
OIC Monthly Claims Data

Data view: May 2021 – March 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	61,713	770	1	201,077	263,561
January	4,947	46		15,869	20,862
February	5,096	34		17,489	22,619
March	5,380	72		18,616	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	61,713	770	1	201,077	263,561

1.Claim Volumes

1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
☐ 2023	178,557	22,870	201,427
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	178,557	22,870	201,427

1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	UK Law Firm	Total
☐ 2023	54,327	724	192,078	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	4,518	48	17,015	21,581
December	3,618	33	13,626	17,277
Total	54,327	724	192,078	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	48,842	435	179,101	228,378
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	16,536	21,162
November	4,230	57	15,226	19,513
December	3,472	28	13,262	16,762
Total	48,842	435	179,101	228,378

1.Claim Volumes



1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
2025	212,401	29,519	241,920
January	20,224	2,900	23,124
February	17,506	2,461	19,967
March	17,577	2,695	20,272
April	17,728	2,366	20,094
May	17,745	2,464	20,209
June	17,420	2,452	19,872
July	18,720	2,392	21,112
August	15,868	2,057	17,925
September	17,495	2,383	19,878
October	18,476	2,498	20,974
November	16,735	2,481	19,216
December	16,907	2,370	19,277
Total	212,401	29,519	241,920

1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	UK Law Firm	Total
2025	49,748	291	162,362	212,401
January	4,718	47	15,459	20,224
February	4,159	37	13,310	17,506
March	4,089	24	13,464	17,577
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	14,257	18,720
August	4,109	20	11,739	15,868
September	3,831	19	13,645	17,495
October	4,456	19	14,001	18,476
November	3,826	18	12,891	16,735
December	3,728	12	13,167	16,907
Total	49,748	291	162,362	212,401

1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
2026	55,268	8,085	63,353
January	19,003	2,761	21,764
February	17,614	2,548	20,162
March	18,651	2,776	21,427
Total	1,129,615	137,656	1,267,271

1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	Other	UK Law Firm	Total
2026	12,505	64		42,699	55,268
January	4,050	15		14,938	19,003
February	3,877	18		13,719	17,614
March	4,578	31		14,042	18,651
Total	254,034	2,532	8	873,041	1,129,615

1.Claim Volumes - Injury Claim As Presented

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

1.Claim Volumes - Injury Claim As Presented

1.3 Claims Volumes - Types of Claim

Types of Claim Group	Mixed Tariff				Non Tariff			Other		Tariff Only		Total		
	Year	Multiple Injuries	Whiplash + Physical	Whiplash + Physical + Psychological	Total	Physical + Psychological	Physical Only	Total	Unknown	Total	Whiplash + Psychological		Whiplash Only	Total
☐ 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 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		
2025	17,836	53,903	89,482	161,221	2,259	5,865	8,124	270	270	27,361	36,549	63,910	233,525
January	1,883	4,811	8,513	15,207	215	479	694	25	25	2,900	3,482	6,382	22,308
February	1,519	4,132	7,447	13,098	193	495	688	27	27	2,419	3,010	5,429	19,242
March	1,480	4,288	7,522	13,290	167	487	654	28	28	2,483	3,089	5,572	19,544
April	1,689	4,344	7,494	13,527	159	442	601	27	27	2,463	2,753	5,216	19,371
May	1,780	4,389	7,378	13,547	175	502	677	25	25	2,303	2,929	5,232	19,481
June	1,657	4,223	7,298	13,178	178	479	657	32	32	2,240	3,064	5,304	19,171
July	1,546	4,841	7,824	14,211	185	511	696	23	23	2,355	3,086	5,441	20,371
August	1,095	4,068	6,900	12,063	189	433	622	12	12	1,951	2,674	4,625	17,322
September	1,304	4,779	7,235	13,318	182	507	689	12	12	2,157	3,055	5,212	19,231
October	1,329	4,913	7,766	14,008	221	485	706	22	22	2,225	3,324	5,549	20,285
November	1,182	4,463	7,117	12,762	194	517	711	15	15	1,977	3,077	5,054	18,542
December	1,372	4,652	6,988	13,012	201	528	729	22	22	1,888	3,006	4,894	18,657
Total	17,836	53,903	89,482	161,221	2,259	5,865	8,124	270	270	27,361	36,549	63,910	233,525

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		
2026	4,173	14,611	23,088	41,872	693	1,572	2,265	97	97	6,748	9,985	16,733	60,967
January	1,531	5,036	7,891	14,458	223	549	772	36	36	2,244	3,485	5,729	20,995
February	1,239	4,731	7,442	13,412	220	492	712	25	25	2,138	3,085	5,223	19,372
March	1,403	4,844	7,755	14,002	250	531	781	36	36	2,366	3,415	5,781	20,600
Total	91,313	309,637	419,142	820,092	10,130	31,127	41,257	1,344	1,344	137,561	218,264	355,825	1,218,518

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	621	621
June	44	44
July	76	76
August	87	87
September	106	106
October	104	104
November	101	101
December	103	103
Total	621	621

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	961	1	962
January	81		81
February	112		112
March	119		119
April	78		78
May	103		103
June	82		82
July	93		93
August	57		57
September	49		49
October	61		61
November	74	1	75
December	52		52
Total	961	1	962

2. Settlements

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
2023	100,022	13,860	113,882
January	7,105	927	8,032
February	6,883	969	7,852
March	9,036	1,418	10,454
April	7,209	1,073	8,282
May	7,522	1,121	8,643
June	8,434	1,275	9,709
July	8,403	1,230	9,633
August	9,031	1,176	10,207
September	9,109	1,130	10,239
October	8,854	1,215	10,069
November	9,646	1,188	10,834
December	8,790	1,138	9,928
Total	100,022	13,860	113,882

2.2 Average Days To Settle

Year	Represented	Unrepresented	Total
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	7,941	242	8,183
January	509	13	522
February	707	24	731
March	776	18	794
April	612	19	631
May	700	19	719
June	687	26	713
July	676	21	697
August	612	23	635
September	608	13	621
October	664	15	679
November	768	29	797
December	622	22	644
Total	7,941	242	8,183

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
2024	103,999	14,809	118,808
January	9,259	1,231	10,490
February	9,133	1,329	10,462
March	8,347	1,298	9,645
April	8,042	1,322	9,364
May	8,411	1,271	9,682
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	8,581	1,128	9,709
December	7,277	1,067	8,344
Total	103,999	14,809	118,808

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	6,469	168	6,637
January	745	20	765
February	682	11	693
March	648	12	660
April	617	11	628
May	382	10	392
June	340	10	350
July	537	18	555
August	517	19	536
September	534	10	544
October	530	19	549
November	528	14	542
December	409	14	423
Total	6,469	168	6,637

2. Settlements

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
☐ 2025	90,505	13,068	103,573
January	8,058	1,186	9,244
February	7,728	1,044	8,772
March	7,704	1,178	8,882
April	7,265	1,082	8,347
May	7,144	1,143	8,287
June	9,388	1,066	10,454
July	7,893	1,169	9,062
August	6,714	1,007	7,721
September	7,033	1,085	8,118
October	7,520	1,100	8,620
November	7,109	1,015	8,124
December	6,949	993	7,942
Total	90,505	13,068	103,573

2.2 Average Days To Settle

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

2.3 Open Settlements

Year	Represented	Unrepresented	Total
☐ 2025	3,791	199	3,990
January	577	16	593
February	406	13	419
March	452	11	463
April	448	12	460
May	349	17	366
June	329	12	341
July	339	9	348
August	217	11	228
September	243	22	265
October	170	21	191
November	162	26	188
December	99	29	128
Total	3,791	199	3,990

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
☐ 2026	22,326	3,224	25,550
January	6,841	1,031	7,872
February	7,238	1,031	8,269
March	8,247	1,162	9,409
Total	380,144	58,266	438,410

2.2 Average Days To Settle

Year	Represented	Unrepresented	Total
☐ 2026	413	171	383
January	425	176	392
February	417	166	385
March	401	172	373
Total	332	141	307

2.3 Open Settlements

Year	Represented	Unrepresented	Total
☐ 2026	97	44	141
January	75	32	107
February	19	10	29
March	3	2	5
Total	19,880	654	20,534

2. Settlements - Distribution of Tariff

2.4 Distribution of Tariff Settled Claims - Whiplash Tariff

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

2.5 Distribution of Tariff Settled Claims - Whiplash & Minor Psychological

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

2.4 Distribution of Tariff Settled Claims - Whiplash Tariff

Year	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
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	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
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	5837	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	502	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	5837	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	23912	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	2151	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	23912	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	3635	834	417	292
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	21
June	394	1064	641	272	63	44	27
July	438	1153	614	309	57	38	20
August	393	853	568	244	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	3635	834	417	292

2.5 Distribution of Tariff Settled Claims - Whiplash & Minor Psychological

Year	1 0-3 Mths	2 3-6 Mths	3 6-9 Mths	4 9-12 Mths	5 12-15 Mths	6 15-18 Mths	7 18-24 Mths
2024	10422	36953	24763	8575	1860	1155	827
January	891	3259	2305	764	166	93	51
February	856	3379	2238	760	156	87	61
March	844	3022	2158	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	159	99	75
December	756	2652	1516	557	137	87	54
Total	10422	36953	24763	8575	1860	1155	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	3883	11156	4341	2068	534	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	1146	341	185	41	20	21
August	300	868	284	139	35	31	11
September	265	797	291	147	35	24	17
October	264	737	281	143	36	17	12
November	187	524	254	138	37	23	20
December	176	495	216	111	35	18	15
Total	3883	11156	4341	2068	534	284	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	8404	33283	14821	5402	1319	877	712
January	772	2994	1691	608	148	77	61
February	810	3045	1502	543	133	83	53
March	825	3083	1440	475	138	65	73
April	809	2979	1259	477	106	73	60
May	772	3055	1294	468	108	69	53
June	896	3778	1577	532	139	100	90
July	773	3429	1218	456	118	76	59
August	631	2593	1079	377	82	50	64
September	576	2508	1098	374	101	74	56
October	605	2402	1034	407	92	63	54
November	493	1904	882	354	66	70	55
December	442	1513	747	331	88	77	34
Total	8404	33283	14821	5402	1319	877	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	449	1026	597	288	66	60	47
January	160	360	224	85	30	16	14
February	145	344	194	93	17	21	13
March	144	322	179	110	19	23	20
Total	20849	56666	28594	11958	2970	1171	806

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	1066	3525	1899	856	259	200	156
January	387	1228	643	290	74	65	45
February	329	1118	620	282	85	77	50
March	350	1179	636	284	100	58	61
Total	34713	132388	80547	28468	6502	3167	2279

2.Settlements - Average Values

2.6 Average Settlement Values

RepresentedClaim Year	Injury - non-tariff	Represented Tariff amount	Tariff uplift	Injury - non-tariff	Unrepresented Tariff amount	Tariff uplift
2021	£923	£609	£209	£959	£653	£155
June					£495	
July		£260		£785	£645	£138
August	£649	£601		£1,055	£642	£75
September	£1,016	£641		£1,055	£638	£110
October	£1,053	£583	£283	£968	£643	£143
November	£921	£606	£180	£945	£659	£200
December	£890	£615	£211	£862	£670	£160
Total	£923	£609	£209	£959	£653	£155

2.6 Average Settlement Values

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

2.Settlements - Average Values

2.6 Average Settlement Values

RepresentedClaim Year	Represented			Unrepresented		
	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2023	£1,013	£758	£166	£1,032	£784	£166
January	£909	£747	£218	£1,004	£776	£190
February	£996	£742	£153	£1,070	£750	£188
March	£986	£743	£175	£1,083	£795	£169
April	£1,024	£755	£214	£1,066	£803	£152
May	£1,006	£743	£161	£1,072	£768	£145
June	£1,012	£762	£181	£980	£755	£157
July	£1,005	£766	£116	£1,050	£775	£146
August	£1,030	£756	£130	£1,036	£804	£143
September	£1,028	£764	£179	£1,013	£779	£145
October	£1,031	£767	£153	£983	£786	£164
November	£1,032	£767	£170	£987	£819	£274
December	£1,054	£776	£150	£1,050	£793	£150
Total	£1,013	£758	£166	£1,032	£784	£166

2.6 Average Settlement Values

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

2.Settlements - Average Values

2.6 Average Settlement Values

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

2.6 Average Settlement Values

RepresentedClaim ▲ Year	Represented			Unrepresented		
	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
☐ 2026	£1,108	£728	£176	£1,168	£748	£122
January	£1,123	£728	£183	£1,266	£718	£125
February	£1,104	£736	£154	£1,051	£769	£143
March	£1,100	£723	£190	£1,189	£755	£93
Total	£1,071	£749	£163	£1,075	£751	£157

2.Settlements - Average Values

2.7 Frequency Settled

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

2.7 Frequency Settled

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

2.Settlements - Average Values

2.7 Frequency Settled

RepresentedClaim ▲ Year	Represented			Unrepresented		
	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2023	40,475	98,514	1,173	5,688	13,443	603
January	2,553	6,999	86	382	894	40
February	2,386	6,789	73	352	942	35
March	3,490	8,909	118	587	1,377	76
April	2,849	7,088	85	445	1,038	52
May	3,000	7,403	79	443	1,093	52
June	3,388	8,308	108	530	1,244	62
July	3,487	8,293	92	522	1,184	70
August	3,764	8,882	101	486	1,141	55
September	3,895	8,987	94	472	1,098	35
October	3,800	8,698	98	512	1,177	30
November	4,110	9,498	122	517	1,150	42
December	3,753	8,660	117	440	1,105	54
Total	40,475	98,514	1,173	5,688	13,443	603

2.7 Frequency Settled

RepresentedClaim ▲ Year	Represented			Unrepresented		
	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2024	44,960	102,379	1,415	6,584	14,320	557
January	3,937	9,098	98	512	1,202	52
February	3,892	8,992	127	587	1,277	52
March	3,608	8,216	117	574	1,254	53
April	3,457	7,921	128	590	1,280	44
May	3,726	8,303	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	8,458	123	489	1,093	37
December	3,161	7,155	84	450	1,038	35
Total	44,960	102,379	1,415	6,584	14,320	557

2.Settlements - Average Values

2.7 Frequency Settled

RepresentedClaim Year	Represented			Unrepresented		
	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2025	39,331	88,914	1,110	6,036	12,565	547
January	3,538	7,921	106	531	1,143	51
February	3,368	7,585	105	477	1,006	32
March	3,357	7,554	102	566	1,126	43
April	3,204	7,142	99	492	1,047	50
May	3,180	7,026	79	521	1,100	41
June	3,894	9,229	127	513	1,019	44
July	3,408	7,772	104	534	1,131	52
August	2,910	6,596	83	461	972	36
September	3,058	6,911	64	506	1,034	45
October	3,288	7,379	78	498	1,062	67
November	3,102	6,984	79	462	978	44
December	3,024	6,815	84	475	947	42
Total	39,331	88,914	1,110	6,036	12,565	547

2.7 Frequency Settled

RepresentedClaim Year	Represented			Unrepresented		
	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2026	9,299	21,949	230	1,504	3,088	150
January	2,855	6,715	78	462	979	48
February	3,023	7,118	72	489	994	56
March	3,421	8,116	80	553	1,115	46
Total	156,694	374,119	4,783	25,088	56,416	2,483

3.Exceptional Injuries & Circumstances

3.1 Exceptional Injuries and Circumstances

RepresentedClaim Year	Represented				Unrepresented			
	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries
2021	108,178	2,784	3,526	8,390	9,250	534	334	2,248
May	4				3		1	3
June	7,797	207	298	658	779	45	29	202
July	12,940	311	427	1,085	1,156	64	38	297
August	15,503	426	514	1,217	1,297	71	45	301
September	17,342	467	583	1,314	1,360	82	56	365
October	17,646	439	589	1,399	1,584	92	52	340
November	19,884	497	586	1,474	1,747	95	64	404
December	17,062	437	529	1,243	1,324	85	49	336
Total	108,178	2,784	3,526	8,390	9,250	534	334	2,248

3.1 Exceptional Injuries and Circumstances

RepresentedClaim Year	Represented				Unrepresented			
	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries
2022	230,896	6,314	8,954	17,397	19,028	1,219	763	5,069
January	18,554	445	547	1,316	1,685	101	62	418
February	20,021	550	603	1,445	1,470	92	76	383
March	21,185	574	740	1,569	1,732	116	67	468
April	18,039	469	593	1,320	1,358	93	53	372
May	19,785	520	743	1,432	1,515	111	56	415
June	18,859	482	795	1,648	1,510	97	65	439
July	19,549	540	841	1,474	1,525	96	73	378
August	18,654	448	808	1,427	1,564	103	53	463
September	18,344	620	760	1,392	1,527	112	61	426
October	19,368	557	837	1,402	1,766	92	56	442
November	21,276	585	923	1,743	1,820	113	70	480
December	17,262	524	764	1,229	1,556	93	71	385
Total	230,896	6,314	8,954	17,397	19,028	1,219	763	5,069

3. Exceptional Injuries & Circumstances

3.1 Exceptional Injuries and Circumstances

Represented Claim Year	Represented				Unrepresented			
	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries
2023	217,365	4,859	9,726	15,179	22,515	1,352	906	6,133
January	20,978	503	1,002	1,565	2,074	126	81	592
February	19,114	406	967	1,273	1,809	95	73	463
March	20,086	449	866	1,363	1,977	116	94	536
April	15,738	292	655	1,092	1,706	96	69	418
May	18,122	371	795	1,264	1,932	103	79	521
June	18,600	372	729	1,168	1,919	110	83	550
July	17,984	363	844	1,201	1,903	110	65	562
August	18,015	454	905	1,285	1,804	127	66	497
September	16,445	407	793	1,137	1,768	104	71	473
October	18,197	414	746	1,311	1,947	124	70	507
November	18,944	476	740	1,421	2,069	137	86	553
December	15,142	352	684	1,099	1,607	104	69	461
Total	217,365	4,859	9,726	15,179	22,515	1,352	906	6,133

3.1 Exceptional Injuries and Circumstances

Represented Claim Year	Represented				Unrepresented			
	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries
2024	198,085	5,684	9,911	14,698	22,158	1,364	918	6,261
January	18,373	452	931	1,426	2,166	149	81	578
February	17,405	416	854	1,322	1,887	111	80	519
March	16,325	359	836	1,250	1,877	119	74	520
April	16,779	425	941	1,330	1,821	114	63	522
May	15,532	354	709	1,081	1,743	111	65	490
June	14,978	348	578	960	1,821	103	88	510
July	17,759	456	881	1,205	1,881	109	97	594
August	15,109	496	818	1,164	1,738	93	77	492
September	16,379	507	872	1,331	1,772	140	54	529
October	18,300	665	855	1,342	1,920	111	80	573
November	16,675	712	833	1,293	1,875	101	86	479
December	14,471	494	803	994	1,657	103	73	455
Total	198,085	5,684	9,911	14,698	22,158	1,364	918	6,261

3. Exceptional Injuries & Circumstances

3.1 Exceptional Injuries and Circumstances

Represented Claim Year	Represented				Unrepresented			
	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries
2025	177,104	7,008	12,300	15,989	20,675	1,413	898	6,533
January	17,147	633	912	1,532	2,049	177	94	580
February	14,924	530	843	1,209	1,753	106	69	533
March	14,950	554	876	1,197	1,900	146	68	581
April	15,019	536	986	1,187	1,672	96	79	519
May	14,989	511	980	1,265	1,768	108	57	531
June	14,575	619	1,024	1,202	1,723	113	70	546
July	15,671	621	1,040	1,388	1,693	112	66	521
August	13,167	547	854	1,300	1,424	100	61	472
September	14,649	520	1,011	1,315	1,648	110	70	555
October	15,076	653	1,224	1,523	1,717	103	83	595
November	13,489	585	1,227	1,434	1,726	117	72	566
December	13,448	699	1,323	1,437	1,602	125	109	534
Total	177,104	7,008	12,300	15,989	20,675	1,413	898	6,533

3.1 Exceptional Injuries and Circumstances

Represented Claim Year	Represented				Unrepresented			
	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries
2026	41,463	2,733	5,147	5,925	4,955	473	304	2,353
January	14,637	847	1,565	1,954	1,793	163	86	719
February	13,193	890	1,671	1,860	1,557	131	100	760
March	13,633	996	1,911	2,111	1,605	179	118	874
Total	973,091	29,382	49,564	77,578	98,581	6,355	4,123	28,597

4.Claims Exiting The Portal

4.1 Claims Exiting The Portal

RepresentedClaim Year	Court	Represented				Unrepresented					Total
		Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn	Total	
☐ 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 Year	Court	Represented				Unrepresented					Total
		Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn	Total	
☐ 2022	3,205	333	15,341	13,478	32,357	151	67	1,042	940	2,200	34,557
January	35	11	1,857	765	2,668	9	3	162	80	254	2,922
February	62	18	2,040	704	2,824	4	9	186	89	288	3,112
March	92	19	1,436	1,562	3,109	12	9	120	100	241	3,350
April	78	23	326	1,182	1,609	11	4	52	73	140	1,749
May	136	25	446	1,092	1,699	16	9	63	83	171	1,870
June	137	22	602	1,110	1,871	11	5	70	54	140	2,011
July	296	39	824	1,140	2,299	17	9	54	68	148	2,447
August	199	47	1,037	1,130	2,413	15	3	72	79	169	2,582
September	508	44	1,320	1,125	2,997	10	6	62	68	146	3,143
October	703	29	2,694	1,250	4,676	20	6	58	77	161	4,837
November	464	39	1,511	1,375	3,389	14	2	85	90	191	3,580
December	495	17	1,248	1,043	2,803	12	2	58	79	151	2,954
Total	3,205	333	15,341	13,478	32,357	151	67	1,042	940	2,200	34,557

4.Claims Exiting The Portal

4.1 Claims Exiting The Portal

Represented Claim	Year	Court	Represented			Total	Court	Unrepresented			Total	Total
			Rejected Liability	Removed	Withdrawn			Rejected Liability	Removed	Withdrawn		
<input checked="" type="checkbox"/> 2023		9,480	423	22,675	23,689	56,267	214	94	1,169	1,051	2,528	58,795
January		625	35	1,767	1,340	3,767	18	6	98	78	200	3,967
February		631	35	1,707	2,007	4,380	12	5	90	78	185	4,565
March		742	51	1,874	1,709	4,376	20	11	107	89	227	4,603
April		585	26	1,328	1,624	3,563	22	9	90	67	188	3,751
May		637	34	1,692	1,727	4,090	14	8	82	93	197	4,287
June		805	25	1,757	1,483	4,070	18	6	111	75	210	4,280
July		851	41	1,683	1,361	3,936	24	10	99	81	214	4,150
August		954	34	3,314	3,729	8,031	13	8	101	137	259	8,290
September		879	39	2,207	2,735	5,860	13	11	90	99	213	6,073
October		996	24	1,782	2,213	5,015	17	9	94	100	220	5,235
November		1,004	26	1,863	2,078	4,971	23	3	116	90	232	5,203
December		771	53	1,701	1,683	4,208	20	8	91	64	183	4,391
Total		9,480	423	22,675	23,689	56,267	214	94	1,169	1,051	2,528	58,795

4.1 Claims Exiting The Portal

Represented Claim	Year	Court	Represented			Total	Court	Unrepresented			Total	Total
			Rejected Liability	Removed	Withdrawn			Rejected Liability	Removed	Withdrawn		
<input checked="" type="checkbox"/> 2024		15,049	944	61,140	65,753	142,886	272	190	7,154	1,839	9,455	152,341
January		1,087	44	2,324	2,719	6,174	33	10	116	97	256	6,430
February		1,107	29	2,206	5,390	8,732	31	8	117	108	264	8,996
March		971	37	4,199	4,770	9,977	19	8	116	93	236	10,213
April		1,104	31	7,628	3,975	12,738	23	11	126	92	252	12,990
May		1,198	25	3,689	5,439	10,351	16	10	99	108	233	10,584
June		1,143	35	6,198	3,920	11,296	15	6	118	148	287	11,583
July		1,322	301	3,558	4,056	9,237	16	5	107	122	250	9,487
August		1,430	70	2,063	3,499	7,062	31	11	112	123	277	7,339
September		1,300	30	2,105	2,958	6,393	20	15	115	95	245	6,638
October		1,632	279	21,276	21,792	44,979	28	70	5,514	640	6,252	51,231
November		1,545	38	2,842	3,613	8,038	23	15	289	110	437	8,475
December		1,210	25	3,052	3,622	7,909	17	21	325	103	466	8,375
Total		15,049	944	61,140	65,753	142,886	272	190	7,154	1,839	9,455	152,341

4.Claims Exiting The Portal

4.1 Claims Exiting The Portal

RepresentedClaim Year	Court	Represented				Unrepresented				Total	
		Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn		Total
<input checked="" type="checkbox"/> 2025	18,217	334	34,601	44,218	97,370	303	171	4,028	1,368	5,870	103,240
January	1,691	38	3,353	4,215	9,297	24	17	417	133	591	9,888
February	1,438	51	2,712	3,762	7,963	27	11	293	110	441	8,404
March	1,448	36	3,010	3,728	8,222	31	16	357	108	512	8,734
April	1,373	59	2,826	3,783	8,041	17	21	332	122	492	8,533
May	1,612	21	2,911	3,542	8,086	15	12	378	117	522	8,608
June	1,505	22	2,987	3,690	8,204	25	9	333	120	487	8,691
July	1,732	14	3,087	4,147	8,980	34	12	304	126	476	9,456
August	1,545	17	2,819	3,438	7,819	27	14	379	93	513	8,332
September	1,534	10	2,796	3,980	8,320	28	12	302	113	455	8,775
October	1,465	22	2,870	3,421	7,778	28	16	324	127	495	8,273
November	1,539	19	2,742	3,226	7,526	22	20	321	114	477	8,003
December	1,335	25	2,488	3,286	7,134	25	11	288	85	409	7,543
Total	18,217	334	34,601	44,218	97,370	303	171	4,028	1,368	5,870	103,240

4.1 Claims Exiting The Portal

RepresentedClaim Year	Court	Represented			Total	Unrepresented			Total		
		Rejected Liability	Removed	Withdrawn		Court	Rejected Liability	Removed		Withdrawn	Total
<input checked="" type="checkbox"/> 2026	4,941	41	7,951	10,776	23,709	75	33	946	404	1,458	25,167
January	1,579	12	2,617	3,572	7,780	26	8	329	118	481	8,261
February	1,521	8	2,493	3,364	7,386	26	16	268	141	451	7,837
March	1,841	21	2,841	3,840	8,543	23	9	349	145	526	9,069
Total	50,908	2,200	149,281	160,654	363,043	1,031	572	15,047	6,037	22,687	385,730

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	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	6,565	684	3,205	2,055	7,181	9,865	2,802
January	130	127	191	159	383	1,346	332
February	244	161	180	132	333	1,373	401
March	345	95	303	190	925	1,001	250
April	248	8	176	292	641	185	59
May	344	15	269	156	596	249	70
June	355	19	276	141	597	387	96
July	561	34	256	129	661	493	165
August	566	30	262	132	619	599	205
September	896	38	267	123	610	804	259
October	1,151	101	355	191	620	1,727	531
November	927	30	468	236	642	826	260
December	798	26	202	174	554	875	174
Total	6,565	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	17,041	608	3,692	3,209	14,056	14,184	3,477
January	1,086	42	343	192	702	1,037	365
February	1,158	42	347	241	1,204	1,112	276
March	1,366	52	351	183	925	1,204	295
April	1,073	33	257	266	905	842	187
May	1,175	34	259	356	950	1,057	259
June	1,430	46	310	181	766	1,071	266
July	1,391	56	240	139	805	1,032	273
August	1,884	66	535	226	2,725	2,063	532
September	1,571	67	359	753	1,414	1,389	307
October	1,680	60	252	211	1,436	1,444	232
November	1,783	49	251	278	1,209	1,145	256
December	1,444	61	188	183	1,015	1,088	229
Total	17,041	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	41,659	1,891	9,548	7,775	32,801	39,771	9,441
January	2,178	66	305	377	1,453	1,481	314
February	2,388	54	739	505	3,374	1,363	309
March	2,559	120	1,048	574	2,287	2,800	589
April	2,931	231	1,137	436	1,946	5,017	1,040
May	2,958	112	1,114	618	2,565	2,378	606
June	3,066	204	810	455	1,855	3,785	1,121
July	3,447	102	673	660	1,713	2,183	459
August	3,007	62	306	631	1,484	1,323	249
September	2,797	65	319	311	1,290	1,359	252
October	9,780	664	2,366	2,619	11,566	14,224	3,760
November	3,437	125	352	333	1,619	1,828	344
December	3,111	86	379	256	1,649	2,030	398
Total	41,659	1,891	9,548	7,775	32,801	39,771	9,441

4.3 Claims Exiting The Portal (Unrepresented)

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

4.Claims Exiting The Portal

4.2 Claims Exiting The Portal (Represented)

Year	Additional	Agreement reached outside of the service	Duplicate claim	No longer want to claim	Other	There are complex issues of fact or law	There is a formal allegation of fraud
2025	40,390	1,392	4,116	5,208	18,812	23,210	4,242
January	3,717	149	378	261	2,159	2,216	417
February	3,415	71	337	345	1,631	1,829	335
March	3,438	147	323	308	1,646	1,938	422
April	3,391	103	321	284	1,668	1,868	406
May	3,439	103	372	298	1,579	1,899	396
June	3,442	156	317	362	1,589	1,927	411
July	3,709	102	349	783	1,575	2,092	370
August	3,226	163	306	621	1,352	1,805	346
September	3,393	119	346	634	1,593	1,949	286
October	3,144	92	418	393	1,383	2,034	314
November	3,145	116	328	433	1,343	1,889	272
December	2,931	71	321	486	1,294	1,764	267
Total	40,390	1,392	4,116	5,208	18,812	23,210	4,242

4.3 Claims Exiting The Portal (Unrepresented)

Year	Additional	Agreement reached outside of the service	Duplicate claim	I have instructed a legal representative	No longer want to claim	Other	There are complex issues of fact or law	There is a formal allegation of fraud
2025	974	464	601	339	270	491	2,382	349
January	91	50	57	30	29	53	240	41
February	74	32	56	25	20	38	174	22
March	99	40	60	24	16	44	197	32
April	86	28	41	24	24	56	200	33
May	82	44	50	31	21	36	222	36
June	70	36	52	34	24	42	199	30
July	83	29	47	35	26	39	192	25
August	79	57	43	31	20	30	228	25
September	85	30	44	32	25	34	181	24
October	86	39	61	26	21	46	179	37
November	75	41	47	26	23	44	197	24
December	64	38	43	21	21	29	173	20
Total	974	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	10,078	242	833	1,652	4,512	5,484	908
January	3,178	75	308	638	1,515	1,787	279
February	3,161	78	235	504	1,392	1,698	318
March	3,739	89	290	510	1,605	1,999	311
Total	116,204	5,464	22,129	20,327	78,782	97,514	22,623

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	214	95	173	107	82	153	578	56
January	66	29	51	24	20	57	206	28
February	77	28	57	38	32	46	164	9
March	71	38	65	45	30	50	208	19
Total	3,285	1,576	2,333	1,431	1,101	2,430	8,837	1,694

5.Liability Decisions

5.1 Liability Decisions

RepresentedClaim Year	Represented					Unrepresented					Total
	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	
2021	1,341	74,505	2,404	5,706	83,956	106	8,109	56	371	8,642	92,598
May							2		1	3	3
June	106	5,666	231	441	6,444	11	692	5	26	734	7,178
July	177	9,264	326	753	10,520	15	1,020	10	49	1,094	11,614
August	203	10,774	348	843	12,168	15	1,155	8	62	1,240	13,408
September	198	11,951	364	900	13,413	16	1,244	6	51	1,317	14,730
October	231	12,110	378	923	13,642	24	1,330	11	61	1,426	15,068
November	243	13,355	399	925	14,922	14	1,500	10	63	1,587	16,509
December	183	11,385	358	921	12,847	11	1,166	6	58	1,241	14,088
Total	1,341	74,505	2,404	5,706	83,956	106	8,109	56	371	8,642	92,598

5.1 Liability Decisions

RepresentedClaim Year	Represented					Unrepresented					Total
	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	
2022	3,170	152,203	4,581	13,046	173,000	240	16,570	109	847	17,766	190,766
January	204	12,383	369	852	13,808	22	1,471	13	72	1,578	15,386
February	289	13,157	379	897	14,722	16	1,279	9	66	1,370	16,092
March	292	13,833	429	1,228	15,782	19	1,536	6	79	1,640	17,422
April	209	11,646	373	1,026	13,254	14	1,167	9	59	1,249	14,503
May	257	12,795	399	1,123	14,574	14	1,338	6	69	1,427	16,001
June	249	12,196	363	1,056	13,864	14	1,366	8	58	1,446	15,310
July	296	12,875	399	1,100	14,670	29	1,324	9	58	1,420	16,090
August	252	12,316	379	1,049	13,996	26	1,352	8	65	1,451	15,447
September	263	12,019	388	1,148	13,818	26	1,334	9	77	1,446	15,264
October	310	12,950	364	1,148	14,772	20	1,526	10	78	1,634	16,406
November	315	14,373	439	1,362	16,489	22	1,563	10	85	1,680	18,169
December	234	11,660	300	1,057	13,251	18	1,314	12	81	1,425	14,676
Total	3,170	152,203	4,581	13,046	173,000	240	16,570	109	847	17,766	190,766

5.Liability Decisions

5.1 Liability Decisions

RepresentedClaim Year	Represented					Unrepresented					Total
	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	
2023	3,509	142,793	4,130	14,302	164,734	281	19,472	157	1,276	21,186	185,920
January	258	13,941	394	1,118	15,711	11	1,833	21	103	1,968	17,679
February	216	12,542	363	1,088	14,209	14	1,527	13	101	1,655	15,864
March	262	12,885	379	1,184	14,710	20	1,760	11	97	1,888	16,598
April	219	10,195	280	977	11,671	28	1,498	14	86	1,626	13,297
May	297	11,856	335	1,183	13,671	18	1,639	11	128	1,796	15,467
June	315	12,079	390	1,198	13,982	30	1,676	12	118	1,836	15,818
July	298	11,919	326	1,276	13,819	37	1,634	10	110	1,791	15,610
August	312	11,758	380	1,307	13,757	28	1,557	15	105	1,705	15,462
September	329	10,654	305	1,148	12,436	18	1,481	13	102	1,614	14,050
October	380	11,821	328	1,353	13,882	30	1,627	15	111	1,783	15,665
November	379	12,650	379	1,393	14,801	26	1,810	11	115	1,962	16,763
December	244	10,493	271	1,077	12,085	21	1,430	11	100	1,562	13,647
Total	3,509	142,793	4,130	14,302	164,734	281	19,472	157	1,276	21,186	185,920

5.1 Liability Decisions

RepresentedClaim Year	Represented					Unrepresented					Total
	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	
2024	4,287	133,583	3,989	16,737	158,596	372	18,459	170	1,317	20,318	178,914
January	340	12,297	341	1,398	14,376	40	1,818	13	137	2,008	16,384
February	357	11,582	353	1,288	13,580	34	1,608	18	102	1,762	15,342
March	324	11,010	304	1,241	12,879	41	1,526	10	122	1,699	14,578
April	355	11,605	304	1,342	13,606	20	1,564	13	93	1,690	15,296
May	318	10,134	322	1,259	12,033	22	1,416	14	110	1,562	13,595
June	293	9,588	326	1,194	11,401	35	1,485	22	103	1,645	13,046
July	402	11,789	369	1,425	13,985	31	1,636	21	113	1,801	15,786
August	355	10,296	303	1,351	12,305	27	1,401	15	128	1,571	13,876
September	406	11,097	338	1,539	13,380	30	1,509	8	85	1,632	15,012
October	414	12,439	388	1,696	14,937	29	1,599	16	123	1,767	16,704
November	418	11,501	338	1,642	13,899	30	1,513	12	94	1,649	15,548
December	305	10,245	303	1,362	12,215	33	1,384	8	107	1,532	13,747
Total	4,287	133,583	3,989	16,737	158,596	372	18,459	170	1,317	20,318	178,914

5. Liability Decisions

OFFICIAL
INJURY
CLAIM

5.1 Liability Decisions

RepresentedClaim Year	Represented					Unrepresented					Total
	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	
☐ 2025	6,738	130,121	3,287	22,413	162,559	361	18,014	145	1,374	19,894	182,453
January	511	12,193	306	1,677	14,687	32	1,782	13	121	1,948	16,635
February	420	10,503	318	1,558	12,799	29	1,494	7	104	1,634	14,433
March	477	10,642	299	1,562	12,980	31	1,652	6	119	1,808	14,788
April	486	10,737	282	1,752	13,257	23	1,374	12	117	1,526	14,783
May	539	10,768	317	1,749	13,373	26	1,440	12	106	1,584	14,957
June	571	10,500	269	1,785	13,125	37	1,469	19	92	1,617	14,742
July	633	11,311	300	1,949	14,193	26	1,455	10	128	1,619	15,812
August	531	9,685	226	1,779	12,221	27	1,254	11	107	1,399	13,620
September	567	10,957	278	1,900	13,702	27	1,493	8	118	1,646	15,348
October	663	11,553	267	2,225	14,708	36	1,517	19	124	1,696	16,404
November	636	10,611	223	2,070	13,540	35	1,548	20	112	1,715	15,255
December	704	10,661	202	2,407	13,974	32	1,536	8	126	1,702	15,676
Total	6,738	130,121	3,287	22,413	162,559	361	18,014	145	1,374	19,894	182,453

5.1 Liability Decisions

RepresentedClaim Year	Represented					Unrepresented					Total
	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	
☐ 2026	1,837	25,898	446	5,335	33,516	153	3,936	13	280	4,382	37,898
January	882	11,819	226	2,742	15,669	75	1,704	8	147	1,934	17,603
February	721	9,510	180	2,165	12,576	61	1,376	5	109	1,551	14,127
March	234	4,569	40	428	5,271	17	856		24	897	6,168
Total	20,882	659,103	18,837	77,539	776,361	1,513	84,560	650	5,465	92,188	868,549

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.