	695	306	74	33	31
April	437	1,199	638	270	64	32	15
May	470	1,235	656	315	69	30	21
June	394	1,064	641	272	63	44	27
July	438	1,153	614	309	57	38	20
August	393	853	568	244	60	30	27
September	402	1,062	585	258	56	35	26
October	806	2,061	1,165	530	127	60	32
November	452	1,093	599	282	66	31	26
December	334	919	498	218	44	26	13
Total	5,595	14,605	8,142	3,635	834	417	292

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	10,422	36,952	24,762	8,575	1,860	1,155	827
January	891	3,259	2,305	764	166	93	51
February	856	3,379	2,238	760	156	87	61
March	844	3,022	2,158	758	146	76	59
April	843	2,954	2,034	697	147	102	79
May	874	3,031	2,081	753	164	103	70
June	771	2,736	1,828	690	123	103	65
July	869	3,181	2,135	688	153	86	86
August	683	2,370	1,650	564	148	93	64
September	877	2,855	1,911	632	151	96	71
October	1,268	4,463	2,978	1,035	210	130	92
November	890	3,050	1,928	677	159	99	75
December	756	2,652	1,516	557	137	87	54
Total	10,422	36,952	24,762	8,575	1,860	1,155	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	3,882	11,156	4,341	2,068	534	284	224
January	399	1,091	491	247	63	32	21
February	370	1,060	450	194	59	28	28
March	422	1,084	499	200	54	22	18
April	344	1,057	361	168	46	19	23
May	331	1,008	367	173	40	23	13
June	437	1,289	506	223	53	27	25
July	388	1,146	341	185	41	20	21
August	300	868	284	139	35	31	11
September	265	797	291	147	35	24	17
October	264	737	281	143	36	17	12
November	187	524	254	138	37	23	20
December	175	495	216	111	35	18	15
Total	3,882	11,156	4,341	2,068	534	284	224

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	8,404	33,280	14,821	5,402	1,319	877	712
January	772	2,994	1,691	608	148	77	61
February	810	3,045	1,502	543	133	83	53
March	825	3,083	1,440	475	138	65	73
April	809	2,979	1,259	477	106	73	60
May	772	3,055	1,294	468	108	69	53
June	896	3,777	1,577	532	139	100	90
July	773	3,429	1,218	456	118	76	59
August	631	2,593	1,079	377	82	50	64
September	576	2,507	1,098	374	101	74	56
October	605	2,402	1,034	407	92	63	54
November	493	1,904	882	354	66	70	55
December	442	1,512	747	331	88	77	34
Total	8,404	33,280	14,821	5,402	1,319	877	712

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
2026	557	1,259	721	357	94	71	65
January	159	360	224	85	30	16	14
February	144	343	194	93	17	21	13
March	143	320	178	109	19	23	20
April	111	236	125	70	28	11	18
Total	557	1,259	721	357	94	71	65

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
2026	1,330	4,328	2,305	1,092	317	265	208
January	384	1,226	643	290	74	65	45
February	327	1,117	619	282	84	76	50
March	346	1,169	634	282	99	57	61
April	273	816	409	238	60	67	52
Total	1,330	4,328	2,305	1,092	317	265	208

2.4 Total Distribution of Tariff Settled Claims - Whiplash Tariff

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
20,956	56,899	28,718	12,027	2,998	1,182	824

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

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
34,977	133,187	80,952	28,704	6,560	3,232	2,331

2.6 Average Settlement Values

RepresentedClaim Year	Represented			Unrepresented		
	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
<input type="checkbox"/> 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	Represented			Unrepresented		
	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
<input type="checkbox"/> 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

2.6 Average Settlement Values

RepresentedClaim Year	Represented			Unrepresented		
	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 Year	Represented			Unrepresented		
	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2024	£1,125	£779	£151	£1,096	£782	£172
January	£1,059	£762	£255	£996	£798	£137
February	£1,056	£752	£98	£991	£797	£142
March	£1,048	£774	£138	£1,075	£788	£114
April	£1,095	£785	£136	£1,042	£779	£191
May	£1,147	£779	£108	£1,047	£780	£211
June	£1,154	£791	£149	£1,100	£806	£189
July	£1,157	£774	£130	£1,130	£800	£222
August	£1,189	£804	£173	£1,281	£765	£182
September	£1,123	£786	£152	£1,055	£793	£134
October	£1,142	£783	£147	£1,150	£767	£198
November	£1,181	£790	£169	£1,135	£753	£217
December	£1,162	£775	£203	£1,185	£752	£151
Total	£1,125	£779	£151	£1,096	£782	£172

2.6 Average Settlement Values

RepresentedClaim Year	Represented			Unrepresented		
	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2025	£1,168	£742	£140	£1,193	£727	£149
January	£1,189	£775	£132	£1,210	£770	£145
February	£1,181	£760	£183	£1,172	£776	£239
March	£1,204	£759	£133	£1,253	£691	£154
April	£1,171	£742	£147	£1,200	£729	£194
May	£1,174	£739	£123	£1,179	£726	£118
June	£1,144	£747	£126	£1,197	£710	£97
July	£1,172	£724	£129	£1,213	£698	£116
August	£1,164	£737	£129	£1,160	£709	£117
September	£1,164	£737	£138	£1,129	£742	£242
October	£1,162	£720	£142	£1,169	£705	£129
November	£1,121	£737	£161	£1,246	£730	£154
December	£1,171	£727	£131	£1,181	£745	£109
Total	£1,168	£742	£140	£1,193	£727	£149

2.6 Average Settlement Values

RepresentedClaim Year	Represented			Unrepresented		
	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2026	£1,101	£729	£160	£1,162	£745	£129
January	£1,123	£728	£183	£1,266	£718	£125
February	£1,104	£736	£154	£1,051	£769	£143
March	£1,100	£724	£191	£1,189	£755	£93
April	£1,077	£730	£104	£1,141	£735	£149
Total	£1,101	£729	£160	£1,162	£745	£129

2.6 Average Settlement Values

Injury - non-tariff	Represented		Injury - non-tariff	Unrepresented	
	Tariff amount	Tariff uplift		Tariff amount	Tariff uplift
£1,072	£749	£162	£1,076	£751	£157

2.7 Frequency Settled

Year	RepresentedClaim			Unrepresented		
	Injury - non-tariff	Represented 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

Year	RepresentedClaim			Unrepresented		
	Injury - non-tariff	Represented 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

Year	RepresentedClaim			Unrepresented		
	Injury - non-tariff	Represented Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2023	40,475	98,514	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	8,308	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	8,987	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	98,514	1,173	5,688	13,443	603

2.7 Frequency Settled

Year	RepresentedClaim			Unrepresented		
	Injury - non-tariff	Represented Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2024	44,960	102,376	1,415	6,584	14,320	557
January	3,937	9,098	98	512	1,202	52
February	3,892	8,992	127	587	1,277	52
March	3,608	8,216	117	574	1,254	53
April	3,457	7,921	128	590	1,280	44
May	3,726	8,302	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	6,482	100	503	1,002	37
September	3,737	8,317	116	578	1,216	51
October	5,698	13,639	165	711	1,519	86
November	3,654	8,456	123	489	1,093	37
December	3,161	7,155	84	450	1,038	35
Total	44,960	102,376	1,415	6,584	14,320	557

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
2025	39,327	88,906	1,110	6,036	12,565	547
January	3,538	7,921	106	531	1,143	51
February	3,368	7,585	105	477	1,006	32
March	3,357	7,553	102	566	1,126	43
April	3,204	7,142	99	492	1,047	50
May	3,180	7,025	79	521	1,100	41
June	3,892	9,227	127	513	1,019	44
July	3,408	7,771	104	534	1,131	52
August	2,910	6,596	83	461	972	36
September	3,058	6,910	64	506	1,034	45
October	3,288	7,379	78	498	1,062	67
November	3,102	6,984	79	462	978	44
December	3,022	6,813	84	475	947	42
Total	39,327	88,906	1,110	6,036	12,565	547

2.7 Frequency Settled

RepresentedClaim Year	Represented			Unrepresented		
	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2026	12,271	28,986	295	1,952	4,063	198
January	2,854	6,707	78	462	979	48
February	3,020	7,108	72	489	994	56
March	3,401	8,046	79	553	1,115	46
April	2,996	7,125	66	448	975	48
Total	12,271	28,986	295	1,952	4,063	198

2.7 Total Frequency Settled

Injury - non-tariff	Represented		Injury - non-tariff	Unrepresented	
	Tariff amount	Tariff uplift		Tariff amount	Tariff uplift
159,662	381,145	4,848	25,536	57,391	2,531

3. Exceptional Injuries & Circumstances

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
2021	108,178	2,784	3,525	8,391	9,250	534	334	2,248
May	4				3		1	3
June	7,797	207	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	17,341	467	583	1,315	1,360	82	56	365
October	17,646	439	589	1,399	1,584	92	52	340
November	19,885	497	585	1,474	1,747	95	64	404
December	17,062	437	529	1,243	1,324	85	49	336
Total	108,178	2,784	3,525	8,391	9,250	534	334	2,248

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
2022	230,897	6,313	8,955	17,396	19,028	1,219	763	5,069
January	18,554	445	547	1,316	1,685	101	62	418
February	20,022	550	603	1,444	1,470	92	76	383
March	21,185	574	740	1,569	1,732	116	67	468
April	18,039	469	593	1,320	1,358	93	53	372
May	19,785	519	743	1,433	1,515	111	56	415
June	18,858	482	795	1,649	1,510	97	65	439
July	19,549	540	841	1,474	1,525	96	73	378
August	18,654	448	809	1,426	1,564	103	53	463
September	18,345	620	760	1,391	1,527	112	61	426
October	19,368	557	837	1,402	1,766	92	56	442
November	21,276	585	923	1,743	1,820	113	70	480
December	17,262	524	764	1,229	1,556	93	71	385
Total	230,897	6,313	8,955	17,396	19,028	1,219	763	5,069

3. Exceptional Injuries & Circumstances

3.1 Exceptional Injuries and Circumstances

Year	Represented				Unrepresented			
	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries
2023	217,574	4,814	9,662	15,079	22,522	1,353	904	6,127
January	20,976	503	1,002	1,567	2,074	126	81	592
February	19,114	406	967	1,273	1,808	95	73	464
March	20,085	450	866	1,363	1,977	116	94	536
April	15,740	290	655	1,092	1,706	96	69	418
May	18,146	366	790	1,250	1,932	103	79	521
June	18,645	364	714	1,146	1,918	111	83	550
July	18,031	352	830	1,179	1,906	110	64	560
August	18,037	452	894	1,276	1,805	127	66	496
September	16,467	402	786	1,127	1,768	104	71	473
October	18,214	410	740	1,304	1,952	124	69	503
November	18,962	470	736	1,413	2,069	137	86	553
December	15,157	349	682	1,089	1,607	104	69	461
Total	217,574	4,814	9,662	15,079	22,522	1,353	904	6,127

3.1 Exceptional Injuries and Circumstances

Year	Represented				Unrepresented			
	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries
2024	198,355	5,611	9,823	14,589	22,163	1,364	918	6,256
January	18,401	444	920	1,417	2,165	149	81	579
February	17,420	410	851	1,316	1,888	111	80	518
March	16,339	359	831	1,241	1,877	119	74	520
April	16,804	418	932	1,321	1,822	114	63	521
May	15,544	350	704	1,078	1,743	111	65	490
June	14,993	344	574	953	1,821	103	88	510
July	17,776	450	878	1,197	1,880	108	98	595
August	15,128	491	812	1,156	1,741	93	76	490
September	16,410	498	860	1,321	1,772	139	54	530
October	18,338	657	841	1,326	1,920	111	80	573
November	16,703	700	824	1,286	1,876	102	86	477
December	14,499	490	796	977	1,658	104	73	453
Total	198,355	5,611	9,823	14,589	22,163	1,364	918	6,256

3. Exceptional Injuries & Circumstances

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
<input checked="" type="checkbox"/> 2025	178,369	6,716	11,842	15,477	20,786	1,399	881	6,450
January	17,198	620	905	1,501	2,053	177	94	576
February	14,986	512	824	1,184	1,754	106	69	532
March	15,016	537	850	1,174	1,905	145	67	578
April	15,074	524	969	1,161	1,676	96	78	516
May	15,054	493	959	1,239	1,774	108	57	525
June	14,642	603	1,000	1,175	1,724	114	70	544
July	15,758	600	1,009	1,353	1,695	114	65	518
August	13,252	522	828	1,266	1,431	98	61	467
September	14,754	502	975	1,264	1,659	108	70	546
October	15,242	616	1,165	1,454	1,727	102	82	586
November	13,703	548	1,138	1,346	1,753	112	71	545
December	13,690	639	1,220	1,360	1,635	119	97	517
Total	178,369	6,716	11,842	15,477	20,786	1,399	881	6,450

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
<input checked="" type="checkbox"/> 2026	54,555	3,460	6,412	7,557	6,615	583	387	2,911
January	14,968	776	1,418	1,841	1,858	151	80	672
February	13,413	847	1,559	1,796	1,674	117	86	670
March	13,722	977	1,871	2,092	1,679	170	100	830
April	12,452	860	1,564	1,828	1,404	145	121	739
Total	54,555	3,460	6,412	7,557	6,615	583	387	2,911

3.1 Exceptional Injuries and Circumstances

Represented				Unrepresented			
No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries
987,928	29,698	50,219	78,489	100,364	6,452	4,187	29,061

4.Claims Exiting The Portal

4.1 Claims Exiting The Portal

Year	Court	Represented				Unrepresented				Total	
		Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn		Total
2021	16	125	7,573	2,740	10,454	16	17	708	435	1,176	11,630
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	2	53	1,223	404	1,682	2	2	117	86	207	1,889
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	16	125	7,573	2,740	10,454	16	17	708	435	1,176	11,630

4.1 Claims Exiting The Portal

Year	Court	Represented				Unrepresented				Total	
		Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn		Total
2022	3,204	333	15,341	13,478	32,356	151	67	1,042	940	2,200	34,556
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	464	39	1,511	1,375	3,389	14	2	85	90	191	3,580
December	494	17	1,248	1,043	2,802	12	2	58	79	151	2,953
Total	3,204	333	15,341	13,478	32,356	151	67	1,042	940	2,200	34,556

4.Claims Exiting The Portal

4.1 Claims Exiting The Portal

RepresentedClaim Year	Court	Represented				Unrepresented				Total	
		Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn		Total
<input checked="" type="checkbox"/> 2023	9,471	423	22,675	23,689	56,258	214	94	1,169	1,051	2,528	58,786
January	625	35	1,767	1,340	3,767	18	6	98	78	200	3,967
February	631	35	1,707	2,007	4,380	12	5	90	78	185	4,565
March	742	51	1,874	1,709	4,376	20	11	107	89	227	4,603
April	585	26	1,328	1,624	3,563	22	9	90	67	188	3,751
May	637	34	1,692	1,727	4,090	14	8	82	93	197	4,287
June	805	25	1,757	1,483	4,070	18	6	111	75	210	4,280
July	849	41	1,683	1,361	3,934	24	10	99	81	214	4,148
August	953	34	3,314	3,729	8,030	13	8	101	137	259	8,289
September	879	39	2,207	2,735	5,860	13	11	90	99	213	6,073
October	995	24	1,782	2,213	5,014	17	9	94	100	220	5,234
November	999	26	1,863	2,078	4,966	23	3	116	90	232	5,198
December	771	53	1,701	1,683	4,208	20	8	91	64	183	4,391
Total	9,471	423	22,675	23,689	56,258	214	94	1,169	1,051	2,528	58,786

4.1 Claims Exiting The Portal

RepresentedClaim Year	Court	Represented				Unrepresented				Total	
		Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn		Total
<input checked="" type="checkbox"/> 2024	15,019	944	61,140	65,753	142,856	272	190	7,154	1,839	9,455	152,311
January	1,084	44	2,324	2,719	6,171	33	10	116	97	256	6,427
February	1,105	29	2,206	5,390	8,730	31	8	117	108	264	8,994
March	968	37	4,199	4,770	9,974	19	8	116	93	236	10,210
April	1,102	31	7,628	3,975	12,736	23	11	126	92	252	12,988
May	1,196	25	3,689	5,439	10,349	16	10	99	108	233	10,582
June	1,141	35	6,198	3,920	11,294	15	6	118	148	287	11,581
July	1,321	301	3,558	4,056	9,236	16	5	107	122	250	9,486
August	1,427	70	2,063	3,499	7,059	31	11	112	123	277	7,336
September	1,297	30	2,105	2,958	6,390	20	15	115	95	245	6,635
October	1,630	279	21,276	21,792	44,977	28	70	5,514	640	6,252	51,229
November	1,542	38	2,842	3,613	8,035	23	15	289	110	437	8,472
December	1,206	25	3,052	3,622	7,905	17	21	325	103	466	8,371
Total	15,019	944	61,140	65,753	142,856	272	190	7,154	1,839	9,455	152,311

4.Claims Exiting The Portal

4.1 Claims Exiting The Portal

RepresentedClaim Year	Court	Represented				Unrepresented				Total	
		Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn		Total
<input type="checkbox"/> 2025	18,118	334	34,601	44,218	97,271	302	171	4,028	1,368	5,869	103,140
January	1,684	38	3,353	4,215	9,290	24	17	417	133	591	9,881
February	1,433	51	2,712	3,762	7,958	27	11	293	110	441	8,399
March	1,442	36	3,010	3,728	8,216	31	16	357	108	512	8,728
April	1,363	59	2,826	3,783	8,031	17	21	332	122	492	8,523
May	1,604	21	2,911	3,542	8,078	15	12	378	117	522	8,600
June	1,490	22	2,987	3,690	8,189	24	9	333	120	486	8,675
July	1,721	14	3,087	4,147	8,969	34	12	304	126	476	9,445
August	1,527	17	2,819	3,438	7,801	27	14	379	93	513	8,314
September	1,527	10	2,796	3,980	8,313	28	12	302	113	455	8,768
October	1,462	22	2,870	3,421	7,775	28	16	324	127	495	8,270
November	1,531	19	2,742	3,226	7,518	22	20	321	114	477	7,995
December	1,334	25	2,488	3,286	7,133	25	11	288	85	409	7,542
Total	18,118	334	34,601	44,218	97,271	302	171	4,028	1,368	5,869	103,140

4.1 Claims Exiting The Portal

RepresentedClaim Year	Court	Represented				Unrepresented				Total	
		Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn		Total
<input type="checkbox"/> 2026	6,597	61	10,437	14,384	31,479	112	40	1,248	530	1,930	33,409
January	1,575	12	2,617	3,572	7,776	26	8	329	118	481	8,257
February	1,518	8	2,493	3,364	7,383	26	16	268	141	451	7,834
March	1,832	21	2,841	3,840	8,534	23	9	349	145	526	9,060
April	1,672	20	2,486	3,608	7,786	37	7	302	126	472	8,258
Total	6,597	61	10,437	14,384	31,479	112	40	1,248	530	1,930	33,409

4.1 Total Claims Exiting The Portal

Court	Represented				Unrepresented				Total	
	Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn		Total
52,425	2,220	151,767	164,262	370,674	1,067	579	15,349	6,163	23,158	393,832

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
<input type="checkbox"/> 2021	471	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	101	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	471	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
<input type="checkbox"/> 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
<input type="checkbox"/> 2022	6,564	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	927	30	468	236	642	826	260
December	797	26	202	174	554	875	174
Total	6,564	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
<input type="checkbox"/> 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

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	17,032	608	3,692	3,209	14,056	14,184	3,477
January	1,086	42	343	192	702	1,037	365
February	1,158	42	347	241	1,204	1,112	276
March	1,366	52	351	183	925	1,204	295
April	1,073	33	257	266	905	842	187
May	1,175	34	259	356	950	1,057	259
June	1,430	46	310	181	766	1,071	266
July	1,389	56	240	139	805	1,032	273
August	1,883	66	535	226	2,725	2,063	532
September	1,571	67	359	753	1,414	1,389	307
October	1,679	60	252	211	1,436	1,144	232
November	1,778	49	251	278	1,209	1,145	256
December	1,444	61	188	183	1,015	1,088	229
Total	17,032	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	41,629	1,891	9,548	7,775	32,801	39,771	9,441
January	2,175	66	305	377	1,453	1,481	314
February	2,386	54	739	505	3,374	1,363	309
March	2,556	120	1,048	574	2,287	2,800	589
April	2,929	231	1,137	436	1,946	5,017	1,040
May	2,956	112	1,114	618	2,565	2,378	606
June	3,064	204	810	455	1,855	3,785	1,121
July	3,446	102	673	660	1,713	2,183	459
August	3,004	62	306	631	1,484	1,323	249
September	2,794	65	319	311	1,290	1,359	252
October	9,778	664	2,366	2,619	11,566	14,224	3,760
November	3,434	125	352	333	1,619	1,828	344
December	3,107	86	379	256	1,649	2,030	398
Total	41,629	1,891	9,548	7,775	32,801	39,771	9,441

4.3 Claims Exiting The Portal (Unrepresented)

Year	Additional	Agreement reached outside of the service	Duplicate claim	I have instructed a legal representative	No longer want to claim	Other	There are complex issues of fact or law	There is a formal allegation of fraud
2024	1,120	706	1,006	445	329	778	4,196	875
January	61	4	25	20	14	45	67	20
February	56	4	35	23	11	45	76	14
March	50	10	20	25	13	42	60	16
April	57	8	24	21	14	43	75	10
May	44	7	24	20	20	44	65	9
June	35	8	24	43	25	58	69	25
July	41	3	29	24	25	48	70	10
August	61	10	24	35	24	46	68	9
September	58	8	20	35	17	26	68	13
October	499	595	688	145	120	296	3,216	693
November	85	25	47	27	20	49	164	20
December	73	24	46	27	26	36	198	36
Total	1,120	706	1,006	445	329	778	4,196	875

4.Claims Exiting The Portal

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	40,291	1,392	4,116	5,208	18,812	23,210	4,242
January	3,710	149	378	261	2,159	2,216	417
February	3,410	71	337	345	1,631	1,829	335
March	3,432	147	323	308	1,646	1,938	422
April	3,381	103	321	284	1,668	1,868	406
May	3,431	103	372	298	1,579	1,899	396
June	3,427	156	317	362	1,589	1,927	411
July	3,698	102	349	783	1,575	2,092	370
August	3,208	163	306	621	1,352	1,805	346
September	3,386	119	346	634	1,593	1,949	286
October	3,141	92	418	393	1,383	2,034	314
November	3,137	116	328	433	1,343	1,889	272
December	2,930	71	321	486	1,294	1,764	267
Total	40,291	1,392	4,116	5,208	18,812	23,210	4,242

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	973	464	601	339	270	491	2,382	349
January	91	50	57	30	29	53	240	41
February	74	32	56	25	20	38	174	22
March	99	40	60	24	16	44	197	32
April	86	28	41	24	24	56	200	33
May	82	44	50	31	21	36	222	36
June	69	36	52	34	24	42	199	30
July	83	29	47	35	26	39	192	25
August	79	57	43	31	20	30	228	25
September	85	30	44	32	25	34	181	24
October	86	39	61	26	21	46	179	37
November	75	41	47	26	23	44	197	24
December	64	38	43	21	21	29	173	20
Total	973	464	601	339	270	491	2,382	349

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
2026	13,346	344	1,156	2,245	5,979	7,260	1,149
January	3,174	75	308	638	1,515	1,787	279
February	3,158	78	235	504	1,392	1,698	318
March	3,730	89	290	510	1,605	1,999	311
April	3,284	102	323	593	1,467	1,776	241
Total	13,346	344	1,156	2,245	5,979	7,260	1,149

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
2026	298	118	221	138	109	203	770	73
January	66	29	51	24	20	57	206	28
February	77	28	57	38	32	46	164	9
March	71	38	65	45	30	50	208	19
April	84	23	48	31	27	50	192	17
Total	298	118	221	138	109	203	770	73

4.2 Total Claims Exiting The Portal (Represented)

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
119,333	5,566	22,452	20,920	80,249	99,290	22,864

4.3 Total Claims Exiting The Portal (Unrepresented)

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
3,368	1,599	2,381	1,462	1,128	2,480	9,029	1,711

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
<input checked="" type="checkbox"/> 2021		1,337	74,477	2,399	5,700	83,913	106	8,109	56	371	8,642	92,555
May								2		1	3	3
June		106	5,666	231	441	6,444	11	692	5	26	734	7,178
July		176	9,262	326	751	10,515	15	1,020	10	49	1,094	11,609
August		203	10,769	348	842	12,162	15	1,155	8	62	1,240	13,402
September		198	11,948	361	899	13,406	16	1,244	6	51	1,317	14,723
October		231	12,103	378	923	13,635	24	1,330	11	61	1,426	15,061
November		242	13,348	398	924	14,912	14	1,500	10	63	1,587	16,499
December		181	11,381	357	920	12,839	11	1,166	6	58	1,241	14,080
Total		1,337	74,477	2,399	5,700	83,913	106	8,109	56	371	8,642	92,555

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
<input checked="" type="checkbox"/> 2022		3,155	152,150	4,578	13,021	172,904	240	16,570	109	847	17,766	190,670
January		204	12,384	369	850	13,807	22	1,471	13	72	1,578	15,385
February		288	13,157	379	894	14,718	16	1,279	9	66	1,370	16,088
March		290	13,828	429	1,227	15,774	19	1,536	6	79	1,640	17,414
April		207	11,646	374	1,022	13,249	14	1,167	9	59	1,249	14,498
May		255	12,789	398	1,122	14,564	14	1,338	6	69	1,427	15,991
June		247	12,194	361	1,053	13,855	14	1,366	8	58	1,446	15,301
July		295	12,869	398	1,099	14,661	29	1,324	9	58	1,420	16,081
August		252	12,313	381	1,043	13,989	26	1,352	8	65	1,451	15,440
September		262	12,010	388	1,147	13,807	26	1,334	9	77	1,446	15,253
October		310	12,940	363	1,147	14,760	20	1,526	10	78	1,634	16,394
November		312	14,368	439	1,362	16,481	22	1,563	10	85	1,680	18,161
December		233	11,652	299	1,055	13,239	18	1,314	12	81	1,425	14,664
Total		3,155	152,150	4,578	13,021	172,904	240	16,570	109	847	17,766	190,670

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	
<input type="checkbox"/> 2023	3,438	142,479	4,130	14,046	164,093	279	19,463	157	1,274	21,173	185,266
January	257	13,937	394	1,118	15,706	11	1,833	21	103	1,968	17,674
February	211	12,536	364	1,078	14,189	14	1,526	13	101	1,654	15,843
March	258	12,865	379	1,174	14,676	20	1,760	11	97	1,888	16,564
April	214	10,171	279	957	11,621	28	1,498	14	85	1,625	13,246
May	289	11,827	338	1,118	13,572	18	1,640	11	129	1,798	15,370
June	309	12,052	390	1,166	13,917	30	1,676	12	118	1,836	15,753
July	289	11,887	326	1,254	13,756	37	1,632	10	110	1,789	15,545
August	307	11,731	378	1,285	13,701	28	1,554	15	105	1,702	15,403
September	322	10,625	306	1,137	12,390	18	1,478	13	102	1,611	14,001
October	371	11,774	328	1,333	13,806	30	1,626	15	110	1,781	15,587
November	371	12,599	375	1,370	14,715	25	1,809	11	115	1,960	16,675
December	240	10,475	273	1,056	12,044	20	1,431	11	99	1,561	13,605
Total	3,438	142,479	4,130	14,046	164,093	279	19,463	157	1,274	21,173	185,266

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	
<input type="checkbox"/> 2024	4,194	133,212	3,993	16,400	157,799	369	18,444	170	1,316	20,299	178,098
January	334	12,272	342	1,373	14,321	39	1,818	13	137	2,007	16,328
February	346	11,552	352	1,267	13,517	33	1,607	18	102	1,760	15,277
March	322	10,986	302	1,218	12,828	41	1,526	10	122	1,699	14,527
April	350	11,567	304	1,321	13,542	20	1,563	13	93	1,689	15,231
May	316	10,111	324	1,237	11,988	22	1,416	14	111	1,563	13,551
June	287	9,566	323	1,173	11,349	35	1,483	22	103	1,643	12,992
July	397	11,747	369	1,396	13,909	31	1,635	21	112	1,799	15,708
August	339	10,265	307	1,315	12,226	27	1,401	15	128	1,571	13,797
September	395	11,060	335	1,511	13,301	30	1,507	8	84	1,629	14,930
October	399	12,403	390	1,654	14,846	29	1,597	16	123	1,765	16,611
November	410	11,472	343	1,607	13,832	29	1,511	12	94	1,646	15,478
December	299	10,211	302	1,328	12,140	33	1,380	8	107	1,528	13,668
Total	4,194	133,212	3,993	16,400	157,799	369	18,444	170	1,316	20,299	178,098

5. Liability Decisions

5.1 Liability Decisions

Represented Claim 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	
<input type="checkbox"/> 2025	6,372	129,699	3,343	21,497	160,911	354	17,984	147	1,362	19,847	180,758
January	494	12,174	306	1,635	14,609	32	1,780	13	121	1,946	16,555
February	405	10,471	319	1,517	12,712	29	1,493	7	103	1,632	14,344
March	462	10,600	299	1,495	12,856	31	1,650	6	118	1,805	14,661
April	467	10,704	287	1,684	13,142	23	1,375	12	116	1,526	14,668
May	518	10,721	315	1,697	13,251	26	1,439	12	106	1,583	14,834
June	558	10,424	275	1,724	12,981	37	1,468	19	92	1,616	14,597
July	604	11,263	302	1,869	14,038	26	1,455	11	127	1,619	15,657
August	502	9,656	238	1,715	12,111	27	1,247	11	107	1,392	13,503
September	528	10,924	278	1,815	13,545	26	1,486	8	118	1,638	15,183
October	606	11,520	283	2,112	14,521	36	1,513	19	123	1,691	16,212
November	592	10,557	233	1,962	13,344	33	1,546	20	108	1,707	15,051
December	636	10,685	208	2,272	13,801	28	1,532	9	123	1,692	15,493
Total	6,372	129,699	3,343	21,497	160,911	354	17,984	147	1,362	19,847	180,758

5.1 Liability Decisions

Represented Claim 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	
<input type="checkbox"/> 2026	2,578	36,167	685	7,675	47,105	205	5,370	31	393	5,999	53,104
January	818	11,856	248	2,584	15,506	66	1,715	9	142	1,932	17,438
February	788	10,813	224	2,625	14,450	68	1,500	10	120	1,698	16,148
March	770	9,852	177	2,108	12,907	54	1,500	9	112	1,675	14,582
April	202	3,646	36	358	4,242	17	655	3	19	694	4,936
Total	2,578	36,167	685	7,675	47,105	205	5,370	31	393	5,999	53,104

5.1 Total Liability Decisions

Dispute accident caused injury	Represented				Total	Dispute accident caused injury	Unrepresented			Total
	Liability admitted in full	Liability admitted in part	Liability denied	Total			Liability admitted in full	Liability admitted in part	Liability denied	
21,074	668,184	19,128	78,339	786,725	1,553	85,940	670	5,563	93,726	880,451

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.