

# OIC Monthly Claims Data

Data view: May 2021 – January 2026

## 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	26,899	248	7	95,724	122,878
May				4	4
June	2,175	25	4	6,756	8,960
July	3,515	26	2	11,220	14,763
August	3,756	50		13,854	17,660
September	4,128	38		15,540	19,706
October	4,364	28		15,681	20,073
November	4,914	42	1	17,484	22,441
December	4,047	39		15,185	19,271
Total	26,899	248	7	95,724	122,878

### 1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
2022	263,561	26,079	289,640
January	20,862	2,266	23,128
February	22,619	2,021	24,640
March	24,068	2,383	26,451
April	20,421	1,876	22,297
May	22,480	2,097	24,577
June	21,784	2,111	23,895
July	22,404	2,072	24,476
August	21,337	2,183	23,520
September	21,116	2,126	23,242
October	22,164	2,356	24,520
November	24,527	2,483	27,010
December	19,779	2,105	21,884
Total	263,561	26,079	289,640

### 1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	Other	UK Law Firm	Total
2022	61,714	770	1	201,076	263,561
January	4,947	46		15,869	20,862
February	5,096	34		17,489	22,619
March	5,381	72		18,615	24,068
April	4,293	110		16,018	20,421
May	4,862	75		17,543	22,480
June	5,377	68	1	16,338	21,784
July	5,419	52		16,933	22,404
August	5,404	83		15,850	21,337
September	5,320	72		15,724	21,116
October	5,255	62		16,847	22,164
November	5,706	50		18,771	24,527
December	4,654	46		15,079	19,779
Total	61,714	770	1	201,076	263,561

## 1.Claim Volumes

### 1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
2023	223,081	28,033	251,114
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	223,081	28,033	251,114

### 1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	UK Law Firm	Total
2023	54,328	724	192,077	247,129
January	5,230	73	18,745	24,048
February	4,958	91	16,711	21,760
March	5,333	112	17,319	22,764
April	4,147	58	13,572	17,777
May	4,670	54	15,828	20,552
June	4,435	52	16,382	20,869
July	4,580	45	15,767	20,392
August	4,697	56	15,906	20,659
September	3,829	57	14,896	18,782
October	4,312	45	16,311	20,668
November	4,519	48	17,014	21,581
December	3,618	33	13,626	17,277
Total	54,328	724	192,077	247,129

### 1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
2024	228,377	30,702	259,079
January	21,182	2,974	24,156
February	19,997	2,597	22,594
March	18,770	2,590	21,360
April	19,475	2,520	21,995
May	17,676	2,409	20,085
June	16,864	2,522	19,386
July	20,301	2,681	22,982
August	17,587	2,400	19,987
September	19,089	2,495	21,584
October	21,161	2,685	23,846
November	19,513	2,541	22,054
December	16,762	2,288	19,050
Total	228,377	30,702	259,079

### 1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	UK Law Firm	Total
2024	48,842	435	179,100	228,377
January	4,169	51	16,962	21,182
February	4,035	42	15,920	19,997
March	3,873	31	14,866	18,770
April	4,612	30	14,833	19,475
May	4,121	34	13,521	17,676
June	3,468	30	13,366	16,864
July	4,375	23	15,903	20,301
August	3,829	30	13,728	17,587
September	4,083	28	14,978	19,089
October	4,575	51	16,535	21,161
November	4,230	57	15,226	19,513
December	3,472	28	13,262	16,762
Total	48,842	435	179,100	228,377

## 1.Claim Volumes

### 1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
<b>2025</b>			
January	20,224	2,900	23,124
February	17,506	2,461	19,967
March	17,576	2,695	20,271
April	17,728	2,366	20,094
May	17,745	2,464	20,209
June	17,420	2,452	19,872
July	18,719	2,393	21,112
August	15,867	2,058	17,925
September	17,495	2,383	19,878
October	18,474	2,500	20,974
November	16,735	2,481	19,216
December	16,906	2,371	19,277
<b>2026</b>			
January	19,003	2,760	21,763
Total	1,093,343	132,337	1,225,680

### 1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	Other	UK Law Firm	Total
<b>2025</b>				162,356	212,395
January	4,718	47	15,459	20,224	
February	4,159	37	13,310	17,506	
March	4,089	24	13,463	17,576	
April	4,010	17	13,701	17,728	
May	4,187	22	13,536	17,745	
June	4,196	32	13,192	17,420	
July	4,439	24	14,256	18,719	
August	4,109	20	11,738	15,867	
September	3,831	19	13,645	17,495	
October	4,456	19	13,999	18,474	
November	3,826	18	12,891	16,735	
December	3,728	12	13,166	16,906	
<b>2026</b>				14,938	19,003
January	4,050	15	14,938	19,003	
Total	245,581	2,483	8	845,271	1,093,343

## 1.Claim Volumes - Injury Claim As Presented

OFFICIAL  
INJURY  
CLAIM

### 1.3 Claims Volumes - Types of Claim

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

## 1.Claim Volumes - Injury Claim As Presented

OFFICIAL  
INJURY  
CLAIM

### 1.3 Claims Volumes - Types of Claim

Types of Claim Group	Mixed Tariff				Non Tariff				Other				Tariff Only	Total
	Year	Multiple Injuries	Whiplash + Physical	Whiplash + Physical + Psychological	Total	Physical + Psychological	Physical Only	Total	Unknown	Total	Whiplash + Psychological	Whiplash Only		
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		
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

OFFICIAL  
INJURY  
CLAIM

### 1.3 Claims Volumes - Types of Claim

Types of Claim Group	Mixed Tariff				Non Tariff				Other				Tariff Only		Total
	Year	Multiple Injuries	Whiplash + Physical	Whiplash + Physical + Psychological	Total	Physical + Psychological	Physical Only	Total	Unknown	Total	Whiplash + Psychological	Whiplash Only	Total	Total	
2025	17,824	53,899	89,445	161,168	2,259	5,865	8,124	269	269	27,357	36,534	63,891	233,452		
January	1,883	4,811	8,513	15,207	215	479	694	25	25	2,900	3,482	6,382	22,308		
February	1,519	4,132	7,447	13,098	193	495	688	27	27	2,419	3,010	5,429	19,242		
March	1,480	4,288	7,521	13,289	167	487	654	28	28	2,484	3,088	5,572	19,543		
April	1,689	4,344	7,494	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	3,084	5,439	20,369		
August	1,095	4,070	6,897	12,062	189	433	622	12	12	1,950	2,673	4,623	17,319		
September	1,305	4,775	7,232	13,312	182	506	688	12	12	2,157	3,052	5,209	19,221		
October	1,325	4,911	7,763	13,999	221	485	706	22	22	2,225	3,321	5,546	20,273		
November	1,179	4,462	7,108	12,749	194	515	709	15	15	1,975	3,076	5,051	18,524		
December	1,366	4,653	6,970	12,989	201	531	732	21	21	1,886	3,002	4,888	18,630		
2026	1,507	5,007	7,814	14,328	224	552	776	35	35	2,225	3,486	5,711	20,850		
January	1,507	5,007	7,814	14,328	224	552	776	35	35	2,225	3,486	5,711	20,850		
Total	88,635	300,029	403,831	792,495	9,661	30,107	39,768	1,281	1,281	133,034	211,750	344,784	1,178,328		

## 2. Settlements

### 2.1 Settlements By Month (Closed Cases)

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

### 2.2 Average Days To Settle

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

### 2.3 Open Settlements

Year	Represented	Total
2021	578	578
June	40	40
July	71	71
August	82	82
September	102	102
October	101	101
November	90	90
December	92	92
Total	578	578

### 2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
2022	60,032	10,450	70,482
January	2,003	846	2,849
February	2,721	867	3,588
March	3,994	976	4,970
April	4,170	814	4,984
May	5,124	967	6,091
June	4,943	847	5,790
July	5,309	855	6,164
August	5,946	754	6,700
September	6,085	824	6,909
October	6,406	870	7,276
November	6,928	938	7,866
December	6,403	892	7,295
Total	60,032	10,450	70,482

### 2.2 Average Days To Settle

Year	Represented	Unrepresented	Total
2022	211	107	195
January	148	89	130
February	156	91	140
March	171	88	155
April	177	91	163
May	187	103	174
June	200	106	186
July	206	111	193
August	221	119	209
September	232	119	219
October	236	123	223
November	238	126	225
December	248	118	232
Total	211	107	195

### 2.3 Open Settlements

Year	Represented	Unrepresented	Total
2022	1,996	25	2,021
January	70		70
February	101	1	102
March	106		106
April	62		62
May	87		87
June	73		73
July	71		71
August	48		48
September	48		48
October	52		52
November	587	6	593
December	691	18	709
Total	1,996	25	2,021

## 2. Settlements

### 2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
2023	100,024	13,860	113,884
January	7,105	927	8,032
February	6,883	969	7,852
March	9,036	1,418	10,454
April	7,209	1,073	8,282
May	7,522	1,121	8,643
June	8,435	1,275	9,710
July	8,403	1,230	9,633
August	9,031	1,176	10,207
September	9,110	1,130	10,240
October	8,854	1,215	10,069
November	9,646	1,188	10,834
December	8,790	1,138	9,928
Total	100,024	13,860	113,884

### 2.2 Average Days To Settle

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

### 2.3 Open Settlements

Year	Represented	Unrepresented	Total
2023	8,335	253	8,588
January	872	22	894
February	797	25	822
March	811	19	830
April	607	18	625
May	704	19	723
June	673	27	700
July	676	22	698
August	604	24	628
September	600	13	613
October	650	14	664
November	743	29	772
December	598	21	619
Total	8,335	253	8,588

### 2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
2024	104,005	14,809	118,814
January	9,259	1,231	10,490
February	9,133	1,329	10,462
March	8,348	1,298	9,646
April	8,042	1,322	9,364
May	8,412	1,271	9,683
June	7,575	1,120	8,695
July	8,484	1,164	9,648
August	6,581	1,046	7,627
September	8,453	1,255	9,708
October	13,858	1,578	15,436
November	8,581	1,128	9,709
December	7,279	1,067	8,346
Total	104,005	14,809	118,814

### 2.2 Average Days To Settle

Year	Represented	Unrepresented	Total
2024	363	157	338
January	310	130	288
February	312	124	288
March	319	119	292
April	321	137	295
May	323	142	300
June	345	136	318
July	324	132	300
August	323	142	298
September	397	175	368
October	517	287	493
November	384	152	357
December	386	170	359
Total	363	157	338

### 2.3 Open Settlements

Year	Represented	Unrepresented	Total
2024	6,033	163	6,196
January	706	20	726
February	651	11	662
March	601	12	613
April	576	11	587
May	375	10	385
June	332	10	342
July	500	18	518
August	475	19	494
September	492	9	501
October	484	15	499
November	469	12	481
December	372	16	388
Total	6,033	163	6,196

## 2. Settlements

### 2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
2025	90,536	13,068	103,604
January	8,059	1,186	9,245
February	7,730	1,044	8,774
March	7,704	1,178	8,882
April	7,265	1,082	8,347
May	7,146	1,143	8,289
June	9,391	1,066	10,457
July	7,894	1,169	9,063
August	6,715	1,007	7,722
September	7,035	1,085	8,120
October	7,523	1,100	8,623
November	7,117	1,015	8,132
December	6,957	993	7,950
2026	6,916	1,033	7,949
January	6,916	1,033	7,949
Total	364,773	56,075	420,848

### 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
2026	424	176	392
January	424	176	392
Total	329	140	304

### 2.3 Open Settlements

Year	Represented	Unrepresented	Total
2025	2,902	188	3,090
January	491	18	509
February	324	11	335
March	370	10	380
April	382	13	395
May	309	13	322
June	257	12	269
July	263	14	277
August	183	14	197
September	152	24	176
October	108	26	134
November	54	25	79
December	9	8	17
2026	2	2	4
January	2	2	4
Total	19,846	631	20,477

## 2. Settlements - Distribution of Tariff

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

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

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

Year	1 0-3 Mths	2 3-6 Mths	3 6-9 Mths	4 9-12 Mths	5 12-15 Mths	7 18-24 Mths
2021	438	2022	1180	236	12	1
July		5	15	11	1	1
August	10	94	61	8	1	
September	51	206	137	22	3	
October	76	355	188	38		
November	138	592	311	72	4	1
December	158	760	472	95	3	
Total	438	2022	1180	236	12	1

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

Year	1 0-3 Mths	2 3-6 Mths	3 6-9 Mths	4 9-12 Mths	5 12-15 Mths	6 15-18 Mths	7 18-24 Mths
2022	4668	12458	6183	2371	608	88	23
January	229	557	261	51	13	2	
February	261	616	312	78	22	2	
March	311	996	457	122	25	4	
April	359	925	446	141	34	1	
May	414	1134	533	179	41	6	1
June	399	1036	502	227	41	3	
July	407	1095	493	172	63	5	3
August	434	1105	599	278	80	8	1
September	409	1187	583	274	79	12	3
October	474	1269	634	289	70	11	7
November	492	1342	679	285	69	19	2
December	479	1196	684	275	71	15	6
Total	4668	12458	6183	2371	608	88	23

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

Year	1 0-3 Mths	2 3-6 Mths	3 6-9 Mths	4 9-12 Mths	5 12-15 Mths	6 15-18 Mths	7 18-24 Mths
2022	5268	21182	13972	4624	1057	167	61
January	201	892	518	132	15	3	
February	241	1099	759	189	42	2	1
March	342	1606	985	263	87	2	1
April	376	1533	1019	280	55	4	1
May	458	1935	1158	357	56	5	5
June	395	1734	1133	358	70	9	1
July	465	1900	1254	400	94	11	3
August	511	1999	1302	481	115	11	9
September	509	1986	1375	547	132	25	7
October	564	2097	1473	485	113	23	6
November	635	2284	1612	587	125	35	15
December	571	2117	1384	545	153	37	12
Total	5268	21182	13972	4624	1057	167	61

## 2. Settlements - Distribution of Tariff

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

Year	1 0-3 Mths	2 3-6 Mths	3 6-9 Mths	4 9-12 Mths	5 12-15 Mths	6 15-18 Mths	7 18-24 Mths
2023	5838	16205	8826	3523	919	321	220
January	492	1273	716	303	64	16	17
February	472	1264	660	246	69	18	7
March	541	1538	830	344	82	20	15
April	421	1200	618	281	66	12	13
May	452	1237	619	254	74	20	12
June	503	1366	791	278	75	21	16
July	483	1362	744	300	83	24	16
August	497	1418	807	301	79	35	27
September	527	1440	792	312	81	42	29
October	477	1332	732	317	74	27	19
November	497	1455	814	336	75	43	20
December	476	1320	703	251	97	43	29
Total	5838	16205	8826	3523	919	321	220

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

Year	1 0-3 Mths	2 3-6 Mths	3 6-9 Mths	4 9-12 Mths	5 12-15 Mths	6 15-18 Mths	7 18-24 Mths
2023	9115	35423	23913	8775	1995	768	522
January	617	2330	1646	623	140	44	15
February	631	2447	1580	603	145	40	30
March	788	3315	2212	806	192	44	29
April	682	2590	1732	646	185	43	35
May	726	2668	1797	672	135	57	31
June	756	2990	2031	743	158	65	48
July	730	2974	2072	730	161	77	48
August	812	3131	2112	726	172	80	48
September	820	3174	2152	802	193	68	40
October	870	3169	2109	791	158	93	63
November	888	3411	2308	868	183	80	66
December	795	3224	2162	765	173	77	69
Total	9115	35423	23913	8775	1995	768	522

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

Year	1 0-3 Mths	2 3-6 Mths	3 6-9 Mths	4 9-12 Mths	5 12-15 Mths	6 15-18 Mths	7 18-24 Mths
2024	5595	14605	8142	3636	834	417	293
January	533	1360	741	336	79	27	29
February	517	1383	742	295	75	31	25
March	419	1223	695	306	74	33	31
April	437	1199	638	270	64	32	15
May	470	1235	656	315	69	30	22
June	394	1064	641	272	63	44	27
July	438	1153	614	309	57	38	20
August	393	853	568	245	60	30	27
September	402	1062	585	258	56	35	26
October	806	2061	1165	530	127	60	32
November	452	1093	599	282	66	31	26
December	334	919	498	218	44	26	13
Total	5595	14605	8142	3636	834	417	293

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

Year	1 0-3 Mths	2 3-6 Mths	3 6-9 Mths	4 9-12 Mths	5 12-15 Mths	6 15-18 Mths	7 18-24 Mths
2024	10422	36954	24766	8575	1861	1156	827
January	891	3259	2305	764	166	93	51
February	856	3379	2238	760	156	87	61
March	844	3023	2159	758	146	76	59
April	843	2954	2034	697	147	102	79
May	874	3032	2082	753	164	103	70
June	771	2736	1828	690	123	103	65
July	869	3181	2135	688	153	86	86
August	683	2370	1650	564	148	93	64
September	877	2855	1911	632	151	96	71
October	1268	4463	2978	1035	210	130	92
November	890	3050	1928	677	160	99	75
December	756	2652	1518	557	137	88	54
Total	10422	36954	24766	8575	1861	1156	827

## 2. Settlements - Distribution of Tariff

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

Year	1 0-3 Mths	2 3-6 Mths	3 6-9 Mths	4 9-12 Mths	5 12-15 Mths	6 15-18 Mths	7 18-24 Mths
2025	3885	11160	4341	2068	535	284	224
January	399	1091	491	247	63	32	21
February	370	1060	450	194	59	28	28
March	422	1084	499	200	54	22	18
April	344	1057	361	168	46	19	23
May	331	1008	367	173	40	23	13
June	437	1289	506	223	53	27	25
July	388	1147	341	185	41	20	21
August	300	868	284	139	35	31	11
September	265	798	291	147	35	24	17
October	264	738	281	143	36	17	12
November	189	525	254	138	37	23	20
December	176	495	216	111	36	18	15
2026	160	363	227	87	30	16	14
January	160	363	227	87	30	16	14
Total	20563	56007	28224	11758	2935	1127	774

### 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	8404	33295	14824	5403	1319	877	712
January	772	2994	1691	608	148	77	61
February	810	3046	1502	543	133	83	53
March	825	3083	1440	475	138	65	73
April	809	2979	1259	477	106	73	60
May	772	3058	1294	468	108	69	53
June	896	3780	1577	532	139	100	90
July	773	3429	1218	456	118	76	59
August	631	2594	1079	377	82	50	64
September	576	2509	1098	374	101	74	56
October	605	2404	1034	407	92	63	54
November	493	1905	882	354	66	70	55
December	442	1514	750	332	88	77	34
2026	393	1239	647	297	74	66	46
January	393	1239	647	297	74	66	46
Total	34040	130115	79302	27910	6318	3034	2169

## 2. Settlements - Average Values

### 2.6 Average Settlement Values

Represented Year	Claim		Represented		Unrepresented	
	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

Represented Year	Claim		Represented		Unrepresented	
	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

Year	Represented Claim		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

Year	Represented Claim		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	£780	£108	£1,047	£780	£211
June	£1,154	£791	£149	£1,100	£806	£189
July	£1,157	£774	£130	£1,130	£800	£222
August	£1,189	£804	£173	£1,281	£765	£182
September	£1,123	£786	£152	£1,055	£793	£134
October	£1,142	£783	£147	£1,150	£767	£198
November	£1,181	£790	£169	£1,135	£753	£217
December	£1,162	£775	£203	£1,185	£752	£151
Total	£1,125	£779	£151	£1,096	£782	£172

## 2. Settlements - Average Values

### 2.6 Average Settlement Values

Year	Represented Claim	Represented		Unrepresented		Tariff uplift
		Injury - non-tariff	Tariff amount	Injury - non-tariff	Tariff amount	
2025	£1,168	£742	£139	£1,193	£727	£149
January	£1,190	£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	£1,173	£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	£736	£138	£1,129	£742	£242
October	£1,162	£720	£142	£1,169	£705	£129
November	£1,121	£736	£161	£1,246	£730	£154
December	£1,171	£728	£131	£1,181	£745	£109
2026	£1,123	£728	£181	£1,264	£718	£125
January	£1,123	£728	£181	£1,264	£718	£125
Total	£1,070	£750	£163	£1,073	£751	£159

## 2. Settlements - Average Values

OFFICIAL  
INJURY  
CLAIM

### 2.7 Frequency Settled

Year	Represented		Unrepresented				
	Claim	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
<b>Total</b>	<b>888</b>	<b>3,207</b>	<b>44</b>	<b>1,086</b>	<b>2,802</b>	<b>100</b>	

### 2.7 Frequency Settled

Year	Represented		Unrepresented				
	Claim	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2022	21,741	59,156	811	4,190	10,198	526	
January	640	1,985	22	321	823	46	
February	931	2,671	36	340	853	53	
March	1,442	3,941	61	418	957	46	
April	1,449	4,112	48	345	793	47	
May	1,780	5,043	78	383	939	29	
June	1,787	4,871	68	322	827	46	
July	1,890	5,221	75	342	836	52	
August	2,261	5,870	79	288	734	41	
September	2,299	5,994	79	305	808	55	
October	2,435	6,313	92	347	851	31	
November	2,543	6,826	83	398	910	42	
December	2,284	6,309	90	381	867	38	
<b>Total</b>	<b>21,741</b>	<b>59,156</b>	<b>811</b>	<b>4,190</b>	<b>10,198</b>	<b>526</b>	

## 2. Settlements - Average Values

### 2.7 Frequency Settled

Year	Represented			Unrepresented		
	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2023	40,475	98,516	1,173	5,688	13,443	603
January	2,553	6,999	86	382	894	40
February	2,386	6,789	73	352	942	35
March	3,490	8,909	118	587	1,377	76
April	2,849	7,088	85	445	1,038	52
May	3,000	7,403	79	443	1,093	52
June	3,388	8,309	108	530	1,244	62
July	3,487	8,293	92	522	1,184	70
August	3,764	8,882	101	486	1,141	55
September	3,895	8,988	94	472	1,098	35
October	3,800	8,698	98	512	1,177	30
November	4,110	9,498	122	517	1,150	42
December	3,753	8,660	117	440	1,105	54
<b>Total</b>	<b>40,475</b>	<b>98,516</b>	<b>1,173</b>	<b>5,688</b>	<b>13,443</b>	<b>603</b>

### 2.7 Frequency Settled

Year	Represented			Unrepresented		
	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2024	44,962	102,385	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	3,609	8,217	117	574	1,254	53
April	3,457	7,921	128	590	1,280	44
May	3,726	8,304	118	557	1,235	47
June	3,443	7,444	106	523	1,075	34
July	3,672	8,354	133	510	1,129	29
August	2,975	6,483	100	503	1,002	37
September	3,737	8,318	116	578	1,216	51
October	5,698	13,639	165	711	1,519	86
November	3,654	8,458	123	489	1,093	37
December	3,162	7,157	84	450	1,038	35
<b>Total</b>	<b>44,962</b>	<b>102,385</b>	<b>1,415</b>	<b>6,584</b>	<b>14,320</b>	<b>557</b>

## 2. Settlements - Average Values

OFFICIAL  
INJURY  
CLAIM

### 2.7 Frequency Settled

Year	Represented			Unrepresented		
	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2025	39,348	88,945	1,111	6,036	12,565	547
January	3,539	7,922	106	531	1,143	51
February	3,370	7,587	105	477	1,006	32
March	3,357	7,554	102	566	1,126	43
April	3,204	7,142	99	492	1,047	50
May	3,182	7,028	79	521	1,100	41
June	3,894	9,232	128	513	1,019	44
July	3,408	7,773	104	534	1,131	52
August	2,911	6,597	83	461	972	36
September	3,059	6,913	64	506	1,034	45
October	3,290	7,382	78	498	1,062	67
November	3,105	6,992	79	462	978	44
December	3,029	6,823	84	475	947	42
2026	2,886	6,789	80	463	981	48
January	2,886	6,789	80	463	981	48
Total	150,300	358,998	4,634	24,047	54,309	2,381

### 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
2021	108,177	2,785	3,526	8,390	9,250	534	334	2,248
May	4				3		1	3
June	7,796	208	298	658	779	45	29	202
July	12,940	311	427	1,085	1,156	64	38	297
August	15,504	426	514	1,216	1,297	71	45	301
September	17,341	468	583	1,314	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	17,061	436	530	1,244	1,324	85	49	336
Total	108,177	2,785	3,526	8,390	9,250	534	334	2,248

#### 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
2022	230,884	6,318	8,958	17,401	19,027	1,220	763	5,069
January	18,553	445	547	1,317	1,685	101	62	418
February	20,021	552	603	1,443	1,470	92	76	383
March	21,184	575	740	1,569	1,732	116	67	468
April	18,038	469	593	1,321	1,358	93	53	372
May	19,783	520	744	1,433	1,515	111	56	415
June	18,858	482	795	1,649	1,510	97	65	439
July	19,547	540	843	1,474	1,525	96	73	378
August	18,653	448	808	1,428	1,564	103	53	463
September	18,343	620	760	1,393	1,527	112	61	426
October	19,365	558	837	1,404	1,766	92	56	442
November	21,277	585	924	1,741	1,819	114	70	480
December	17,262	524	764	1,229	1,556	93	71	385
Total	230,884	6,318	8,958	17,401	19,027	1,220	763	5,069

### 3. Exceptional Injuries & Circumstances

OFFICIAL  
INJURY  
CLAIM

#### 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	216,560	5,047	9,950	15,572	22,496	1,355	909	6,146
January	20,979	503	1,002	1,564	2,074	126	81	592
February	19,110	406	969	1,275	1,809	95	72	464
March	20,054	459	873	1,378	1,973	117	94	539
April	15,639	320	678	1,140	1,705	96	70	418
May	17,930	416	847	1,359	1,926	104	81	524
June	18,458	405	769	1,237	1,917	112	83	550
July	17,894	385	868	1,245	1,902	109	65	564
August	17,946	463	933	1,317	1,804	127	67	496
September	16,397	422	807	1,156	1,768	104	71	473
October	18,152	425	759	1,332	1,945	124	70	509
November	18,895	486	752	1,448	2,067	137	86	555
December	15,106	357	693	1,121	1,606	104	69	462
Total	216,560	5,047	9,950	15,572	22,496	1,355	909	6,146

#### 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	197,418	5,865	10,128	14,966	22,138	1,368	925	6,271
January	18,326	466	946	1,444	2,164	149	81	580
February	17,362	429	870	1,336	1,886	111	80	520
March	16,286	367	850	1,267	1,875	120	74	521
April	16,730	437	964	1,344	1,821	114	63	522
May	15,498	364	720	1,094	1,742	111	66	490
June	14,945	355	589	975	1,820	103	88	511
July	17,705	469	904	1,223	1,878	109	97	597
August	15,052	510	839	1,186	1,735	93	78	494
September	16,312	522	891	1,364	1,772	141	55	527
October	18,225	687	877	1,372	1,917	111	81	576
November	16,590	746	851	1,326	1,872	102	88	479
December	14,387	513	827	1,035	1,656	104	74	454
Total	197,418	5,865	10,128	14,966	22,138	1,368	925	6,271

### 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
2025	173,515	7,781	13,812	17,287	20,193	1,485	960	6,886
January	17,014	676	940	1,594	2,044	176	95	585
February	14,822	556	874	1,254	1,754	106	69	532
March	14,818	590	920	1,248	1,888	148	70	589
April	14,871	592	1,036	1,229	1,662	97	81	526
May	14,836	558	1,028	1,323	1,756	112	55	541
June	14,363	676	1,096	1,285	1,711	115	71	555
July	15,404	699	1,129	1,487	1,688	110	67	528
August	12,870	609	964	1,424	1,397	101	63	497
September	14,254	594	1,177	1,470	1,616	112	71	584
October	14,545	747	1,470	1,712	1,656	108	95	641
November	12,865	686	1,543	1,641	1,620	142	85	634
December	12,853	798	1,635	1,620	1,401	158	138	674
2026	14,222	917	1,773	2,091	1,579	192	113	876
January	14,222	917	1,773	2,091	1,579	192	113	876
Total	940,776	28,713	48,147	75,707	94,683	6,154	4,004	27,496

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

### 4.1 Claims Exiting The Portal

RepresentedClaim		Represented					Unrepresented					Total
Year	Court	Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn	Total		
2022	3,206	333	15,341	13,478	32,358	151	67	1,042	940	2,200	34,558	
January	35	11	1,857	765	2,668	9	3	162	80	254	2,922	
February	62	18	2,040	704	2,824	4	9	186	89	288	3,112	
March	92	19	1,436	1,562	3,109	12	9	120	100	241	3,350	
April	78	23	326	1,182	1,609	11	4	52	73	140	1,749	
May	136	25	446	1,092	1,699	16	9	63	83	171	1,870	
June	137	22	602	1,110	1,871	11	5	70	54	140	2,011	
July	296	39	824	1,140	2,299	17	9	54	68	148	2,447	
August	199	47	1,037	1,130	2,413	15	3	72	79	169	2,582	
September	508	44	1,320	1,125	2,997	10	6	62	68	146	3,143	
October	703	29	2,694	1,250	4,676	20	6	58	77	161	4,837	
November	465	39	1,511	1,375	3,390	14	2	85	90	191	3,581	
December	495	17	1,248	1,043	2,803	12	2	58	79	151	2,954	
Total	3,206	333	15,341	13,478	32,358	151	67	1,042	940	2,200	34,558	

## 4. Claims Exiting The Portal

### 4.1 Claims Exiting The Portal

Year	Represented				Unrepresented				Total		
	Court	Rejected Liability	Removed	Withdrawn	Court	Rejected Liability	Removed	Withdrawn			
2023	9,493	423	22,675	23,689	56,280	214	94	1,169	1,051	2,528	58,808
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	588	26	1,328	1,624	3,566	22	9	90	67	188	3,754
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	852	41	1,683	1,361	3,937	24	10	99	81	214	4,151
August	955	34	3,314	3,729	8,032	13	8	101	137	259	8,291
September	880	39	2,207	2,735	5,861	13	11	90	99	213	6,074
October	997	24	1,782	2,213	5,016	17	9	94	100	220	5,236
November	1,007	26	1,863	2,078	4,974	23	3	116	90	232	5,206
December	774	53	1,701	1,683	4,211	20	8	91	64	183	4,394
<b>Total</b>	<b>9,493</b>	<b>423</b>	<b>22,675</b>	<b>23,689</b>	<b>56,280</b>	<b>214</b>	<b>94</b>	<b>1,169</b>	<b>1,051</b>	<b>2,528</b>	<b>58,808</b>

### 4.1 Claims Exiting The Portal

Year	Represented				Unrepresented				Total		
	Court	Rejected Liability	Removed	Withdrawn	Court	Rejected Liability	Removed	Withdrawn			
2024	15,142	944	61,140	65,753	142,979	272	190	7,154	1,839	9,455	152,434
January	1,091	44	2,324	2,719	6,178	33	10	116	97	256	6,434
February	1,112	29	2,206	5,390	8,737	31	8	117	108	264	9,001
March	978	37	4,199	4,770	9,984	19	8	116	93	236	10,220
April	1,112	31	7,628	3,975	12,746	23	11	126	92	252	12,998
May	1,209	25	3,689	5,439	10,362	16	10	99	108	233	10,595
June	1,149	35	6,198	3,920	11,302	15	6	118	148	287	11,589
July	1,325	301	3,558	4,056	9,240	16	5	107	122	250	9,490
August	1,437	70	2,063	3,499	7,069	31	11	112	123	277	7,346
September	1,312	30	2,105	2,958	6,405	20	15	115	95	245	6,650
October	1,643	279	21,276	21,792	44,990	28	70	5,514	640	6,252	51,242
November	1,556	38	2,842	3,613	8,049	23	15	289	110	437	8,486
December	1,218	25	3,052	3,622	7,917	17	21	325	103	466	8,383
<b>Total</b>	<b>15,142</b>	<b>944</b>	<b>61,140</b>	<b>65,753</b>	<b>142,979</b>	<b>272</b>	<b>190</b>	<b>7,154</b>	<b>1,839</b>	<b>9,455</b>	<b>152,434</b>

## 4. Claims Exiting The Portal

OFFICIAL  
INJURY  
CLAIM

### 4.1 Claims Exiting The Portal

Represented Claim				Unrepresented				Total			
Year	Court	Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn	Total	
2025	18,449	334	34,601	44,218	97,602	305	171	4,027	1,368	5,871	103,473
January	1,700	38	3,353	4,215	9,306	24	17	417	133	591	9,897
February	1,452	51	2,712	3,762	7,977	27	11	293	110	441	8,418
March	1,462	36	3,010	3,728	8,236	31	16	357	108	512	8,748
April	1,389	59	2,826	3,783	8,057	17	21	332	122	492	8,549
May	1,645	21	2,911	3,542	8,119	15	12	377	117	521	8,640
June	1,552	22	2,987	3,690	8,251	25	9	333	120	487	8,738
July	1,777	14	3,087	4,147	9,025	35	12	304	126	477	9,502
August	1,566	17	2,819	3,438	7,840	27	14	379	93	513	8,353
September	1,543	10	2,796	3,980	8,329	28	12	302	113	455	8,784
October	1,469	22	2,870	3,421	7,782	28	16	324	127	495	8,277
November	1,551	19	2,742	3,226	7,538	22	20	321	114	477	8,015
December	1,343	25	2,488	3,286	7,142	26	11	288	85	410	7,552
2026	1,587	12	2,617	3,572	7,788	26	8	329	118	481	8,269
January	1,587	12	2,617	3,572	7,788	26	8	329	118	481	8,269
Total	47,894	2,171	143,947	153,450	347,462	984	547	14,429	5,751	21,711	369,173

## 4. Claims Exiting The Portal

OFFICIAL  
INJURY  
CLAIM

### 4.2 Claims Exiting The Portal (Represented)

Year	Additional	Agreement reached outside of the service	Duplicate claim	No longer want to claim	Other	There are complex issues of fact or law	There is a formal allegation of fraud
2021	472	647	735	428	1,420	5,000	1,753
June	8	10	24	12	51	41	13
July	27	57	49	39	166	254	132
August	25	108	132	57	149	557	217
September	102	140	96	79	205	764	297
October	83	99	134	43	244	932	342
November	121	125	143	75	308	1,252	412
December	106	108	157	123	297	1,200	340
Total	472	647	735	428	1,420	5,000	1,753

### 4.3 Claims Exiting The Portal (Unrepresented)

Year	Additional	Agreement reached outside of the service	Duplicate claim	I have instructed a legal representative	No longer want to claim	Other	There are complex issues of fact or law	There is a formal allegation of fraud
2021	90	129	56	80	85	205	394	137
June	1	3	2	3	4	9	6	137
July	6	23	3	6	8	35	28	20
August	9	13	9	8	6	33	33	12
September	14	25	14	14	18	35	59	28
October	19	25	7	13	18	29	76	29
November	22	20	13	12	21	38	99	26
December	19	20	8	24	10	26	93	22
Total	90	129	56	80	85	205	394	137

### 4.2 Claims Exiting The Portal (Represented)

Year	Additional	Agreement reached outside of the service	Duplicate claim	No longer want to claim	Other	There are complex issues of fact or law	There is a formal allegation of fraud
2022	6,566	684	3,205	2,055	7,181	9,865	2,802
January	130	127	191	159	383	1,346	332
February	244	161	180	132	333	1,373	401
March	345	95	303	190	925	1,001	250
April	248	8	176	292	641	185	59
May	344	15	269	156	596	249	70
June	355	19	276	141	597	387	96
July	561	34	256	129	661	493	165
August	566	30	262	132	619	599	205
September	896	38	267	123	610	804	259
October	1,151	101	355	191	620	1,727	531
November	928	30	468	236	642	826	260
December	798	26	202	174	554	875	174
Total	6,566	684	3,205	2,055	7,181	9,865	2,802

### 4.3 Claims Exiting The Portal (Unrepresented)

Year	Additional	Agreement reached outside of the service	Duplicate claim	I have instructed a legal representative	No longer want to claim	Other	There are complex issues of fact or law	There is a formal allegation of fraud
2022	380	108	246	201	169	361	601	134
January	28	22	19	8	15	37	109	16
February	32	26	15	20	19	31	114	31
March	37	19	18	20	22	40	67	18
April	25	5	17	19	9	31	27	7
May	38	2	19	24	16	29	39	4
June	28	2	17	17	7	19	41	9
July	38	8	21	9	11	28	27	6
August	30	9	31	23	5	28	39	4
September	27	3	23	16	12	23	33	9
October	39	1	23	10	13	32	32	11
November	29	7	25	20	19	34	44	13
December	29	4	18	15	21	29	29	6
Total	380	108	246	201	169	361	601	134

## 4. Claims Exiting The Portal

### 4.2 Claims Exiting The Portal (Represented)

Year	Additional claim	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	17,054	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	1,076	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	1,392	56	240	139	805	1,032	273
August	1,885	66	535	226	2,725	2,063	532
September	1,572	67	359	753	1,414	1,389	307
October	1,681	60	252	211	1,436	1,144	232
November	1,786	49	251	278	1,209	1,145	256
December	1,447	61	188	183	1,015	1,088	229
Total	17,054	608	3,692	3,209	14,056	14,184	3,477

### 4.3 Claims Exiting The Portal (Unrepresented)

Year	Additional claim	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 claim	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	41,752	1,891	9,548	7,775	32,801	39,771	9,441
January	2,182	66	305	377	1,453	1,481	314
February	2,393	54	739	505	3,374	1,363	309
March	2,566	120	1,048	574	2,287	2,800	589
April	2,939	231	1,137	436	1,946	5,017	1,040
May	2,969	112	1,114	618	2,565	2,378	606
June	3,072	204	810	455	1,855	3,785	1,121
July	3,450	102	673	660	1,713	2,183	459
August	3,014	62	306	631	1,484	1,323	249
September	2,809	65	319	311	1,290	1,359	252
October	9,791	664	2,366	2,619	11,566	14,224	3,760
November	3,448	125	352	333	1,619	1,828	344
December	3,119	86	379	256	1,649	2,030	398
Total	41,752	1,891	9,548	7,775	32,801	39,771	9,441

### 4.3 Claims Exiting The Portal (Unrepresented)

Year	Additional claim	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)							4.3 Claims Exiting The Portal (Unrepresented)									
Year	Additional reached outside of the service	Agreement claim	Duplicate claim	No longer want to claim	Other	There are complex issues of fact or law	There is a formal allegation of fraud	Year	Additional reached outside of the service	Agreement claim	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	40,622	1,392	4,116	5,208	18,812	23,210	4,242	2025	976	464	601	339	270	491	2,381	349
January	3,726	149	378	261	2,159	2,216	417	January	91	50	57	30	29	53	240	41
February	3,429	71	337	345	1,631	1,829	335	February	74	32	56	25	20	38	174	22
March	3,452	147	323	308	1,646	1,938	422	March	99	40	60	24	16	44	197	32
April	3,407	103	321	284	1,668	1,868	406	April	86	28	41	24	24	56	200	33
May	3,472	103	372	298	1,579	1,899	396	May	82	44	50	31	21	36	221	36
June	3,489	156	317	362	1,589	1,927	411	June	70	36	52	34	24	42	199	30
July	3,754	102	349	783	1,575	2,092	370	July	84	29	47	35	26	39	192	25
August	3,247	163	306	621	1,352	1,805	346	August	79	57	43	31	20	30	228	25
September	3,402	119	346	634	1,593	1,949	286	September	85	30	44	32	25	34	181	24
October	3,148	92	418	393	1,383	2,034	314	October	86	39	61	26	21	46	179	37
November	3,157	116	328	433	1,343	1,889	272	November	75	41	47	26	23	44	197	24
December	2,939	71	321	486	1,294	1,764	267	December	65	38	43	21	21	29	173	20
2026	3,186	75	308	638	1,515	1,787	279	2026	66	29	51	24	20	57	206	28
January	3,186	75	308	638	1,515	1,787	279	January	66	29	51	24	20	57	206	28
Total	109,652	5,297	21,604	19,313	75,785	93,817	21,994	Total	3,139	1,510	2,211	1,348	1,039	2,334	8,464	1,666

## 5. Liability Decisions

OFFICIAL  
INJURY  
CLAIM

### 5.1 Liability Decisions

Year	Represented				Unrepresented				Total	
	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total
2021	1,349	74,537	2,408	5,723	84,017	106	8,109	56	371	8,642 92,659
May						2			1	3 3
June	106	5,665	230	444	6,445	11	692	5	26	734 7,179
July	178	9,264	327	755	10,524	15	1,020	10	49	1,094 11,618
August	204	10,776	349	845	12,174	15	1,155	8	62	1,240 13,414
September	198	11,953	365	903	13,419	16	1,244	6	51	1,317 14,736
October	233	12,122	379	926	13,660	24	1,330	11	61	1,426 15,086
November	245	13,370	399	927	14,941	14	1,500	10	63	1,587 16,528
December	185	11,387	359	923	12,854	11	1,166	6	58	1,241 14,095
Total	1,349	74,537	2,408	5,723	84,017	106	8,109	56	371	8,642 92,659

### 5.1 Liability Decisions

Year	Represented				Unrepresented				Total	
	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total
2022	3,215	152,313	4,577	13,106	173,211	240	16,571	109	849	17,769 190,980
January	206	12,393	368	854	13,821	22	1,471	13	72	1,578 15,399
February	292	13,169	379	904	14,744	16	1,279	9	66	1,370 16,114
March	296	13,847	427	1,233	15,803	19	1,536	6	79	1,640 17,443
April	214	11,667	372	1,028	13,281	14	1,167	9	59	1,249 14,530
May	258	12,809	399	1,126	14,592	14	1,338	6	69	1,427 16,019
June	255	12,202	364	1,059	13,880	14	1,366	8	58	1,446 15,326
July	300	12,875	400	1,110	14,685	29	1,324	9	58	1,420 16,105
August	255	12,328	379	1,054	14,016	26	1,352	8	65	1,451 15,467
September	267	12,019	387	1,160	13,833	26	1,333	9	78	1,446 15,279
October	315	12,962	364	1,153	14,794	20	1,526	10	78	1,634 16,428
November	321	14,376	438	1,364	16,499	22	1,563	10	85	1,680 18,179
December	236	11,666	300	1,061	13,263	18	1,316	12	82	1,428 14,691
Total	3,215	152,313	4,577	13,106	173,211	240	16,571	109	849	17,769 190,980

## 5. Liability Decisions

OFFICIAL  
INJURY  
CLAIM

### 5.1 Liability Decisions

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
2023	3,704	143,468	4,158	14,805	166,135	285	19,493	157	1,283	21,218 187,353
January	269	13,963	396	1,128	15,756	11	1,837	21	103	1,972 17,728
February	229	12,580	368	1,111	14,288	14	1,528	13	102	1,657 15,945
March	277	12,963	386	1,226	14,852	20	1,761	12	97	1,890 16,742
April	234	10,250	285	1,027	11,796	28	1,500	14	86	1,628 13,424
May	312	11,928	337	1,236	13,813	19	1,639	11	129	1,798 15,611
June	331	12,155	391	1,253	14,130	31	1,679	12	118	1,840 15,970
July	320	11,966	328	1,313	13,927	37	1,635	10	110	1,792 15,719
August	328	11,809	384	1,351	13,872	28	1,560	15	106	1,709 15,581
September	347	10,723	304	1,189	12,563	18	1,483	13	103	1,617 14,180
October	404	11,891	337	1,401	14,033	32	1,627	14	113	1,786 15,819
November	397	12,712	371	1,452	14,932	26	1,810	11	115	1,962 16,894
December	256	10,528	271	1,118	12,173	21	1,434	11	101	1,567 13,740
<b>Total</b>	<b>3,704</b>	<b>143,468</b>	<b>4,158</b>	<b>14,805</b>	<b>166,135</b>	<b>285</b>	<b>19,493</b>	<b>157</b>	<b>1,283</b>	<b>21,218 187,353</b>

### 5.1 Liability Decisions

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
2024	4,554	134,268	3,934	17,560	160,316	375	18,491	169	1,330	20,365 180,681
January	361	12,370	331	1,466	14,528	40	1,822	13	139	2,014 16,542
February	374	11,650	348	1,346	13,718	34	1,613	18	103	1,768 15,486
March	342	11,061	301	1,292	12,996	41	1,530	10	123	1,704 14,700
April	378	11,656	298	1,402	13,734	20	1,566	13	93	1,692 15,426
May	333	10,183	322	1,319	12,157	22	1,416	14	112	1,564 13,721
June	312	9,630	316	1,245	11,503	36	1,486	22	103	1,647 13,150
July	428	11,840	365	1,494	14,127	31	1,640	21	114	1,806 15,933
August	378	10,348	302	1,412	12,440	28	1,402	14	131	1,575 14,015
September	431	11,152	337	1,623	13,543	30	1,510	8	87	1,635 15,178
October	437	12,516	384	1,776	15,113	29	1,604	16	124	1,773 16,886
November	442	11,562	337	1,734	14,075	31	1,515	12	95	1,653 15,728
December	338	10,300	293	1,451	12,382	33	1,387	8	106	1,534 13,916
<b>Total</b>	<b>4,554</b>	<b>134,268</b>	<b>3,934</b>	<b>17,560</b>	<b>160,316</b>	<b>375</b>	<b>18,491</b>	<b>169</b>	<b>1,330</b>	<b>20,365 180,681</b>

## 5.Liability Decisions

OFFICIAL  
INJURY  
CLAIM

### 5.1 Liability Decisions

Year	Represented					Unrepresented					Total
	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	
2025	7,548	129,394	3,131	24,040	164,113	426	17,827	147	1,389	19,789	183,902
January	550	12,309	311	1,773	14,943	35	1,783	13	121	1,952	16,895
February	467	10,564	303	1,671	13,005	29	1,499	7	106	1,641	14,646
March	524	10,730	290	1,681	13,225	31	1,657	6	120	1,814	15,039
April	538	10,802	276	1,885	13,501	24	1,379	12	117	1,532	15,033
May	598	10,837	304	1,897	13,636	27	1,443	13	107	1,590	15,226
June	635	10,574	270	1,949	13,428	43	1,466	19	95	1,623	15,051
July	705	11,425	291	2,143	14,564	29	1,453	10	129	1,621	16,185
August	601	9,765	225	1,983	12,574	31	1,257	12	111	1,411	13,985
September	683	11,015	275	2,106	14,079	35	1,498	8	125	1,666	15,745
October	790	11,615	252	2,489	15,146	51	1,513	20	129	1,713	16,859
November	758	10,539	205	2,405	13,907	47	1,519	20	120	1,706	15,613
December	699	9,219	129	2,058	12,105	44	1,360	7	109	1,520	13,625
2026	200	4,619	42	349	5,210	21	810	2	20	853	6,063
January	200	4,619	42	349	5,210	21	810	2	20	853	6,063
Total	20,570	638,599	18,250	75,583	753,002	1,453	81,301	640	5,242	88,636	841,638

## 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.