

1.Claim Volumes



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	26,858	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
☐ 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	61,649	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.Claim Volumes



1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
2025	212,408	29,513	241,921
January	20,225	2,899	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	15,869	2,056	17,925
September	17,495	2,383	19,878
October	18,477	2,497	20,974
November	16,736	2,480	19,216
December	16,910	2,368	19,278
Total	212,408	29,513	241,921

1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	UK Law Firm	Total
2025	49,444	291	162,673	212,408
January	4,709	47	15,469	20,225
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	11,759	15,869
September	3,808	19	13,668	17,495
October	4,431	19	14,027	18,477
November	3,799	18	12,919	16,736
December	3,699	12	13,199	16,910
Total	49,444	291	162,673	212,408

1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
2026	154,943	22,984	177,927
January	19,004	2,760	21,764
February	17,616	2,546	20,162
March	18,663	2,778	21,441
April	16,706	2,409	19,115
May	15,190	2,286	17,476
June	17,741	2,490	20,231
July	18,033	2,612	20,645
August	15,098	2,435	17,533
September	16,892	2,668	19,560
Total	154,943	22,984	177,927

1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	UK Law Firm	Total
2026	36,177	205	118,561	154,943
January	4,017	15	14,972	19,004
February	3,877	18	13,721	17,616
March	4,578	31	14,054	18,663
April	3,840	20	12,846	16,706
May	3,582	20	11,588	15,190
June	4,412	13	13,316	17,741
July	4,269	32	13,732	18,033
August	3,588	30	11,480	15,098
September	4,014	26	12,852	16,892
Total	36,177	205	118,561	154,943

1.Claim Volumes - Injury Claim As Presented



1.3 Claims Volumes - Types of Claim

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

1.3 Claims Volumes - Types of Claim

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

1.Claim Volumes - Injury Claim As Presented



1.3 Claims Volumes - Types of Claim

Types of Claim Group		Mixed Tariff				Non Tariff		Other		Tariff Only		Total	
Year	Multiple Injuries	Whiplash + Physical	Whiplash + Physical + Psychological	Total	Physical + Psychological	Physical Only	Total	Unknown	Total	Whiplash + Psychological	Whiplash Only	Total	
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	
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	
 2025		17,838	53,909	89,491	161,238	2,259	5,866	8,125	270	270	27,362	36,547	63,909	233,542
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		1,547	4,841	7,824	14,212	185	511	696	23	23	2,355	3,086	5,441	20,372
August		1,095	4,068	6,900	12,063	189	434	623	12	12	1,952	2,673	4,625	17,323
September		1,304	4,779	7,235	13,318	182	507	689	12	12	2,157	3,055	5,212	19,231
October		1,330	4,916	7,768	14,014	221	485	706	22	22	2,225	3,324	5,549	20,291
November		1,182	4,465	7,118	12,765	194	517	711	15	15	1,977	3,076	5,053	18,544
December		1,372	4,653	6,994	13,019	201	528	729	22	22	1,888	3,006	4,894	18,664
Total		17,838	53,909	89,491	161,238	2,259	5,866	8,125	270	270	27,362	36,547	63,909	233,542

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	
 2026		11,844	41,857	65,097	118,798	2,078	4,572	6,650	281	281	17,711	27,992	45,703	171,432
January		1,530	5,046	7,903	14,479	225	549	774	37	37	2,245	3,486	5,731	21,021
February		1,241	4,741	7,454	13,436	220	497	717	25	25	2,142	3,093	5,235	19,413
March		1,413	4,909	7,809	14,131	252	546	798	36	36	2,388	3,406	5,794	20,759
April		1,300	4,548	6,980	12,828	225	469	694	37	37	1,846	3,025	4,871	18,430
May		1,184	4,088	6,335	11,607	210	451	661	20	20	1,710	2,786	4,496	16,784
June		1,262	4,886	7,482	13,630	253	499	752	27	27	1,886	3,212	5,098	19,507
July		1,475	4,852	7,521	13,848	242	594	836	45	45	1,982	3,191	5,173	19,902
August		1,202	4,166	6,444	11,812	238	491	729	21	21	1,666	2,672	4,338	16,900
September		1,237	4,621	7,169	13,027	213	476	689	33	33	1,846	3,121	4,967	18,716
Total		11,844	41,857	65,097	118,798	2,078	4,572	6,650	281	281	17,711	27,992	45,703	171,432

Overall Claims Total



1.1 Total Claims Entered

Represented	Unrepresented	Total
1,229,297	152,549	1,381,846

1.2 Type of User (Represented Claims)

Alternative Business Structure	Claims Management Company	Other	UK Law Firm	Total
277,171	2,673	8	949,445	1,229,297

1.3 Total Claims Volumes - Types of Claim

Multiple Injuries	Mixed Tariff		Total	Non Tariff		Total	Other		Whiplash + Psychological	Tariff Only		Total	Total
	Whiplash + Physical	Whiplash + Physical + Psychological		Physical + Psychological	Physical Only		Unknown	Total		Whiplash Only	Total		
98,986	336,889	461,160	897,035	11,515	34,128	45,643	1,528	1,528	148,525	236,269	384,794	1,329,000	

2.Settlements

2.1Settlements 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	678	678
June	45	45
July	86	86
August	94	94
September	111	111
October	119	119
November	118	118
December	105	105
Total	678	678

2.1Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
 2022	60,030	10,450	70,480
January	2,003	846	2,849
February	2,720	867	3,587
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	6,405	870	7,275
November	6,928	938	7,866
December	6,403	892	7,295
Total	60,030	10,450	70,480

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	1,262	1	1,263
January	100		100
February	126		126
March	139		139
April	95		95
May	127		127
June	105		105
July	132		132
August	85		85
September	90		90
October	90		90
November	104	1	105
December	69		69
Total	1,262	1	1,263

2.Settlements

2.1Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
☐ 2023	100,021	13,860	113,881
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	9,108	1,130	10,238
October	8,854	1,215	10,069
November	9,646	1,188	10,834
December	8,790	1,138	9,928
Total	100,021	13,860	113,881

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	4,096	105	4,201
January	84		84
February	57	1	58
March	77		77
April	62	1	63
May	92	2	94
June	73	2	75
July	450	13	463
August	557	15	572
September	576	9	585
October	666	14	680
November	765	28	793
December	637	20	657
Total	4,096	105	4,201

2.1Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
☐ 2024	103,995	14,809	118,804
January	9,259	1,231	10,490
February	9,132	1,329	10,461
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	103,995	14,809	118,804

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	383	152	357
December	386	170	359
Total	363	157	338

2.3 Open Settlements

Year	Represented	Unrepresented	Total
☐ 2024	6,925	167	7,092
January	768	20	788
February	688	15	703
March	674	12	686
April	647	11	658
May	390	10	400
June	350	10	360
July	567	18	585
August	555	17	572
September	611	10	621
October	614	17	631
November	581	13	594
December	480	14	494
Total	6,925	167	7,092

2.Settlements

2.1Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
 2025	90,489	13,069	103,558
January	8,057	1,186	9,243
February	7,728	1,044	8,772
March	7,701	1,178	8,879
April	7,267	1,082	8,349
May	7,147	1,144	8,291
June	9,386	1,066	10,452
July	7,892	1,169	9,061
August	6,712	1,007	7,719
September	7,030	1,085	8,115
October	7,518	1,100	8,618
November	7,105	1,015	8,120
December	6,946	993	7,939
Total	90,489	13,069	103,558

2.2 Average Days To Settle

Year	Represented	Unrepresented	Total
 2025	417	174	386
January	385	178	358
February	365	185	343
March	375	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	4,887	164	5,051
January	659	17	676
February	471	14	485
March	556	14	570
April	549	10	559
May	438	15	453
June	417	12	429
July	422	13	435
August	289	11	300
September	338	16	354
October	259	12	271
November	268	14	282
December	221	16	237
Total	4,887	164	5,051

2.1Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
 2026	66,698	9,805	76,503
January	6,828	1,031	7,859
February	7,223	1,031	8,254
March	8,164	1,162	9,326
April	7,146	1,018	8,164
May	6,838	1,088	7,926
June	7,663	1,136	8,799
July	7,764	1,163	8,927
August	7,353	1,030	8,383
September	7,719	1,146	8,865
Total	66,698	9,805	76,503

2.2 Average Days To Settle

Year	Represented	Unrepresented	Total
 2026	396	172	367
January	425	176	392
February	416	166	385
March	402	172	373
April	397	167	368
May	406	174	374
June	386	173	359
July	383	164	354
August	379	180	354
September	374	176	349
Total	396	172	367

2.3 Open Settlements

Year	Represented	Unrepresented	Total
 2026	1,273	140	1,413
January	276	19	295
February	238	21	259
March	233	13	246
April	161	12	173
May	154	14	168
June	125	23	148
July	64	23	87
August	20	14	34
September	2	1	3
Total	1,273	140	1,413

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	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

.	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	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

.	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	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

.	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	5,268	21,180	13,972	4,624	1,057	167	61
January	201	892	518	132	15	3	
February	241	1,098	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	2,096	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	21,180	13,972	4,624	1,057	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	5,836	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	526	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	5,836	16,205	8,826	3,523	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	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

	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	5,595	14,604	8,142	3,635	834	417	292
January	533	1,360	741	336	79	27	29
February	517	1,382	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	14,604	8,142	3,635	834	417	292

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	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

.	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	4,374	12,710	4,592	2,092	534	285	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	332	1,009	367	173	40	23	13
June	438	1,290	506	223	53	27	25
July	393	1,160	343	186	41	20	21
August	329	949	293	140	35	31	11
September	318	984	321	148	35	24	17
October	370	1,086	331	154	36	18	12
November	329	948	325	142	37	23	20
December	330	992	305	117	35	18	15
Total	4,374	12,710	4,592	2,092	534	285	224

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	9,401	37,821	15,547	5,474	1,322	881	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	2,980	1,259	477	106	74	60
May	773	3,057	1,295	468	108	69	53
June	896	3,777	1,577	532	139	100	90
July	781	3,477	1,223	456	118	76	59
August	670	2,774	1,104	380	84	50	64
September	713	3,022	1,164	381	101	74	56
October	824	3,370	1,179	418	92	64	54
November	756	3,213	1,100	370	67	70	55
December	772	3,029	1,013	366	88	79	34
Total	9,401	37,821	15,547	5,474	1,322	881	712

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
☐ 2026	3,427	9,393	2,872	986	213	161	123
January	340	918	316	93	30	16	14
February	374	1,004	319	116	20	23	13
March	404	1,103	351	135	19	24	20
April	360	994	287	92	33	11	17
May	335	1,002	300	106	17	18	10
June	394	1,173	316	120	34	21	14
July	416	1,059	335	122	20	13	13
August	386	1,061	317	103	20	17	11
September	418	1,079	331	99	20	18	11
Total	3,427	9,393	2,872	986	213	161	123

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
☐ 2026	8,038	30,830	9,039	2,900	729	568	478
January	790	2,983	956	325	75	65	44
February	792	3,204	1,018	331	86	76	51
March	983	3,699	1,158	368	101	58	63
April	846	3,243	942	336	63	67	51
May	799	3,206	867	289	74	47	55
June	897	3,589	1,102	319	89	67	56
July	1,010	3,608	1,054	340	94	68	52
August	938	3,503	955	282	64	60	56
September	983	3,795	987	310	83	60	50
Total	8,038	30,830	9,039	2,900	729	568	478

2.Settlements - Average Values

2.6 Average Settlement Values

RepresentedClaim		Represented		Unrepresented		
Year	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
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		Represented		Unrepresented		
Year	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2022	£885	£710	£205	£925	£721	£150
January	£902	£649	£170	£903	£651	£119
February	£904	£674	£328	£844	£697	£155
March	£926	£684	£338	£946	£691	£246
April	£891	£675	£198	£942	£712	£145
May	£864	£674	£173	£879	£711	£144
June	£889	£702	£198	£915	£698	£130
July	£876	£708	£192	£947	£692	£156
August	£905	£726	£210	£977	£734	£131
September	£864	£744	£171	£869	£766	£143
October	£878	£720	£170	£920	£758	£160
November	£860	£730	£254	£1,002	£782	£134
December	£902	£740	£139	£937	£765	£135
Total	£885	£710	£205	£925	£721	£150

2.Settlements - Average Values

2.6 Average Settlement Values

RepresentedClaim		Represented			Unrepresented	
Year	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
 2023	£1,013	£758	£166	£1,032	£784	£166
January	£909	£747	£218	£1,004	£776	£190
February	£996	£742	£153	£1,070	£750	£188
March	£986	£743	£175	£1,083	£795	£169
April	£1,024	£755	£214	£1,066	£803	£152
May	£1,006	£743	£161	£1,072	£768	£145
June	£1,012	£762	£181	£980	£755	£157
July	£1,005	£766	£116	£1,050	£775	£146
August	£1,030	£756	£130	£1,036	£804	£143
September	£1,028	£765	£179	£1,013	£779	£145
October	£1,031	£767	£153	£983	£786	£164
November	£1,032	£767	£170	£987	£819	£274
December	£1,054	£776	£150	£1,050	£793	£150
Total	£1,013	£758	£166	£1,032	£784	£166

2.6 Average Settlement Values

RepresentedClaim		Represented			Unrepresented	
Year	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
 2024	£1,125	£779	£151	£1,096	£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.Settlements - Average Values

2.6 Average Settlement Values

RepresentedClaim		Represented			Unrepresented	
Year	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
▲						
☐ 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	£758	£133	£1,253	£691	£154
April	£1,171	£742	£147	£1,200	£729	£194
May	£1,173	£738	£123	£1,178	£725	£118
June	£1,144	£747	£126	£1,197	£710	£97
July	£1,172	£724	£129	£1,213	£698	£116
August	£1,165	£737	£129	£1,160	£709	£117
September	£1,164	£736	£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		Represented			Unrepresented	
Year	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
▲						
☐ 2026	£1,124	£726	£148	£1,157	£747	£153
January	£1,123	£727	£183	£1,266	£718	£125
February	£1,105	£735	£154	£1,051	£769	£143
March	£1,101	£724	£191	£1,189	£755	£93
April	£1,074	£731	£104	£1,136	£735	£149
May	£1,134	£735	£122	£1,197	£721	£131
June	£1,120	£727	£132	£1,119	£764	£191
July	£1,146	£724	£127	£1,163	£761	£143
August	£1,150	£717	£164	£1,130	£752	£276
September	£1,155	£713	£154	£1,162	£747	£123
Total	£1,124	£726	£148	£1,157	£747	£153

2.Settlements - Average Values

2.7 Frequency Settled

RepresentedClaim		Represented		Unrepresented		
Year	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
▲						
☐ 2021	888	3,207	44	1,086	2,802	100
June					1	
July		1		19	51	3
August	4	6		104	254	11
September	38	119		214	519	12
October	99	401	4	230	571	13
November	304	1,081	12	252	695	32
December	443	1,599	28	267	711	29
Total	888	3,207	44	1,086	2,802	100

2.7 Frequency Settled

RepresentedClaim		Represented		Unrepresented		
Year	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
▲						
☐ 2022	21,740	59,154	811	4,190	10,198	526
January	640	1,985	22	321	823	46
February	931	2,670	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	2,434	6,312	92	347	851	31
November	2,543	6,826	83	398	910	42
December	2,284	6,309	90	381	867	38
Total	21,740	59,154	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	98,513	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	8,986	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	98,513	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	44,960	102,375	1,415	6,584	14,320	557	
January	3,937	9,098	98	512	1,202	52	
February	3,892	8,991	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	102,375	1,415	6,584	14,320	557	

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	
2025	39,326	88,898	1,110	6,037	12,566	547	
January	3,538	7,920	106	531	1,143	51	
February	3,368	7,585	105	477	1,006	32	
March	3,356	7,551	102	566	1,126	43	
April	3,205	7,144	99	492	1,047	50	
May	3,183	7,029	79	522	1,101	41	
June	3,892	9,227	127	513	1,019	44	
July	3,408	7,771	104	534	1,131	52	
August	2,909	6,594	83	461	972	36	
September	3,058	6,908	64	506	1,034	45	
October	3,287	7,377	78	498	1,062	67	
November	3,100	6,980	79	462	978	44	
December	3,022	6,812	84	475	947	42	
Total	39,326	88,898	1,110	6,037	12,566	547	

2.7 Frequency Settled

RepresentedClaim		Represented			Unrepresented		
Year	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift	
2026	28,121	65,491	723	4,428	9,415	496	
January	2,853	6,702	78	462	979	48	
February	3,017	7,103	72	489	994	56	
March	3,394	8,034	79	553	1,115	46	
April	2,957	7,017	66	446	972	48	
May	2,743	6,723	75	496	1,048	57	
June	3,268	7,524	89	517	1,093	67	
July	3,375	7,604	94	519	1,119	55	
August	3,162	7,225	78	444	988	49	
September	3,352	7,559	92	502	1,107	70	
Total	28,121	65,491	723	4,428	9,415	496	

Overall Settlements Total



2.1Total Settlements (Closed Cases)

Represented	Unrepresented	Total
424,493	64,848	489,341

2.2 Average Days To Settle

Represented	Unrepresented	Total
338	145	312

2.3 Total Open Settlements

Represented	Unrepresented	Total
19,121	577	19,698

2.4 Total Distribution of Tariff Settled Claims - Whiplash Tariff

1	2	3	4	5	6	7
0-3 Mths	3-6 Mths	6-9 Mths	9-12 Mths	12-15 Mths	15-18 Mths	18-24 Mths
24,317	66,586	31,120	12,680	3,117	1,273	882

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

1	2	3	4	5	6	7
0-3 Mths	3-6 Mths	6-9 Mths	9-12 Mths	12-15 Mths	15-18 Mths	18-24 Mths
42,682	164,228	88,412	30,584	6,975	3,539	2,601

2.6 Average Settlement Values

Injury - non-tariff	Represented Tariff amount	Tariff uplift	Injury - non-tariff	Unrepresented Tariff amount	Tariff uplift
£1,078	£747	£160	£1,083	£751	£158

2.7 Total Frequency Settled

Injury - non-tariff	Represented Tariff amount	Tariff uplift	Injury - non-tariff	Unrepresented Tariff amount	Tariff uplift
175,510	417,638	5,276	28,013	62,744	2,829

3.Exceptional Injuries & Circumstances

3.1 Exceptional Injuries and Circumstances

RepresentedClaim		Represented				Unrepresented			
Year	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	
2021	108,182	2,780	3,524	8,392	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	15,505	425	514	1,216	1,297	71	45	301	
September	17,339	467	583	1,317	1,360	82	56	365	
October	17,648	437	589	1,399	1,584	92	52	340	
November	19,886	497	584	1,474	1,747	95	64	404	
December	17,063	436	529	1,243	1,324	85	49	336	
Total	108,182	2,780	3,524	8,392	9,250	534	334	2,248	

3.1 Exceptional Injuries and Circumstances

Represented Claim		Represented				Unrepresented			
Year	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	
2022	230,897	6,314	8,949	17,401	19,028	1,219	763	5,069	
January	18,553	444	547	1,318	1,685	101	62	418	
February	20,023	550	602	1,444	1,470	92	76	383	
March	21,186	574	740	1,568	1,732	116	67	468	
April	18,038	469	593	1,321	1,358	93	53	372	
May	19,786	519	743	1,432	1,515	111	56	415	
June	18,859	482	794	1,649	1,510	97	65	439	
July	19,548	540	840	1,476	1,525	96	73	378	
August	18,654	449	807	1,427	1,564	103	53	463	
September	18,346	620	759	1,391	1,527	112	61	426	
October	19,369	557	837	1,401	1,766	92	56	442	
November	21,275	585	922	1,745	1,820	113	70	480	
December	17,260	525	765	1,229	1,556	93	71	385	
Total	230,897	6,314	8,949	17,401	19,028	1,219	763	5,069	

3.Exceptional Injuries & Circumstances



3.1 Exceptional Injuries and Circumstances

Represented Claim		Represented				Unrepresented			
Year	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	
2023	218,873	4,537	9,293	14,426	22,560	1,349	899	6,098	
January	20,979	504	999	1,566	2,074	126	81	592	
February	19,116	405	966	1,273	1,808	95	73	464	
March	20,086	450	864	1,364	1,978	116	93	536	
April	15,737	291	655	1,094	1,706	96	69	418	
May	18,152	366	785	1,249	1,932	103	80	520	
June	18,691	348	708	1,122	1,921	110	82	549	
July	18,142	325	806	1,119	1,909	110	64	557	
August	18,232	411	841	1,175	1,808	127	65	494	
September	16,678	360	719	1,025	1,775	104	71	466	
October	18,481	354	653	1,180	1,958	124	68	498	
November	19,224	406	679	1,272	2,083	133	84	545	
December	15,355	317	618	987	1,608	105	69	459	
Total	218,873	4,537	9,293	14,426	22,560	1,349	899	6,098	

3.1 Exceptional Injuries and Circumstances

RepresentedClaim		Represented				Unrepresented			
▲	Year	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries
☐	2024	199,738	5,244	9,427	13,969	22,203	1,362	915	6,221
	January	18,670	370	849	1,293	2,171	148	82	573
	February	17,542	384	821	1,250	1,893	112	80	512
	March	16,440	337	804	1,189	1,880	118	75	517
	April	16,893	394	900	1,288	1,827	114	60	519
	May	15,624	331	684	1,037	1,745	110	65	489
	June	15,052	322	561	929	1,821	103	88	510
	July	17,863	424	852	1,162	1,883	109	98	591
	August	15,224	462	782	1,119	1,743	94	76	487
	September	16,516	468	827	1,278	1,774	139	54	528
	October	18,462	623	795	1,282	1,925	110	78	571
	November	16,845	662	790	1,216	1,880	102	86	473
	December	14,607	467	762	926	1,661	103	73	451
	Total	199,738	5,244	9,427	13,969	22,203	1,362	915	6,221

3.Exceptional Injuries & Circumstances

3.1 Exceptional Injuries and Circumstances

RepresentedClaim		Represented				Unrepresented			
Year	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	
☐ 2025	182,407	5,757	10,481	13,763	21,017	1,371	852	6,273	
January	17,371	579	869	1,406	2,059	177	94	569	
February	15,154	477	779	1,096	1,759	105	69	528	
March	15,217	479	781	1,100	1,918	145	65	567	
April	15,288	475	892	1,073	1,684	95	76	511	
May	15,263	443	884	1,155	1,782	107	58	517	
June	14,900	541	925	1,054	1,731	115	71	535	
July	16,036	534	930	1,220	1,713	115	62	502	
August	13,559	444	755	1,111	1,445	98	59	454	
September	15,144	412	831	1,108	1,681	107	67	528	
October	15,754	492	992	1,239	1,754	99	79	565	
November	14,294	399	930	1,113	1,796	104	62	518	
December	14,427	482	913	1,088	1,695	104	90	479	
Total	182,407	5,757	10,481	13,763	21,017	1,371	852	6,273	

3.1 Exceptional Injuries and Circumstances

RepresentedClaim		Represented				Unrepresented			
Year	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	
☐ 2026	124,751	5,971	10,337	13,884	15,524	1,168	745	5,547	
January	15,954	535	1,035	1,480	1,931	142	72	615	
February	14,590	585	1,076	1,365	1,804	100	72	570	
March	15,221	639	1,210	1,593	1,925	140	65	648	
April	13,605	594	1,065	1,442	1,684	114	84	527	
May	12,364	533	959	1,334	1,595	106	73	512	
June	14,267	690	1,136	1,648	1,724	129	66	571	
July	14,163	799	1,290	1,781	1,747	136	94	635	
August	11,700	723	1,192	1,483	1,546	138	94	657	
September	12,887	873	1,374	1,758	1,568	163	125	812	
Total	124,751	5,971	10,337	13,884	15,524	1,168	745	5,547	

Overall Exceptional Injuries & Circumstances Total



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
1,064,848	30,603	52,011	81,835	109,582	7,003	4,508	31,456

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	
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

RepresentedClaim		Represented				Unrepresented				Total	
Year	Court	Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn	Total	
2022	3,203	333	15,341	13,478	32,355	151	67	1,042	940	2,200	34,555
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	702	29	2,694	1,250	4,675	20	6	58	77	161	4,836
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	3,203	333	15,341	13,478	32,355	151	67	1,042	940	2,200	34,555

4.Claims Exiting The Portal

4.1 Claims Exiting The Portal

Represented Claim		Represented				Unrepresented				Total	
Year	Court	Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn	Total	
2023	9,437	423	22,675	23,689	56,224	214	94	1,169	1,051	2,528	58,752
January	625	35	1,767	1,340	3,767	18	6	98	78	200	3,967
February	630	35	1,707	2,007	4,379	12	5	90	78	185	4,564
March	742	51	1,874	1,709	4,376	20	11	107	89	227	4,603
April	583	26	1,328	1,624	3,561	22	9	90	67	188	3,749
May	637	34	1,692	1,727	4,090	14	8	82	93	197	4,287
June	803	25	1,757	1,483	4,068	18	6	111	75	210	4,278
July	843	41	1,683	1,361	3,928	24	10	99	81	214	4,142
August	946	34	3,314	3,729	8,023	13	8	101	137	259	8,282
September	875	39	2,207	2,735	5,856	13	11	90	99	213	6,069
October	991	24	1,782	2,213	5,010	17	9	94	100	220	5,230
November	995	26	1,863	2,078	4,962	23	3	116	90	232	5,194
December	767	53	1,701	1,683	4,204	20	8	91	64	183	4,387
Total	9,437	423	22,675	23,689	56,224	214	94	1,169	1,051	2,528	58,752

4.1 Claims Exiting The Portal

RepresentedClaim		Represented				Unrepresented				Total		
▲	Year	Court	Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn	Total	
☐	2024	14,884	944	61,140	65,753	142,721	272	190	7,154	1,839	9,455	152,176
	January	1,081	44	2,324	2,719	6,168	33	10	116	97	256	6,424
	February	1,093	29	2,206	5,390	8,718	31	8	117	108	264	8,982
	March	962	37	4,199	4,770	9,968	19	8	116	93	236	10,204
	April	1,096	31	7,628	3,975	12,730	23	11	126	92	252	12,982
	May	1,184	25	3,689	5,439	10,337	16	10	99	108	233	10,570
	June	1,123	35	6,198	3,920	11,276	15	6	118	148	287	11,563
	July	1,313	301	3,558	4,056	9,228	16	5	107	122	250	9,478
	August	1,416	70	2,063	3,499	7,048	31	11	112	123	277	7,325
	September	1,287	30	2,105	2,958	6,380	20	15	115	95	245	6,625
	October	1,612	279	21,276	21,792	44,959	28	70	5,514	640	6,252	51,211
	November	1,520	38	2,842	3,613	8,013	23	15	289	110	437	8,450
	December	1,197	25	3,052	3,622	7,896	17	21	325	103	466	8,362
	Total	14,884	944	61,140	65,753	142,721	272	190	7,154	1,839	9,455	152,176

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		
2025		17,624	334	34,602	44,218	96,778	299	171	4,028	1,368	5,866	102,644
January		1,659	38	3,353	4,215	9,265	24	17	417	133	591	9,856
February		1,413	51	2,712	3,762	7,938	27	11	293	110	441	8,379
March		1,429	36	3,010	3,728	8,203	30	16	357	108	511	8,714
April		1,338	59	2,826	3,783	8,006	17	21	332	122	492	8,498
May		1,570	21	2,911	3,542	8,044	15	12	378	117	522	8,566
June		1,451	22	2,987	3,690	8,150	23	9	333	120	485	8,635
July		1,668	14	3,087	4,147	8,916	34	12	304	126	476	9,392
August		1,459	17	2,820	3,438	7,734	27	14	379	93	513	8,247
September		1,468	10	2,796	3,980	8,254	28	12	302	113	455	8,709
October		1,417	22	2,870	3,421	7,730	28	16	324	127	495	8,225
November		1,464	19	2,742	3,226	7,451	22	20	321	114	477	7,928
December		1,288	25	2,488	3,286	7,087	24	11	288	85	408	7,495
Total		17,624	334	34,602	44,218	96,778	299	171	4,028	1,368	5,866	102,644

4.1 Claims Exiting The Portal

RepresentedClaim		Represented				Unrepresented				Total		
Year	Court	Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn	Total		
2026		16,256	156	23,079	37,115	76,606	250	102	2,779	1,233	4,364	80,970
January		1,541	12	2,617	3,572	7,742	24	8	329	118	479	8,221
February		1,487	8	2,493	3,364	7,352	26	16	268	141	451	7,803
March		1,805	21	2,841	3,840	8,507	23	9	349	145	526	9,033
April		1,654	20	2,486	3,608	7,768	36	7	302	126	471	8,239
May		1,626	14	2,564	3,769	7,973	28	12	350	124	514	8,487
June		2,241	18	2,512	5,470	10,241	30	16	300	134	480	10,721
July		1,937	19	2,545	4,810	9,311	27	8	287	139	461	9,772
August		1,666	19	2,456	4,634	8,775	26	16	282	145	469	9,244
September		2,299	25	2,565	4,048	8,937	30	10	312	161	513	9,450
Total		16,256	156	23,079	37,115	76,606	250	102	2,779	1,233	4,364	80,970

4.Claims Exiting The Portal



4.2 Claims Exiting The Portal (Represented)

Year	Additional	Agreement reached outside of the service	Duplicate claim	No longer want to claim	Other	There are complex issues of fact or law	There is a formal allegation of fraud
2021	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
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	6,563	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	1,150	101	355	191	620	1,727	531
November	927	30	468	236	642	826	260
December	797	26	202	174	554	875	174
Total	6,563	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



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	16,998	608	3,692	3,209	14,056	14,184	3,477
January	1,086	42	343	192	702	1,037	365
February	1,157	42	347	241	1,204	1,112	276
March	1,366	52	351	183	925	1,204	295
April	1,071	33	257	266	905	842	187
May	1,175	34	259	356	950	1,057	259
June	1,428	46	310	181	766	1,071	266
July	1,383	56	240	139	805	1,032	273
August	1,876	66	535	226	2,725	2,063	532
September	1,567	67	359	753	1,414	1,389	307
October	1,675	60	252	211	1,436	1,144	232
November	1,774	49	251	278	1,209	1,145	256
December	1,440	61	188	183	1,015	1,088	229
Total	16,998	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	41,494	1,891	9,548	7,775	32,801	39,771	9,441
January	2,172	66	305	377	1,453	1,481	314
February	2,374	54	739	505	3,374	1,363	309
March	2,550	120	1,048	574	2,287	2,800	589
April	2,923	231	1,137	436	1,946	5,017	1,040
May	2,944	112	1,114	618	2,565	2,378	606
June	3,046	204	810	455	1,855	3,785	1,121
July	3,438	102	673	660	1,713	2,183	459
August	2,993	62	306	631	1,484	1,323	249
September	2,784	65	319	311	1,290	1,359	252
October	9,760	664	2,366	2,619	11,566	14,224	3,760
November	3,412	125	352	333	1,619	1,828	344
December	3,098	86	379	256	1,649	2,030	398
Total	41,494	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
December	73	24	46	27	26	36	198	36
November	85	25	47	27	20	49	164	20
October	499	595	688	145	120	296	3,216	693
September	58	8	20	35	17	26	68	13
August	61	10	24	35	24	46	68	9
July	41	3	29	24	25	48	70	10
June	35	8	24	43	25	58	69	25
May	44	7	24	20	20	44	65	9
April	57	8	24	21	14	43	75	10
March	50	10	20	25	13	42	60	16
February	56	4	35	23	11	45	76	14
January	61	4	25	20	14	45	67	20
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	39,799	1,392	4,116	5,208	18,811	23,210	4,242
January	3,685	149	378	261	2,159	2,216	417
February	3,390	71	337	345	1,631	1,829	335
March	3,419	147	323	308	1,646	1,938	422
April	3,356	103	321	284	1,668	1,868	406
May	3,397	103	372	298	1,579	1,899	396
June	3,388	156	317	362	1,589	1,927	411
July	3,645	102	349	783	1,575	2,092	370
August	3,141	163	306	621	1,352	1,805	346
September	3,327	119	346	634	1,593	1,949	286
October	3,096	92	418	393	1,383	2,034	314
November	3,071	116	328	433	1,342	1,889	272
December	2,884	71	321	486	1,294	1,764	267
Total	39,799	1,392	4,116	5,208	18,811	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	970	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	98	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	68	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	63	38	43	21	21	29	173	20
Total	970	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	31,955	862	2,511	6,983	15,731	16,342	2,222
January	3,140	75	308	638	1,515	1,787	279
February	3,127	78	235	504	1,392	1,698	318
March	3,703	89	290	510	1,605	1,999	311
April	3,266	102	323	593	1,467	1,776	241
May	3,348	91	289	664	1,491	1,868	222
June	4,117	95	271	1,043	2,690	1,785	240
July	3,787	118	274	1,077	2,036	1,811	208
August	3,420	124	264	1,027	1,991	1,755	194
September	4,047	90	257	927	1,544	1,863	209
Total	31,955	862	2,511	6,983	15,731	16,342	2,222

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	664	249	443	307	266	473	1,801	161
January	64	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	83	23	48	31	27	50	192	17
May	77	38	39	29	22	57	232	20
June	83	17	35	28	34	57	213	13
July	60	19	43	36	36	46	202	19
August	74	29	53	36	30	45	184	18
September	75	28	52	40	35	65	200	18
Total	664	249	443	307	266	473	1,801	161

Overall Claims Exiting The Portal Total



4.1 Total Claims Exiting The Portal

Represented					Unrepresented					Total
Court	Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn	Total	
61,420	2,315	164,410	186,993	415,138	1,202	641	16,880	6,866	25,589	440,727

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
137,280	6,084	23,807	25,658	90,000	108,372	23,937

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
3,731	1,730	2,603	1,631	1,285	2,750	10,060	1,799

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		
2021		1,318	74,308	2,393	5,650	83,669	106	8,108	56	371	8,641	92,310
May							2		1	3	3	
June	106	5,660	231	440	6,437	11	692	5	26	734	7,171	
July	173	9,244	324	745	10,486	15	1,020	10	49	1,094	11,580	
August	198	10,752	347	835	12,132	15	1,155	8	62	1,240	13,372	
September	195	11,920	360	891	13,366	16	1,244	6	51	1,317	14,683	
October	228	12,069	375	915	13,587	24	1,330	11	61	1,426	15,013	
November	240	13,320	399	913	14,872	14	1,499	10	63	1,586	16,458	
December	178	11,343	357	911	12,789	11	1,166	6	58	1,241	14,030	
Total	1,318	74,308	2,393	5,650	83,669	106	8,108	56	371	8,641	92,310	

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		
2022		3,046	151,888	4,554	12,880	172,368	240	16,569	109	847	17,765	190,133
January	201	12,367	363	847	13,778	22	1,471	13	72	1,578	15,356	
February	281	13,112	376	890	14,659	16	1,278	9	66	1,369	16,028	
March	282	13,804	419	1,221	15,726	19	1,536	6	79	1,640	17,366	
April	200	11,622	373	1,011	13,206	14	1,167	9	59	1,249	14,455	
May	245	12,757	396	1,113	14,511	14	1,338	6	69	1,427	15,938	
June	243	12,169	361	1,040	13,813	14	1,366	8	58	1,446	15,259	
July	283	12,845	399	1,086	14,613	29	1,324	9	58	1,420	16,033	
August	240	12,289	378	1,034	13,941	26	1,352	8	65	1,451	15,392	
September	251	11,991	389	1,132	13,763	26	1,334	9	77	1,446	15,209	
October	298	12,928	360	1,127	14,713	20	1,526	10	78	1,634	16,347	
November	298	14,365	440	1,344	16,447	22	1,563	10	85	1,680	18,127	
December	224	11,639	300	1,035	13,198	18	1,314	12	81	1,425	14,623	
Total	3,046	151,888	4,554	12,880	172,368	240	16,569	109	847	17,765	190,133	

5.Liability Decisions



5.1 Liability Decisions

RepresentedClaim		Represented				Unrepresented					Total	
Year		Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	
2023		3,101	140,830	4,020	12,597	160,548	273	19,417	155	1,255	21,100	181,648
January		250	13,919	391	1,095	15,655	11	1,833	21	103	1,968	17,623
February		202	12,505	359	1,063	14,129	14	1,526	13	101	1,654	15,783
March		253	12,816	382	1,153	14,604	20	1,760	11	97	1,888	16,492
April		204	10,107	275	919	11,505	28	1,497	14	85	1,624	13,129
May		264	11,707	331	1,041	13,343	18	1,639	11	129	1,797	15,140
June		277	11,871	369	1,019	13,536	29	1,671	12	114	1,826	15,362
July		259	11,666	310	1,081	13,316	36	1,624	10	107	1,777	15,093
August		273	11,521	362	1,101	13,257	27	1,544	14	103	1,688	14,945
September		265	10,447	287	952	11,951	18	1,472	13	101	1,604	13,555
October		320	11,582	317	1,113	13,332	29	1,621	14	107	1,771	15,103
November		328	12,377	365	1,169	14,239	24	1,805	11	110	1,950	16,189
December		206	10,312	272	891	11,681	19	1,425	11	98	1,553	13,234
Total		3,101	140,830	4,020	12,597	160,548	273	19,417	155	1,255	21,100	181,648

5.1 Liability Decisions

RepresentedClaim		Represented					Unrepresented					Total
Year	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total		
2024	3,622	131,129	3,946	14,157	152,854	360	18,398	170	1,300	20,228	173,082	
January	287	12,069	330	1,191	13,877	39	1,818	13	134	2,004	15,881	
February	298	11,351	342	1,085	13,076	31	1,606	19	98	1,754	14,830	
March	274	10,823	298	1,047	12,442	39	1,525	10	122	1,696	14,138	
April	315	11,388	302	1,121	13,126	19	1,558	12	91	1,680	14,806	
May	270	9,944	325	1,098	11,637	22	1,413	14	111	1,560	13,197	
June	241	9,393	320	1,027	10,981	35	1,481	22	102	1,640	12,621	
July	346	11,551	367	1,226	13,490	31	1,628	21	110	1,790	15,280	
August	292	10,119	303	1,153	11,867	27	1,394	15	128	1,564	13,431	
September	340	10,930	333	1,285	12,888	30	1,503	8	83	1,624	14,512	
October	347	12,217	387	1,402	14,353	28	1,594	16	123	1,761	16,114	
November	353	11,308	343	1,381	13,385	27	1,502	11	93	1,633	15,018	
December	259	10,036	296	1,141	11,732	32	1,376	9	105	1,522	13,254	
Total	3,622	131,129	3,946	14,157	152,854	360	18,398	170	1,300	20,228	173,082	

5.Liability Decisions



5.1 Liability Decisions

RepresentedClaim		Represented					Unrepresented					Total
Year	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total		
2025	5,089	126,843	3,474	17,562	152,968	332	17,895	146	1,311	19,684	172,652	
January	435	11,944	310	1,451	14,140	31	1,778	13	117	1,939	16,079	
February	336	10,291	321	1,304	12,252	29	1,490	8	101	1,628	13,880	
March	389	10,401	296	1,254	12,340	30	1,640	6	114	1,790	14,130	
April	388	10,468	293	1,420	12,569	23	1,371	12	113	1,519	14,088	
May	437	10,515	315	1,475	12,742	24	1,434	11	103	1,572	14,314	
June	453	10,184	282	1,460	12,379	35	1,462	18	89	1,604	13,983	
July	503	11,000	309	1,513	13,325	24	1,446	10	124	1,604	14,929	
August	410	9,427	264	1,384	11,485	25	1,238	11	103	1,377	12,862	
September	411	10,647	283	1,380	12,721	23	1,475	8	116	1,622	14,343	
October	456	11,269	307	1,662	13,694	35	1,502	19	118	1,674	15,368	
November	430	10,239	253	1,534	12,456	29	1,540	21	96	1,686	14,142	
December	441	10,458	241	1,725	12,865	24	1,519	9	117	1,669	14,534	
Total	5,089	126,843	3,474	17,562	152,968	332	17,895	146	1,311	19,684	172,652	

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		
2026	5,666	86,777	1,892	17,303	111,638	358	12,825	100	1,098	14,381	126,019	
January	548	11,620	293	1,918	14,379	43	1,719	11	119	1,892	16,271	
February	529	10,684	252	1,890	13,355	33	1,524	10	112	1,679	15,034	
March	636	11,533	258	2,062	14,489	31	1,700	13	145	1,889	16,378	
April	609	10,229	203	1,986	13,027	36	1,436	7	131	1,610	14,637	
May	636	9,155	207	1,970	11,968	36	1,352	11	114	1,513	13,481	
June	789	10,708	253	2,488	14,238	44	1,492	19	170	1,725	15,963	
July	919	10,778	217	2,751	14,665	61	1,504	15	179	1,759	16,424	
August	708	7,972	167	1,851	10,698	56	1,331	12	105	1,504	12,202	
September	292	4,098	42	387	4,819	18	767	2	23	810	5,629	
Total	5,666	86,777	1,892	17,303	111,638	358	12,825	100	1,098	14,381	126,019	

Overall Liability Decisions Total



5.1 Total Liability Decisions

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	
21,842	711,775	20,279	80,149	834,045	1,669	93,212	736	6,182	101,799	935,844

1.Claims entered

Table 1.1 shows the number of claims entered into the system per month since the launch of the OIC.

Table 1.2 gives a breakdown of claims entered split into Types of user:

- * 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

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. Table 1.3 provides an overview of the types of claims submitted*

- 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 settled claims by month based on closed date

Table 2.2 provides details on the average number of days for a claim to settle.

Table 2.3 claims which have settled but not yet fully progressed through the portal journey. These are referred to as 'open' settlements.

Table 2.4 volume of claims failing within the whiplash tariff bandings per month

Table 2.5 volume of claims falling within the whiplash tariff where there is also a minor psychological injury

Table 2.6 shows average early settlements for tariff and non-tariff elements split by represented and unrepresented users.

Table 2.7 volume of cases settled within the tariff and non-tariff elements in table 2.6

3.Exceptional Injuries and circumstances

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.

Table 3.1 shows the number of claims, broken down by representation which have included a claim for uplift for exceptionality of any kind.

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.

5.Liability Decisions

Table 5.1 shows claims that have had a liability decision made by the compensator since the start of the service