

OIC Monthly Claims Data

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

1.1 Claims Entered By Month

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

1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	Other	UK Law Firm	Total
☐ 2022	61,649	770	1	201,141	263,561
January	4,945	46		15,871	20,862
February	5,091	34		17,494	22,619
March	5,378	72		18,618	24,068
April	4,289	110		16,022	20,421
May	4,854	75		17,551	22,480
June	5,370	68	1	16,345	21,784
July	5,418	52		16,934	22,404
August	5,391	83		15,863	21,337
September	5,318	72		15,726	21,116
October	5,252	62		16,850	22,164
November	5,695	50		18,782	24,527
December	4,648	46		15,085	19,779
Total	61,649	770	1	201,141	263,561

1.Claim Volumes

1.1 Claims Entered By Month

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

1.2 Type of User (Represented Claims)

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

1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
☐ 2024	228,378	30,701	259,079
January	21,182	2,974	24,156
February	19,997	2,597	22,594
March	18,770	2,590	21,360
April	19,475	2,520	21,995
May	17,676	2,409	20,085
June	16,864	2,522	19,386
July	20,301	2,681	22,982
August	17,587	2,400	19,987
September	19,089	2,495	21,584
October	21,162	2,684	23,846
November	19,513	2,541	22,054
December	16,762	2,288	19,050
Total	228,378	30,701	259,079

1.2 Type of User (Represented Claims)

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

1.Claim Volumes

1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
2025	212,408	29,513	241,921
January	20,225	2,899	23,124
February	17,506	2,461	19,967
March	17,577	2,695	20,272
April	17,728	2,366	20,094
May	17,745	2,464	20,209
June	17,420	2,452	19,872
July	18,720	2,392	21,112
August	15,869	2,056	17,925
September	17,495	2,383	19,878
October	18,477	2,497	20,974
November	16,736	2,480	19,216
December	16,910	2,368	19,278
Total	212,408	29,513	241,921

1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
2026	122,927	17,877	140,804
January	19,004	2,760	21,764
February	17,616	2,546	20,162
March	18,663	2,778	21,441
April	16,706	2,409	19,115
May	15,190	2,286	17,476
June	17,737	2,489	20,226
July	18,011	2,609	20,620
Total	122,927	17,877	140,804

1.1 Total Claims Entered

Represented	Unrepresented	Total
1,197,281	147,442	1,344,723

1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	UK Law Firm	Total
2025	49,444	291	162,673	212,408
January	4,709	47	15,469	20,225
February	4,134	37	13,335	17,506
March	4,064	24	13,489	17,577
April	3,979	17	13,732	17,728
May	4,162	22	13,561	17,745
June	4,168	32	13,220	17,420
July	4,401	24	14,295	18,720
August	4,090	20	11,759	15,869
September	3,808	19	13,668	17,495
October	4,431	19	14,027	18,477
November	3,799	18	12,919	16,736
December	3,699	12	13,199	16,910
Total	49,444	291	162,673	212,408

1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	UK Law Firm	Total
2026	28,573	149	94,205	122,927
January	4,017	15	14,972	19,004
February	3,877	18	13,721	17,616
March	4,578	31	14,054	18,663
April	3,840	20	12,846	16,706
May	3,582	20	11,588	15,190
June	4,411	13	13,313	17,737
July	4,268	32	13,711	18,011
Total	28,573	149	94,205	122,927

1.2 Type of User (Represented Claims)

Alternative Business Structure	Claims Management Company	Other	UK Law Firm	Total
269,567	2,617	8	925,089	1,197,281

1.Claim Volumes - Injury Claim As Presented

1.3 Claims Volumes - Types of Claim

Types of Claim Group		Mixed tariff			Non Tariff			Other		Tariff Only			Total
Year	Multiple Injuries	Whiplash + Physical	Whiplash + Physical + Psychological	Total	Physical + Psychological	Physical Only	Total	Unknown	Total	Whiplash + Psychological	Whiplash Only	Total	
📅 2021	7,125	39,628	36,577	83,330	887	4,297	5,184	97	97	13,745	27,737	41,482	130,093
May	1	3	1	5							1	1	6
June	365	2,760	2,621	5,746	49	258	307	6	6	1,009	2,508	3,517	9,576
July	715	4,716	4,673	10,104	105	572	677	12	12	1,689	3,260	4,949	15,742
August	894	5,720	5,217	11,831	129	746	875	12	12	2,008	3,978	5,986	18,704
September	1,014	6,674	5,796	13,484	152	731	883	18	18	2,058	4,393	6,451	20,836
October	1,251	6,441	6,033	13,725	160	669	829	19	19	2,287	4,406	6,693	21,266
November	1,419	7,252	6,554	15,225	170	736	906	17	17	2,479	5,105	7,584	23,732
December	1,466	6,062	5,682	13,210	122	585	707	13	13	2,215	4,086	6,301	20,231
Total	7,125	39,628	36,577	83,330	887	4,297	5,184	97	97	13,745	27,737	41,482	130,093

1.3 Claims Volumes - Types of Claim

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

1.Claim Volumes - Injury Claim As Presented

1.3 Claims Volumes - Types of Claim

Types of Claim Group		Mixed Tariff			Non Tariff			Other		Tariff Only			Total
Year	Multiple Injuries	Whiplash + Physical	Whiplash + Physical + Psychological	Total	Physical + Psychological	Physical Only	Total	Unknown	Total	Whiplash + Psychological	Whiplash Only	Total	Total
2023	20,079	66,014	92,635	178,728	2,171	6,483	8,654	312	312	30,519	49,104	79,623	267,317
January	1,723	6,480	8,641	16,844	200	631	831	33	33	2,939	5,186	8,125	25,833
February	1,573	5,961	7,972	15,506	186	595	781	31	31	2,558	4,353	6,911	23,229
March	1,842	6,234	8,252	16,328	190	575	765	18	18	2,648	4,575	7,223	24,334
April	1,398	4,843	6,624	12,865	169	495	664	21	21	2,185	3,491	5,676	19,226
May	1,664	5,841	7,392	14,897	164	546	710	30	30	2,497	4,135	6,632	22,269
June	1,802	5,784	7,723	15,309	172	560	732	31	31	2,456	4,110	6,566	22,638
July	1,844	5,356	7,723	14,923	183	522	705	25	25	2,423	4,094	6,517	22,170
August	1,670	5,308	7,962	14,940	214	517	731	24	24	2,660	3,950	6,610	22,305
September	1,605	4,913	7,247	13,765	166	497	663	23	23	2,353	3,574	5,927	20,378
October	1,854	5,315	7,978	15,147	173	526	699	25	25	2,559	4,017	6,576	22,447
November	1,769	5,580	8,385	15,734	207	558	765	21	21	2,936	4,130	7,066	23,586
December	1,335	4,399	6,736	12,470	147	461	608	30	30	2,305	3,489	5,794	18,902
Total	20,079	66,014	92,635	178,728	2,171	6,483	8,654	312	312	30,519	49,104	79,623	267,317

1.3 Claims Volumes - Types of Claim

Types of Claim Group		Mixed Tariff			Non Tariff			Other		Tariff Only			Total
Year	Multiple Injuries	Whiplash + Physical	Whiplash + Physical + Psychological	Total	Physical + Psychological	Physical Only	Total	Unknown	Total	Whiplash + Psychological	Whiplash Only	Total	Total
2024	21,089	57,919	91,974	170,982	1,919	5,877	7,796	318	318	29,515	40,925	70,440	249,536
January	1,636	5,496	8,508	15,640	206	571	777	19	19	2,697	4,099	6,796	23,232
February	1,594	5,087	7,859	14,540	177	523	700	26	26	2,621	3,909	6,530	21,796
March	1,589	4,771	7,369	13,729	158	475	633	23	23	2,569	3,606	6,175	20,560
April	1,662	5,007	7,657	14,326	167	464	631	26	26	2,565	3,692	6,257	21,240
May	1,753	4,645	7,092	13,490	122	431	553	21	21	2,145	3,094	5,239	19,303
June	1,678	4,512	6,803	12,993	130	467	597	21	21	1,949	3,020	4,969	18,580
July	2,122	5,125	8,051	15,298	170	538	708	41	41	2,583	3,527	6,110	22,157
August	1,678	4,370	7,195	13,243	174	449	623	34	34	2,326	3,030	5,356	19,256
September	1,835	4,863	7,781	14,479	117	508	625	26	26	2,460	3,219	5,679	20,809
October	1,976	5,292	8,529	15,797	183	539	722	28	28	2,834	3,630	6,464	23,011
November	1,981	4,689	8,061	14,731	167	497	664	25	25	2,500	3,288	5,788	21,208
December	1,585	4,062	7,069	12,716	148	415	563	28	28	2,266	2,811	5,077	18,384
Total	21,089	57,919	91,974	170,982	1,919	5,877	7,796	318	318	29,515	40,925	70,440	249,536

1.Claim Volumes - Injury Claim As Presented

1.3 Claims Volumes - Types of Claim

Types of Claim Group		Mixed Tariff				Non Tariff		Other		Tariff Only		Total	
Year	Multiple Injuries	Whiplash + Physical	Whiplash + Physical + Psychological	Total	Physical + Psychological	Physical Only	Total	Unknown	Total	Whiplash + Psychological	Whiplash Only	Total	
 2025	17,838	53,908	89,491	161,237	2,259	5,866	8,125	270	270	27,362	36,547	63,909	233,541
January	1,883	4,811	8,513	15,207	215	479	694	25	25	2,900	3,482	6,382	22,308
February	1,519	4,132	7,447	13,098	193	495	688	27	27	2,419	3,010	5,429	19,242
March	1,480	4,288	7,522	13,290	167	487	654	28	28	2,483	3,089	5,572	19,544
April	1,689	4,344	7,494	13,527	159	442	601	27	27	2,463	2,753	5,216	19,371
May	1,780	4,389	7,378	13,547	175	502	677	25	25	2,303	2,929	5,232	19,481
June	1,657	4,223	7,298	13,178	178	479	657	32	32	2,240	3,064	5,304	19,171
July	1,547	4,841	7,824	14,212	185	511	696	23	23	2,355	3,086	5,441	20,372
August	1,095	4,068	6,900	12,063	189	434	623	12	12	1,952	2,673	4,625	17,323
September	1,304	4,779	7,235	13,318	182	507	689	12	12	2,157	3,055	5,212	19,231
October	1,330	4,915	7,768	14,013	221	485	706	22	22	2,225	3,324	5,549	20,290
November	1,182	4,465	7,118	12,765	194	517	711	15	15	1,977	3,076	5,053	18,544
December	1,372	4,653	6,994	13,019	201	528	729	22	22	1,888	3,006	4,894	18,664
Total	17,838	53,908	89,491	161,237	2,259	5,866	8,125	270	270	27,362	36,547	63,909	233,541

1.3 Claims Volumes - Types of Claim

Types of Claim Group		Mixed Tariff			Non Tariff			Other		Tariff Only		Total	
Year	Multiple Injuries	Whiplash + Physical	Whiplash + Physical + Psychological	Total	Physical + Psychological	Physical Only	Total	Unknown	Total	Whiplash + Psychological	Whiplash Only	Total	
 2026	9,397	33,014	51,417	93,828	1,618	3,592	5,210	222	222	14,180	22,201	36,381	135,641
January	1,530	5,046	7,903	14,479	225	549	774	37	37	2,245	3,486	5,731	21,021
February	1,241	4,741	7,454	13,436	220	497	717	25	25	2,142	3,093	5,235	19,413
March	1,412	4,905	7,809	14,126	252	547	799	35	35	2,387	3,407	5,794	20,754
April	1,301	4,545	6,977	12,823	225	469	694	37	37	1,846	3,024	4,870	18,424
May	1,185	4,086	6,332	11,603	207	452	659	18	18	1,708	2,781	4,489	16,769
June	1,260	4,872	7,470	13,602	251	496	747	27	27	1,883	3,218	5,101	19,477
July	1,468	4,819	7,472	13,759	238	582	820	43	43	1,969	3,192	5,161	19,783
Total	9,397	33,014	51,417	93,828	1,618	3,592	5,210	222	222	14,180	22,201	36,381	135,641

1.3 Total Claims Volumes - Types of Claim

Multiple Injuries	Mixed Tariff			Non Tariff			Other		Tariff Only		Total	
	Whiplash + Physical	Whiplash + Physical + Psychological	Total	Physical + Psychological	Physical Only	Total	Unknown	Total	Whiplash + Psychological	Whiplash Only		Total
96,539	328,045	447,480	872,064	11,055	33,148	44,203	1,469	1,469	144,994	230,478	375,472	1,293,208

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	671	671
June	46	46
July	82	82
August	94	94
September	111	111
October	117	117
November	114	114
December	107	107
Total	671	671

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
☐ 2022	60,030	10,450	70,480
January	2,003	846	2,849
February	2,720	867	3,587
March	3,994	976	4,970
April	4,170	814	4,984
May	5,124	967	6,091
June	4,943	847	5,790
July	5,309	855	6,164
August	5,946	754	6,700
September	6,085	824	6,909
October	6,405	870	7,275
November	6,928	938	7,866
December	6,403	892	7,295
Total	60,030	10,450	70,480

2.2 Average Days To Settle

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

2.3 Open Settlements

Year	Represented	Unrepresented	Total
☐ 2022	1,168	1	1,169
January	95		95
February	119		119
March	131		131
April	94		94
May	124		124
June	101		101
July	126		126
August	77		77
September	66		66
October	76		76
November	98	1	99
December	61		61
Total	1,168	1	1,169

2.Settlements

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
☐ 2023	100,021	13,860	113,881
January	7,105	927	8,032
February	6,883	969	7,852
March	9,036	1,418	10,454
April	7,209	1,073	8,282
May	7,522	1,121	8,643
June	8,434	1,275	9,709
July	8,403	1,230	9,633
August	9,031	1,176	10,207
September	9,108	1,130	10,238
October	8,854	1,215	10,069
November	9,646	1,188	10,834
December	8,790	1,138	9,928
Total	100,021	13,860	113,881

2.2 Average Days To Settle

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

2.3 Open Settlements

Year	Represented	Unrepresented	Total
☐ 2023	5,215	144	5,359
January	75		75
February	52	1	53
March	74		74
April	56	1	57
May	425	11	436
June	603	17	620
July	653	19	672
August	602	22	624
September	598	11	609
October	670	15	685
November	768	28	796
December	639	19	658
Total	5,215	144	5,359

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
☐ 2024	103,995	14,809	118,804
January	9,259	1,231	10,490
February	9,132	1,329	10,461
March	8,347	1,298	9,645
April	8,042	1,322	9,364
May	8,410	1,271	9,681
June	7,575	1,120	8,695
July	8,484	1,164	9,648
August	6,580	1,046	7,626
September	8,452	1,255	9,707
October	13,858	1,578	15,436
November	8,579	1,128	9,707
December	7,277	1,067	8,344
Total	103,995	14,809	118,804

2.2 Average Days To Settle

Year	Represented	Unrepresented	Total
☐ 2024	363	157	338
January	310	130	288
February	312	124	288
March	319	119	292
April	321	137	295
May	323	142	300
June	345	136	318
July	324	132	300
August	323	142	298
September	397	175	368
October	517	287	493
November	383	152	357
December	386	170	359
Total	363	157	338

2.3 Open Settlements

Year	Represented	Unrepresented	Total
☐ 2024	6,897	170	7,067
January	768	21	789
February	694	13	707
March	676	12	688
April	653	12	665
May	385	12	397
June	346	10	356
July	559	19	578
August	545	17	562
September	609	10	619
October	615	17	632
November	574	13	587
December	473	14	487
Total	6,897	170	7,067

2.Settlements

2.1Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
☐ 2025	90,492	13,069	103,561
January	8,057	1,186	9,243
February	7,728	1,044	8,772
March	7,701	1,178	8,879
April	7,267	1,082	8,349
May	7,147	1,144	8,291
June	9,386	1,066	10,452
July	7,892	1,169	9,061
August	6,713	1,007	7,720
September	7,030	1,085	8,115
October	7,518	1,100	8,618
November	7,106	1,015	8,121
December	6,947	993	7,940
Total	90,492	13,069	103,561

2.2 Average Days To Settle

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

2.3 Open Settlements

Year	Represented	Unrepresented	Total
☐ 2025	4,747	156	4,903
January	643	17	660
February	473	12	485
March	548	13	561
April	551	10	561
May	416	14	430
June	408	13	421
July	413	13	426
August	273	9	282
September	310	14	324
October	241	12	253
November	246	12	258
December	225	17	242
Total	4,747	156	4,903

2.1Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
☐ 2026	51,708	7,631	59,339
January	6,829	1,031	7,860
February	7,224	1,031	8,255
March	8,166	1,162	9,328
April	7,149	1,018	8,167
May	6,838	1,088	7,926
June	7,675	1,136	8,811
July	7,827	1,165	8,992
Total	51,708	7,631	59,339

2.2 Average Days To Settle

Year	Represented	Unrepresented	Total
☐ 2026	401	170	372
January	424	176	392
February	416	166	385
March	402	172	373
April	397	167	368
May	406	174	374
June	386	173	359
July	382	164	354
Total	401	170	372

2.3 Open Settlements

Year	Represented	Unrepresented	Total
☐ 2026	742	114	856
January	248	21	269
February	191	16	207
March	140	20	160
April	95	25	120
May	54	13	67
June	13	17	30
July	1	2	3
Total	742	114	856

2.1Total Settlements (Closed Cases)

Represented	Unrepresented	Total
409,506	62,674	472,180

2.2 Average Days To Settle

Represented	Unrepresented	Total
336	143	311

2.3 Total Open Settlements

Represented	Unrepresented	Total
19,440	585	20,025

2.4 Distribution of Tariff Settled Claims - Whiplash Tariff

Year	1 0-3 Mths	2 3-6 Mths	3 6-9 Mths	4 9-12 Mths	5 12-15 Mths	6 15-18 Mths
 2021	417	1,216	505	73	9	1
June		1				
July	2	14	2			
August	11	54	17			
September	41	111	50	10	1	
October	62	188	75	7	1	
November	123	373	165	25	2	1
December	178	475	196	31	5	
Total	417	1,216	505	73	9	1

2.5 Distribution of Tariff Settled Claims - Whiplash & Minor Psychological

Year	1 0-3 Mths	2 3-6 Mths	3 6-9 Mths	4 9-12 Mths	5 12-15 Mths	7 18-24 Mths
 2021	438	2,022	1,180	236	12	1
July	5	15	11	1	1	
August	10	94	61	8	1	
September	51	206	137	22	3	
October	76	355	188	38		
November	138	592	311	72	4	1
December	158	760	472	95	3	
Total	438	2,022	1,180	236	12	1

2.4 Distribution of Tariff Settled Claims - Whiplash Tariff

Year	1 0-3 Mths	2 3-6 Mths	3 6-9 Mths	4 9-12 Mths	5 12-15 Mths	6 15-18 Mths	7 18-24 Mths
 2022	4,668	12,458	6,183	2,371	608	88	23
January	229	557	261	51	13	2	
February	261	616	312	78	22	2	
March	311	996	457	122	25	4	
April	359	925	446	141	34	1	
May	414	1,134	533	179	41	6	1
June	399	1,036	502	227	41	3	
July	407	1,095	493	172	63	5	3
August	434	1,105	599	278	80	8	1
September	409	1,187	583	274	79	12	3
October	474	1,269	634	289	70	11	7
November	492	1,342	679	285	69	19	2
December	479	1,196	684	275	71	15	6
Total	4,668	12,458	6,183	2,371	608	88	23

2.5 Distribution of Tariff Settled Claims - Whiplash & Minor Psychological

Year	1 0-3 Mths	2 3-6 Mths	3 6-9 Mths	4 9-12 Mths	5 12-15 Mths	6 15-18 Mths	7 18-24 Mths
 2022	5,268	21,180	13,972	4,624	1,057	167	61
January	201	892	518	132	15	3	
February	241	1,098	759	189	42	2	1
March	342	1,606	985	263	87	2	1
April	376	1,533	1,019	280	55	4	1
May	458	1,935	1,158	357	56	5	5
June	395	1,734	1,133	358	70	9	1
July	465	1,900	1,254	400	94	11	3
August	511	1,999	1,302	481	115	11	9
September	509	1,986	1,375	547	132	25	7
October	564	2,096	1,473	485	113	23	6
November	635	2,284	1,612	587	125	35	15
December	571	2,117	1,384	545	153	37	12
Total	5,268	21,180	13,972	4,624	1,057	167	61

2.Settlements - Distribution of Tariff

2.4 Distribution of Tariff Settled Claims - Whiplash Tariff

Year	1 0-3 Mths	2 3-6 Mths	3 6-9 Mths	4 9-12 Mths	5 12-15 Mths	6 15-18 Mths	7 18-24 Mths
2023	5,836	16,205	8,826	3,523	919	321	220
January	492	1,273	716	303	64	16	17
February	472	1,264	660	246	69	18	7
March	541	1,538	830	344	82	20	15
April	421	1,200	618	281	66	12	13
May	452	1,237	619	254	74	20	12
June	502	1,366	791	278	75	21	16
July	483	1,362	744	300	83	24	16
August	497	1,418	807	301	79	35	27
September	526	1,440	792	312	81	42	29
October	477	1,332	732	317	74	27	19
November	497	1,455	814	336	75	43	20
December	476	1,320	703	251	97	43	29
Total	5,836	16,205	8,826	3,523	919	321	220

2.5 Distribution of Tariff Settled Claims - Whiplash & Minor Psychological

Year	1 0-3 Mths	2 3-6 Mths	3 6-9 Mths	4 9-12 Mths	5 12-15 Mths	6 15-18 Mths	7 18-24 Mths
2023	9,115	35,423	23,912	8,775	1,995	768	522
January	617	2,330	1,646	623	140	44	15
February	631	2,447	1,580	603	145	40	30
March	788	3,315	2,212	806	192	44	29
April	682	2,590	1,732	646	185	43	35
May	726	2,668	1,797	672	135	57	31
June	756	2,990	2,031	743	158	65	48
July	730	2,974	2,072	730	161	77	48
August	812	3,131	2,112	726	172	80	48
September	820	3,174	2,151	802	193	68	40
October	870	3,169	2,109	791	158	93	63
November	888	3,411	2,308	868	183	80	66
December	795	3,224	2,162	765	173	77	69
Total	9,115	35,423	23,912	8,775	1,995	768	522

2.4 Distribution of Tariff Settled Claims - Whiplash Tariff

Year	1 0-3 Mths	2 3-6 Mths	3 6-9 Mths	4 9-12 Mths	5 12-15 Mths	6 15-18 Mths	7 18-24 Mths
2024	5,595	14,604	8,142	3,635	834	417	292
January	533	1,360	741	336	79	27	29
February	517	1,382	742	295	75	31	25
March	419	1,223	695	306	74	33	31
April	437	1,199	638	270	64	32	15
May	470	1,235	656	315	69	30	21
June	394	1,064	641	272	63	44	27
July	438	1,153	614	309	57	38	20
August	393	853	568	244	60	30	27
September	402	1,062	585	258	56	35	26
October	806	2,061	1,165	530	127	60	32
November	452	1,093	599	282	66	31	26
December	334	919	498	218	44	26	13
Total	5,595	14,604	8,142	3,635	834	417	292

2.5 Distribution of Tariff Settled Claims - Whiplash & Minor Psychological

Year	1 0-3 Mths	2 3-6 Mths	3 6-9 Mths	4 9-12 Mths	5 12-15 Mths	6 15-18 Mths	7 18-24 Mths
2024	10,422	36,952	24,762	8,575	1,860	1,155	827
January	891	3,259	2,305	764	166	93	51
February	856	3,379	2,238	760	156	87	61
March	844	3,022	2,158	758	146	76	59
April	843	2,954	2,034	697	147	102	79
May	874	3,031	2,081	753	164	103	70
June	771	2,736	1,828	690	123	103	65
July	869	3,181	2,135	688	153	86	86
August	683	2,370	1,650	564	148	93	64
September	877	2,855	1,911	632	151	96	71
October	1,268	4,463	2,978	1,035	210	130	92
November	890	3,050	1,928	677	159	99	75
December	756	2,652	1,516	557	137	87	54
Total	10,422	36,952	24,762	8,575	1,860	1,155	827

2.Settlements - Distribution of Tariff

2.4 Distribution of Tariff Settled Claims - Whiplash Tariff

Year	1 0-3 Mths	2 3-6 Mths	3 6-9 Mths	4 9-12 Mths	5 12-15 Mths	6 15-18 Mths	7 18-24 Mths
2025	4,375	12,710	4,592	2,092	534	285	224
January	399	1,091	491	247	63	32	21
February	370	1,060	450	194	59	28	28
March	422	1,084	499	200	54	22	18
April	344	1,057	361	168	46	19	23
May	332	1,009	367	173	40	23	13
June	438	1,290	506	223	53	27	25
July	393	1,160	343	186	41	20	21
August	330	949	293	140	35	31	11
September	318	984	321	148	35	24	17
October	370	1,086	331	154	36	18	12
November	329	948	325	142	37	23	20
December	330	992	305	117	35	18	15
Total	4,375	12,710	4,592	2,092	534	285	224

2.5 Distribution of Tariff Settled Claims - Whiplash & Minor Psychological

Year	1 0-3 Mths	2 3-6 Mths	3 6-9 Mths	4 9-12 Mths	5 12-15 Mths	6 15-18 Mths	7 18-24 Mths
2025	9,402	37,822	15,548	5,474	1,322	881	712
January	772	2,994	1,691	608	148	77	61
February	810	3,045	1,502	543	133	83	53
March	825	3,083	1,440	475	138	65	73
April	809	2,980	1,259	477	106	74	60
May	773	3,057	1,295	468	108	69	53
June	896	3,777	1,577	532	139	100	90
July	781	3,477	1,223	456	118	76	59
August	670	2,775	1,104	380	84	50	64
September	713	3,022	1,164	381	101	74	56
October	824	3,370	1,179	418	92	64	54
November	757	3,213	1,100	370	67	70	55
December	772	3,029	1,014	366	88	79	34
Total	9,402	37,822	15,548	5,474	1,322	881	712

2.4 Distribution of Tariff Settled Claims - Whiplash Tariff

Year	1 0-3 Mths	2 3-6 Mths	3 6-9 Mths	4 9-12 Mths	5 12-15 Mths	6 15-18 Mths	7 18-24 Mths
2026	2,629	7,263	2,225	784	173	126	101
January	340	918	316	93	30	16	14
February	374	1,004	319	116	20	23	13
March	404	1,103	351	135	19	24	20
April	360	994	287	92	33	11	17
May	335	1,003	300	106	17	18	10
June	394	1,174	316	120	34	21	14
July	422	1,067	336	122	20	13	13
Total	2,629	7,263	2,225	784	173	126	101

2.5 Distribution of Tariff Settled Claims - Whiplash & Minor Psychological

Year	1 0-3 Mths	2 3-6 Mths	3 6-9 Mths	4 9-12 Mths	5 12-15 Mths	6 15-18 Mths	7 18-24 Mths
2026	6,131	23,573	7,102	2,309	585	449	373
January	790	2,984	956	325	75	65	44
February	792	3,204	1,018	331	86	76	51
March	983	3,701	1,158	368	101	58	63
April	847	3,244	942	336	63	67	51
May	799	3,206	867	289	74	47	55
June	900	3,592	1,103	320	91	67	56
July	1,020	3,642	1,058	340	95	69	53
Total	6,131	23,573	7,102	2,309	585	449	373

2.4 Total Distribution of Tariff Settled Claims - Whiplash Tariff

1 0-3 Mths	2 3-6 Mths	3 6-9 Mths	4 9-12 Mths	5 12-15 Mths	6 15-18 Mths	7 18-24 Mths
23,520	64,456	30,473	12,478	3,077	1,238	860

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

1 0-3 Mths	2 3-6 Mths	3 6-9 Mths	4 9-12 Mths	5 12-15 Mths	6 15-18 Mths	7 18-24 Mths
40,776	156,972	86,476	29,993	6,831	3,420	2,496

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

2.6 Average Settlement Values

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

2.6 Average Settlement Values

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

2.6 Average Settlement Values

RepresentedClaim		Represented			Unrepresented	
Year	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2025	£1,168	£742	£140	£1,193	£727	£149
January	£1,189	£775	£132	£1,210	£770	£145
February	£1,181	£760	£183	£1,172	£776	£239
March	£1,204	£758	£133	£1,253	£691	£154
April	£1,171	£742	£147	£1,200	£729	£194
May	£1,173	£738	£123	£1,178	£725	£118
June	£1,144	£747	£126	£1,197	£710	£97
July	£1,172	£724	£129	£1,213	£698	£116
August	£1,165	£737	£129	£1,160	£709	£117
September	£1,164	£736	£138	£1,129	£742	£242
October	£1,162	£720	£142	£1,169	£705	£129
November	£1,121	£737	£161	£1,246	£730	£154
December	£1,171	£727	£131	£1,181	£745	£109
Total	£1,168	£742	£140	£1,193	£727	£149

2.6 Average Settlement Values

RepresentedClaim		Represented			Unrepresented	
Year	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2026	£1,114	£729	£145	£1,160	£747	£142
January	£1,123	£727	£183	£1,266	£718	£125
February	£1,104	£736	£154	£1,051	£769	£143
March	£1,101	£724	£191	£1,189	£755	£93
April	£1,074	£731	£104	£1,136	£735	£149
May	£1,134	£735	£122	£1,197	£721	£131
June	£1,119	£728	£132	£1,119	£764	£191
July	£1,144	£724	£127	£1,161	£761	£143
Total	£1,114	£729	£145	£1,160	£747	£142

2.6 Average Settlement Values

Injury - non-tariff	Represented Tariff amount	Tariff uplift	Injury - non-tariff	Unrepresented Tariff amount	Tariff uplift
£1,075	£748	£160	£1,080	£751	£157

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	21,740	59,154	811	4,190	10,198	526
January	640	1,985	22	321	823	46
February	931	2,670	36	340	853	53
March	1,442	3,941	61	418	957	46
April	1,449	4,112	48	345	793	47
May	1,780	5,043	78	383	939	29
June	1,787	4,871	68	322	827	46
July	1,890	5,221	75	342	836	52
August	2,261	5,870	79	288	734	41
September	2,299	5,994	79	305	808	55
October	2,434	6,312	92	347	851	31
November	2,543	6,826	83	398	910	42
December	2,284	6,309	90	381	867	38
Total	21,740	59,154	811	4,190	10,198	526

2.Settlements - Average Values

2.7 Frequency Settled

Represented Claim		Represented		Unrepresented		
Year	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2023	40,475	98,513	1,173	5,688	13,443	603
January	2,553	6,999	86	382	894	40
February	2,386	6,789	73	352	942	35
March	3,490	8,909	118	587	1,377	76
April	2,849	7,088	85	445	1,038	52
May	3,000	7,403	79	443	1,093	52
June	3,388	8,308	108	530	1,244	62
July	3,487	8,293	92	522	1,184	70
August	3,764	8,882	101	486	1,141	55
September	3,895	8,986	94	472	1,098	35
October	3,800	8,698	98	512	1,177	30
November	4,110	9,498	122	517	1,150	42
December	3,753	8,660	117	440	1,105	54
Total	40,475	98,513	1,173	5,688	13,443	603

2.7 Frequency Settled

Represented Claim		Represented		Unrepresented		
Year	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2024	44,960	102,375	1,415	6,584	14,320	557
January	3,937	9,098	98	512	1,202	52
February	3,892	8,991	127	587	1,277	52
March	3,608	8,216	117	574	1,254	53
April	3,457	7,921	128	590	1,280	44
May	3,726	8,302	118	557	1,235	47
June	3,443	7,444	106	523	1,075	34
July	3,672	8,354	133	510	1,129	29
August	2,975	6,482	100	503	1,002	37
September	3,737	8,317	116	578	1,216	51
October	5,698	13,639	165	711	1,519	86
November	3,654	8,456	123	489	1,093	37
December	3,161	7,155	84	450	1,038	35
Total	44,960	102,375	1,415	6,584	14,320	557

2.7 Frequency Settled

RepresentedClaim		Represented			Unrepresented		
Year	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift	
2025	39,326	88,901	1,110	6,037	12,566	547	
January	3,538	7,920	106	531	1,143	51	
February	3,368	7,585	105	477	1,006	32	
March	3,356	7,551	102	566	1,126	43	
April	3,205	7,144	99	492	1,047	50	
May	3,183	7,029	79	522	1,101	41	
June	3,892	9,227	127	513	1,019	44	
July	3,408	7,771	104	534	1,131	52	
August	2,909	6,595	83	461	972	36	
September	3,058	6,908	64	506	1,034	45	
October	3,287	7,377	78	498	1,062	67	
November	3,100	6,981	79	462	978	44	
December	3,022	6,813	84	475	947	42	
Total	39,326	88,901	1,110	6,037	12,566	547	

2.7 Frequency Settled

RepresentedClaim		Represented			Unrepresented		
Year	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift	
2026	21,639	50,789	553	3,483	7,322	377	
January	2,853	6,703	78	462	979	48	
February	3,018	7,104	72	489	994	56	
March	3,396	8,036	79	553	1,115	46	
April	2,958	7,020	66	446	972	48	
May	2,743	6,723	75	496	1,048	57	
June	3,272	7,536	89	517	1,093	67	
July	3,399	7,667	94	520	1,121	55	
Total	21,639	50,789	553	3,483	7,322	377	

2.7 Total Frequency Settled

Represented			Unrepresented		
Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
169,028	402,939	5,106	27,068	60,651	2,710

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	108,181	2,781	3,524	8,392	9,250	534	334	2,248
May	4				3		1	3
June	7,797	207	298	658	779	45	29	202
July	12,940	311	427	1,085	1,156	64	38	297
August	15,504	425	514	1,217	1,297	71	45	301
September	17,340	467	583	1,316	1,360	82	56	365
October	17,647	438	589	1,399	1,584	92	52	340
November	19,886	497	584	1,474	1,747	95	64	404
December	17,063	436	529	1,243	1,324	85	49	336
Total	108,181	2,781	3,524	8,392	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	230,900	6,313	8,952	17,396	19,028	1,219	763	5,069
January	18,556	444	547	1,315	1,685	101	62	418
February	20,023	550	602	1,444	1,470	92	76	383
March	21,186	574	740	1,568	1,732	116	67	468
April	18,038	469	593	1,321	1,358	93	53	372
May	19,786	519	743	1,432	1,515	111	56	415
June	18,860	482	794	1,648	1,510	97	65	439
July	19,547	540	841	1,476	1,525	96	73	378
August	18,652	449	809	1,427	1,564	103	53	463
September	18,346	620	759	1,391	1,527	112	61	426
October	19,369	557	837	1,401	1,766	92	56	442
November	21,276	585	922	1,744	1,820	113	70	480
December	17,261	524	765	1,229	1,556	93	71	385
Total	230,900	6,313	8,952	17,396	19,028	1,219	763	5,069

3.Exceptional Injuries & Circumstances

3.1 Exceptional Injuries and Circumstances

RepresentedClaim		Represented				Unrepresented			
Year	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	
2023	218,481	4,620	9,428	14,600	22,549	1,350	900	6,107	
January	20,976	504	1,001	1,567	2,074	126	81	592	
February	19,117	405	966	1,272	1,808	95	73	464	
March	20,085	450	865	1,364	1,978	116	93	536	
April	15,739	291	655	1,092	1,706	96	69	418	
May	18,151	366	786	1,249	1,932	103	80	520	
June	18,691	348	708	1,122	1,921	110	82	549	
July	18,143	324	806	1,119	1,909	110	64	557	
August	18,229	411	842	1,177	1,808	127	65	494	
September	16,642	368	736	1,036	1,773	104	71	468	
October	18,373	380	686	1,229	1,955	124	69	500	
November	19,105	433	717	1,326	2,079	135	84	547	
December	15,230	340	660	1,047	1,606	104	69	462	
Total	218,481	4,620	9,428	14,600	22,549	1,350	900	6,107	

3.1 Exceptional Injuries and Circumstances

RepresentedClaim		Represented				Unrepresented			
Year	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	
 2024	199,114	5,418	9,586	14,260	22,187	1,363	914	6,237	
January	18,489	420	892	1,381	2,168	148	82	576	
February	17,462	401	840	1,294	1,889	112	80	516	
March	16,386	351	816	1,217	1,880	118	74	518	
April	16,853	403	914	1,305	1,828	114	60	518	
May	15,600	334	688	1,054	1,744	110	65	490	
June	15,031	331	565	937	1,821	103	88	510	
July	17,834	432	859	1,176	1,883	108	98	592	
August	15,194	471	793	1,129	1,743	94	76	487	
September	16,479	479	837	1,294	1,773	139	54	529	
October	18,412	642	808	1,300	1,923	111	78	572	
November	16,800	676	801	1,236	1,876	102	86	477	
December	14,574	478	773	937	1,659	104	73	452	
Total	199,114	5,418	9,586	14,260	22,187	1,363	914	6,237	

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
☐ 2025	181,180	6,076	10,858	14,294	20,946	1,378	855	6,334
January	17,302	598	889	1,436	2,057	177	94	571
February	15,087	493	794	1,132	1,756	106	69	530
March	15,131	507	810	1,129	1,911	146	65	573
April	15,219	490	920	1,099	1,681	96	77	512
May	15,197	460	910	1,178	1,781	107	57	519
June	14,825	562	947	1,086	1,730	115	71	536
July	15,959	552	950	1,259	1,707	114	61	510
August	13,463	472	770	1,164	1,439	97	59	461
September	15,027	442	870	1,156	1,672	107	70	534
October	15,588	532	1,045	1,312	1,748	100	80	569
November	14,135	446	978	1,177	1,786	105	61	528
December	14,247	522	975	1,166	1,678	108	91	491
Total	181,180	6,076	10,858	14,294	20,946	1,378	855	6,334

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
☐ 2026	97,040	5,114	8,991	11,782	11,763	945	640	4,529
January	15,708	602	1,122	1,572	1,915	145	75	625
February	14,264	665	1,196	1,491	1,777	102	76	591
March	14,740	763	1,383	1,777	1,875	145	72	686
April	13,078	708	1,272	1,648	1,625	118	101	565
May	11,786	651	1,213	1,540	1,509	111	79	587
June	13,659	863	1,356	1,859	1,529	152	96	712
July	13,805	862	1,449	1,895	1,533	172	141	763
Total	97,040	5,114	8,991	11,782	11,763	945	640	4,529

3.1 Exceptional Injuries and Circumstances

Represented				Unrepresented			
No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries
1,034,896	30,322	51,339	80,724	105,723	6,789	4,406	30,524

4.Claims Exiting The Portal

4.1 Claims Exiting The Portal

RepresentedClaim		Represented				Unrepresented				Total	
Year	Court	Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn	Total	Total
☒ 2021	16	125	7,573	2,740	10,454	16	17	708	435	1,176	11,630
June			66	93	159		1	9	18	28	187
July		1	449	274	724			77	52	129	853
August		5	892	348	1,245	1	1	65	56	123	1,368
September	2	53	1,223	404	1,682	2	2	117	86	207	1,889
October		25	1,403	449	1,877	4	4	140	68	216	2,093
November	7	28	1,842	559	2,436	2	8	155	86	251	2,687
December	7	13	1,698	613	2,331	7	1	145	69	222	2,553
Total	16	125	7,573	2,740	10,454	16	17	708	435	1,176	11,630

4.1 Claims Exiting The Portal

RepresentedClaim		Represented				Unrepresented				Total	
Year	Court	Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn	Total	Total
☒ 2022	3,204	333	15,341	13,478	32,356	151	67	1,042	940	2,200	34,556
January	35	11	1,857	765	2,668	9	3	162	80	254	2,922
February	62	18	2,040	704	2,824	4	9	186	89	288	3,112
March	92	19	1,436	1,562	3,109	12	9	120	100	241	3,350
April	78	23	326	1,182	1,609	11	4	52	73	140	1,749
May	136	25	446	1,092	1,699	16	9	63	83	171	1,870
June	137	22	602	1,110	1,871	11	5	70	54	140	2,011
July	296	39	824	1,140	2,299	17	9	54	68	148	2,447
August	199	47	1,037	1,130	2,413	15	3	72	79	169	2,582
September	508	44	1,320	1,125	2,997	10	6	62	68	146	3,143
October	703	29	2,694	1,250	4,676	20	6	58	77	161	4,837
November	464	39	1,511	1,375	3,389	14	2	85	90	191	3,580
December	494	17	1,248	1,043	2,802	12	2	58	79	151	2,953
Total	3,204	333	15,341	13,478	32,356	151	67	1,042	940	2,200	34,556

4.Claims Exiting The Portal

4.1 Claims Exiting The Portal

Represented Claim		Represented				Unrepresented				Total	
Year	Court	Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn	Total	
 2023	9,449	423	22,675	23,689	56,236	214	94	1,169	1,051	2,528	58,764
January	625	35	1,767	1,340	3,767	18	6	98	78	200	3,967
February	630	35	1,707	2,007	4,379	12	5	90	78	185	4,564
March	742	51	1,874	1,709	4,376	20	11	107	89	227	4,603
April	583	26	1,328	1,624	3,561	22	9	90	67	188	3,749
May	637	34	1,692	1,727	4,090	14	8	82	93	197	4,287
June	804	25	1,757	1,483	4,069	18	6	111	75	210	4,279
July	846	41	1,683	1,361	3,931	24	10	99	81	214	4,145
August	949	34	3,314	3,729	8,026	13	8	101	137	259	8,285
September	876	39	2,207	2,735	5,857	13	11	90	99	213	6,070
October	994	24	1,782	2,213	5,013	17	9	94	100	220	5,233
November	996	26	1,863	2,078	4,963	23	3	116	90	232	5,195
December	767	53	1,701	1,683	4,204	20	8	91	64	183	4,387
Total	9,449	423	22,675	23,689	56,236	214	94	1,169	1,051	2,528	58,764

4.1 Claims Exiting The Portal

RepresentedClaim		Represented				Unrepresented				Total	
Year	Court	Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn	Total	Total
 2024	14,920	944	61,140	65,753	142,757	272	190	7,154	1,839	9,455	152,212
January	1,082	44	2,324	2,719	6,169	33	10	116	97	256	6,425
February	1,099	29	2,206	5,390	8,724	31	8	117	108	264	8,988
March	963	37	4,199	4,770	9,969	19	8	116	93	236	10,205
April	1,096	31	7,628	3,975	12,730	23	11	126	92	252	12,982
May	1,186	25	3,689	5,439	10,339	16	10	99	108	233	10,572
June	1,129	35	6,198	3,920	11,282	15	6	118	148	287	11,569
July	1,314	301	3,558	4,056	9,229	16	5	107	122	250	9,479
August	1,420	70	2,063	3,499	7,052	31	11	112	123	277	7,329
September	1,290	30	2,105	2,958	6,383	20	15	115	95	245	6,628
October	1,616	279	21,276	21,792	44,963	28	70	5,514	640	6,252	51,215
November	1,524	38	2,842	3,613	8,017	23	15	289	110	437	8,454
December	1,201	25	3,052	3,622	7,900	17	21	325	103	466	8,366
Total	14,920	944	61,140	65,753	142,757	272	190	7,154	1,839	9,455	152,212

4.Claims Exiting The Portal

4.1 Claims Exiting The Portal

Represented Claim		Represented				Unrepresented				Total	
Year	Court	Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn	Total	
 2025	17,805	334	34,601	44,218	96,958	301	171	4,028	1,368	5,868	102,826
January	1,666	38	3,353	4,215	9,272	24	17	417	133	591	9,863
February	1,421	51	2,712	3,762	7,946	27	11	293	110	441	8,387
March	1,432	36	3,010	3,728	8,206	31	16	357	108	512	8,718
April	1,342	59	2,826	3,783	8,010	17	21	332	122	492	8,502
May	1,580	21	2,911	3,542	8,054	15	12	378	117	522	8,576
June	1,466	22	2,987	3,690	8,165	23	9	333	120	485	8,650
July	1,681	14	3,087	4,147	8,929	34	12	304	126	476	9,405
August	1,475	17	2,819	3,438	7,749	27	14	379	93	513	8,262
September	1,487	10	2,796	3,980	8,273	28	12	302	113	455	8,728
October	1,433	22	2,870	3,421	7,746	28	16	324	127	495	8,241
November	1,501	19	2,742	3,226	7,488	22	20	321	114	477	7,965
December	1,321	25	2,488	3,286	7,120	25	11	288	85	409	7,529
Total	17,805	334	34,601	44,218	96,958	301	171	4,028	1,368	5,868	102,826

4.1 Claims Exiting The Portal

Represented Claim		Represented				Unrepresented				Total	
Year	Court	Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn	Total	
 2026	12,391	112	18,058	28,433	58,994	194	76	2,185	927	3,382	62,376
January	1,567	12	2,617	3,572	7,768	24	8	329	118	479	8,247
February	1,506	8	2,493	3,364	7,371	26	16	268	141	451	7,822
March	1,820	21	2,841	3,840	8,522	23	9	349	145	526	9,048
April	1,661	20	2,486	3,608	7,775	36	7	302	126	471	8,246
May	1,633	14	2,564	3,769	7,980	28	12	350	124	514	8,494
June	2,256	18	2,512	5,470	10,256	30	16	300	134	480	10,736
July	1,948	19	2,545	4,810	9,322	27	8	287	139	461	9,783
Total	12,391	112	18,058	28,433	58,994	194	76	2,185	927	3,382	62,376

4.1 Total Claims Exiting The Portal

Represented					Unrepresented					Total
Court	Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn	Total	
57,785	2,271	159,388	178,311	397,755	1,148	615	16,286	6,560	24,609	422,364

4.Claims Exiting The Portal

4.2 Claims Exiting The Portal (Represented)

Year	Additional	Agreement reached outside of the service	Duplicate claim	No longer want to claim	Other	There are complex issues of fact or law	There is a formal allegation of fraud
2021	471	647	735	428	1,420	5,000	1,753
June	8	10	24	12	51	41	13
July	27	57	49	39	166	254	132
August	25	108	132	57	149	557	217
September	101	140	96	79	205	764	297
October	83	99	134	43	244	932	342
November	121	125	143	75	308	1,252	412
December	106	108	157	123	297	1,200	340
Total	471	647	735	428	1,420	5,000	1,753

4.3 Claims Exiting The Portal (Unrepresented)

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

4.2 Claims Exiting The Portal (Represented)

Year	Additional	Agreement reached outside of the service	Duplicate claim	No longer want to claim	Other	There are complex issues of fact or law	There is a formal allegation of fraud
2022	6,564	684	3,205	2,055	7,181	9,865	2,802
January	130	127	191	159	383	1,346	332
February	244	161	180	132	333	1,373	401
March	345	95	303	190	925	1,001	250
April	248	8	176	292	641	185	59
May	344	15	269	156	596	249	70
June	355	19	276	141	597	387	96
July	561	34	256	129	661	493	165
August	566	30	262	132	619	599	205
September	896	38	267	123	610	804	259
October	1,151	101	355	191	620	1,727	531
November	927	30	468	236	642	826	260
December	797	26	202	174	554	875	174
Total	6,564	684	3,205	2,055	7,181	9,865	2,802

4.3 Claims Exiting The Portal (Unrepresented)

Year	Additional	Agreement reached outside of the service	Duplicate claim	I have instructed a legal representative	No longer want to claim	Other	There are complex issues of fact or law	There is a formal allegation of fraud
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	17,010	608	3,692	3,209	14,056	14,184	3,477
January	1,086	42	343	192	702	1,037	365
February	1,157	42	347	241	1,204	1,112	276
March	1,366	52	351	183	925	1,204	295
April	1,071	33	257	266	905	842	187
May	1,175	34	259	356	950	1,057	259
June	1,429	46	310	181	766	1,071	266
July	1,386	56	240	139	805	1,032	273
August	1,879	66	535	226	2,725	2,063	532
September	1,568	67	359	753	1,414	1,389	307
October	1,678	60	252	211	1,436	1,144	232
November	1,775	49	251	278	1,209	1,145	256
December	1,440	61	188	183	1,015	1,088	229
Total	17,010	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	41,530	1,891	9,548	7,775	32,801	39,771	9,441
January	2,173	66	305	377	1,453	1,481	314
February	2,380	54	739	505	3,374	1,363	309
March	2,551	120	1,048	574	2,287	2,800	589
April	2,923	231	1,137	436	1,946	5,017	1,040
May	2,946	112	1,114	618	2,565	2,378	606
June	3,052	204	810	455	1,855	3,785	1,121
July	3,439	102	673	660	1,713	2,183	459
August	2,997	62	306	631	1,484	1,323	249
September	2,787	65	319	311	1,290	1,359	252
October	9,764	664	2,366	2,619	11,566	14,224	3,760
November	3,416	125	352	333	1,619	1,828	344
December	3,102	86	379	256	1,649	2,030	398
Total	41,530	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	39,978	1,392	4,116	5,208	18,812	23,210	4,242
January	3,692	149	378	261	2,159	2,216	417
February	3,398	71	337	345	1,631	1,829	335
March	3,422	147	323	308	1,646	1,938	422
April	3,360	103	321	284	1,668	1,868	406
May	3,407	103	372	298	1,579	1,899	396
June	3,403	156	317	362	1,589	1,927	411
July	3,658	102	349	783	1,575	2,092	370
August	3,156	163	306	621	1,352	1,805	346
September	3,346	119	346	634	1,593	1,949	286
October	3,112	92	418	393	1,383	2,034	314
November	3,107	116	328	433	1,343	1,889	272
December	2,917	71	321	486	1,294	1,764	267
Total	39,978	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	972	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	68	36	52	34	24	42	199	30
July	83	29	47	35	26	39	192	25
August	79	57	43	31	20	30	228	25
September	85	30	44	32	25	34	181	24
October	86	39	61	26	21	46	179	37
November	75	41	47	26	23	44	197	24
December	64	38	43	21	21	29	173	20
Total	972	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	24,588	648	1,990	5,029	12,196	12,724	1,819
January	3,166	75	308	638	1,515	1,787	279
February	3,146	78	235	504	1,392	1,698	318
March	3,718	89	290	510	1,605	1,999	311
April	3,273	102	323	593	1,467	1,776	241
May	3,355	91	289	664	1,491	1,868	222
June	4,132	95	271	1,043	2,690	1,785	240
July	3,798	118	274	1,077	2,036	1,811	208
Total	24,588	648	1,990	5,029	12,196	12,724	1,819

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	515	192	338	231	201	363	1,417	125
January	64	29	51	24	20	57	206	28
February	77	28	57	38	32	46	164	9
March	71	38	65	45	30	50	208	19
April	83	23	48	31	27	50	192	17
May	77	38	39	29	22	57	232	20
June	83	17	35	28	34	57	213	13
July	60	19	43	36	36	46	202	19
Total	515	192	338	231	201	363	1,417	125

4.2 Total Claims Exiting The Portal (Represented)

Additional	Agreement reached outside of the service	Duplicate claim	No longer want to claim	Other	There are complex issues of fact or law	There is a formal allegation of fraud
130,141	5,870	23,286	23,704	86,466	104,754	23,534

4.3 Total Claims Exiting The Portal (Unrepresented)

Additional	Agreement reached outside of the service	Duplicate claim	I have instructed a legal representative	No longer want to claim	Other	There are complex issues of fact or law	There is a formal allegation of fraud
3,584	1,673	2,498	1,555	1,220	2,640	9,676	1,763

5.Liability Decisions

5.1 Liability Decisions

RepresentedClaim		Represented				Unrepresented					Total					
Year		Dispute	accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	Dispute	accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total			
☒ 2021		1,322		74,371		2,395	5,656	83,744		106		8,108	56	371	8,641	92,385
May										2			1	3	3	
June		106		5,665	231	440	6,442	11		692	5	26	734	7,176		
July		173		9,250	324	745	10,492	15		1,020	10	49	1,094	11,586		
August		199		10,756	348	838	12,141	15		1,155	8	62	1,240	13,381		
September		196		11,925	360	892	13,373	16		1,244	6	51	1,317	14,690		
October		228		12,084	376	916	13,604	24		1,330	11	61	1,426	15,030		
November		241		13,333	399	914	14,887	14		1,499	10	63	1,586	16,473		
December		179		11,358	357	911	12,805	11		1,166	6	58	1,241	14,046		
Total		1,322		74,371	2,395	5,656	83,744	106		8,108	56	371	8,641	92,385		

5.1 Liability Decisions

RepresentedClaim		Represented					Unrepresented					Total	
Year	Dispute	accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	Dispute	accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	
☒ 2022		3,087	151,964	4,558	12,920	172,529		240	16,569	109	847	17,765	190,294
January		203	12,375	364	847	13,789		22	1,471	13	72	1,578	15,367
February		284	13,125	377	891	14,677		16	1,278	9	66	1,369	16,046
March		284	13,808	423	1,223	15,738		19	1,536	6	79	1,640	17,378
April		200	11,630	374	1,016	13,220		14	1,167	9	59	1,249	14,469
May		248	12,761	396	1,115	14,520		14	1,338	6	69	1,427	15,947
June		243	12,179	360	1,042	13,824		14	1,366	8	58	1,446	15,270
July		286	12,848	399	1,089	14,622		29	1,324	9	58	1,420	16,042
August		247	12,293	379	1,035	13,954		26	1,352	8	65	1,451	15,405
September		256	12,003	388	1,136	13,783		26	1,334	9	77	1,446	15,229
October		305	12,932	359	1,134	14,730		20	1,526	10	78	1,634	16,364
November		302	14,366	441	1,351	16,460		22	1,563	10	85	1,680	18,140
December		229	11,644	298	1,041	13,212		18	1,314	12	81	1,425	14,637
Total		3,087	151,964	4,558	12,920	172,529		240	16,569	109	847	17,765	190,294

5.Liability Decisions

5.1 Liability Decisions

RepresentedClaim		Represented				Unrepresented				Total	
Year	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	Total
 2023	3,176	141,158	4,026	12,871	161,231	274	19,441	155	1,256	21,126	182,357
January	253	13,921	390	1,107	15,671	11	1,833	21	103	1,968	17,639
February	204	12,508	358	1,071	14,141	14	1,526	13	101	1,654	15,795
March	255	12,819	379	1,166	14,619	20	1,760	11	97	1,888	16,507
April	206	10,117	275	926	11,524	28	1,497	14	85	1,624	13,148
May	266	11,710	329	1,049	13,354	18	1,639	11	129	1,797	15,151
June	280	11,883	368	1,021	13,552	29	1,672	12	114	1,827	15,379
July	261	11,689	309	1,090	13,349	36	1,629	10	107	1,782	15,131
August	281	11,565	365	1,115	13,326	27	1,552	14	103	1,696	15,022
September	281	10,504	295	1,007	12,087	18	1,477	13	101	1,609	13,696
October	335	11,635	321	1,180	13,471	30	1,623	14	107	1,774	15,245
November	336	12,445	370	1,206	14,357	24	1,807	11	111	1,953	16,310
December	218	10,362	267	933	11,780	19	1,426	11	98	1,554	13,334
Total	3,176	141,158	4,026	12,871	161,231	274	19,441	155	1,256	21,126	182,357

5.1 Liability Decisions

RepresentedClaim		Represented				Unrepresented				Total	
Year	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	Total
 2024	3,836	131,866	3,972	14,725	154,399	366	18,414	170	1,308	20,258	174,657
January	300	12,128	333	1,233	13,994	39	1,818	13	135	2,005	15,999
February	310	11,430	343	1,131	13,214	33	1,605	18	101	1,757	14,971
March	297	10,894	300	1,088	12,579	41	1,526	10	122	1,699	14,278
April	328	11,457	305	1,166	13,256	20	1,561	12	92	1,685	14,941
May	286	10,015	324	1,130	11,755	22	1,413	14	111	1,560	13,315
June	252	9,438	320	1,061	11,071	35	1,482	22	102	1,641	12,712
July	367	11,625	372	1,274	13,638	31	1,631	21	110	1,793	15,431
August	317	10,172	309	1,192	11,990	27	1,396	15	128	1,566	13,556
September	355	10,988	332	1,336	13,011	30	1,505	8	84	1,627	14,638
October	370	12,277	384	1,475	14,506	28	1,597	16	123	1,764	16,270
November	375	11,347	348	1,443	13,513	27	1,504	12	94	1,637	15,150
December	279	10,095	302	1,196	11,872	33	1,376	9	106	1,524	13,396
Total	3,836	131,866	3,972	14,725	154,399	366	18,414	170	1,308	20,258	174,657

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	
☒ 2025	5,488	128,029	3,408	18,850	155,775	334	17,927	145	1,329	19,735	175,510
January	456	12,043	306	1,510	14,315	32	1,779	13	119	1,943	16,258
February	358	10,358	320	1,360	12,396	29	1,491	7	103	1,630	14,026
March	414	10,479	297	1,345	12,535	30	1,643	6	119	1,798	14,333
April	413	10,540	291	1,509	12,753	23	1,372	12	113	1,520	14,273
May	461	10,574	318	1,548	12,901	24	1,435	11	104	1,574	14,475
June	486	10,283	281	1,544	12,594	35	1,466	18	91	1,610	14,204
July	539	11,091	299	1,636	13,565	24	1,448	11	124	1,607	15,172
August	440	9,511	253	1,505	11,709	26	1,240	11	104	1,381	13,090
September	444	10,768	273	1,527	13,012	23	1,478	8	117	1,626	14,638
October	503	11,396	300	1,788	13,987	35	1,505	19	121	1,680	15,667
November	480	10,367	249	1,668	12,764	29	1,545	20	99	1,693	14,457
December	494	10,619	221	1,910	13,244	24	1,525	9	115	1,673	14,917
Total	5,488	128,029	3,408	18,850	155,775	334	17,927	145	1,329	19,735	175,510

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	4,567	67,593	1,386	13,931	87,477	301	9,826	75	828	11,030	98,507
January	621	11,752	273	2,144	14,790	47	1,729	12	122	1,910	16,700
February	611	10,831	246	2,121	13,809	42	1,522	10	116	1,690	15,499
March	769	11,632	243	2,343	14,987	38	1,711	13	149	1,911	16,898
April	759	10,286	188	2,305	13,538	53	1,433	7	138	1,631	15,169
May	810	9,161	196	2,254	12,421	42	1,353	12	115	1,522	13,943
June	793	9,740	204	2,310	13,047	55	1,372	19	153	1,599	14,646
July	204	4,191	36	454	4,885	24	706	2	35	767	5,652
Total	4,567	67,593	1,386	13,931	87,477	301	9,826	75	828	11,030	98,507

5.1 Total Liability Decisions

Represented					Unrepresented					Total	
Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total		
21,476	694,981	19,745	78,953	815,155	1,621	90,285	710	5,939	98,555	913,710	

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.