

OIC Monthly Claims Data

Data view: May 2021 – Aug 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

1.2 Type of User (Represented Claims)

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

1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
2026	138,041	20,315	158,356
January	19,004	2,760	21,764
February	17,616	2,546	20,162
March	18,663	2,778	21,441
April	16,706	2,409	19,115
May	15,190	2,286	17,476
June	17,741	2,490	20,231
July	18,031	2,613	20,644
August	15,090	2,433	17,523
Total	138,041	20,315	158,356

1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	UK Law Firm	Total
2026	32,160	179	105,702	138,041
January	4,017	15	14,972	19,004
February	3,877	18	13,721	17,616
March	4,578	31	14,054	18,663
April	3,840	20	12,846	16,706
May	3,582	20	11,588	15,190
June	4,412	13	13,316	17,741
July	4,268	32	13,731	18,031
August	3,586	30	11,474	15,090
Total	32,160	179	105,702	138,041

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
 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	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		Whiplash + Psychological		Tariff Only	Total
Year	Multiple Injuries	Whiplash + Physical	Whiplash + Physical + Psychological	Total	Physical + Psychological	Physical Only	Total	Unknown	Total	Whiplash + Psychological	Whiplash Only	Total	Total
 2025	17,838	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		Whiplash + Psychological		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
 2026	10,596	37,206	57,887	105,689	1,860	4,086	5,946	249	249	15,849	24,855	40,704	152,588
January	1,530	5,046	7,903	14,479	225	549	774	37	37	2,245	3,486	5,731	21,021
February	1,241	4,741	7,454	13,436	220	497	717	25	25	2,142	3,093	5,235	19,413
March	1,413	4,909	7,809	14,131	252	546	798	36	36	2,388	3,405	5,793	20,758
April	1,300	4,546	6,979	12,825	225	469	694	37	37	1,846	3,024	4,870	18,426
May	1,184	4,086	6,334	11,604	208	450	658	19	19	1,708	2,784	4,492	16,773
June	1,262	4,883	7,478	13,623	252	498	750	27	27	1,886	3,213	5,099	19,499
July	1,475	4,847	7,521	13,843	242	592	834	46	46	1,979	3,187	5,166	19,889
August	1,191	4,148	6,409	11,748	236	485	721	22	22	1,655	2,663	4,318	16,809
Total	10,596	37,206	57,887	105,689	1,860	4,086	5,946	249	249	15,849	24,855	40,704	152,588

Overall Claims Total

1.1 Total Claims Entered

Represented	Unrepresented	Total
1,212,395	149,880	1,362,275

1.2 Type of User (Represented Claims)

Alternative Business Structure	Claims Management Company	Other	UK Law Firm	Total
273,154	2,647	8	936,586	1,212,395

1.3 Total Claims Volumes - Types of Claim

Mixed Tariff				Non Tariff			Other		Tariff Only		Total	
Multiple Injuries	Whiplash + Physical	Whiplash + Physical + Psychological	Total	Physical + Psychological	Physical Only	Total	Unknown	Total	Whiplash + Psychological	Whiplash Only	Total	Total
97,738	332,237	453,950	883,925	11,297	33,642	44,939	1,496	1,496	146,663	233,132	379,795	1,310,155

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	665	665
June	45	45
July	84	84
August	94	94
September	109	109
October	115	115
November	114	114
December	104	104
Total	665	665

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	1,219	2	1,221
January	98		98
February	121		121
March	134		134
April	94		94
May	128	1	129
June	104		104
July	129		129
August	82		82
September	79		79
October	83		83
November	104	1	105
December	63		63
Total	1,219	2	1,221

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	4,652	128	4,780
January	81		81
February	53	1	54
March	76		76
April	59	1	60
May	85	2	87
June	451	14	465
July	612	19	631
August	585	20	605
September	586	10	596
October	663	14	677
November	764	28	792
December	637	19	656
Total	4,652	128	4,780

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	6,904	170	7,074
January	765	21	786
February	700	16	716
March	670	12	682
April	651	11	662
May	385	10	395
June	346	10	356
July	565	19	584
August	551	17	568
September	609	10	619
October	607	17	624
November	582	13	595
December	473	14	487
Total	6,904	170	7,074

2.Settlements

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
☐ 2025	90,490	13,069	103,559
January	8,057	1,186	9,243
February	7,728	1,044	8,772
March	7,701	1,178	8,879
April	7,267	1,082	8,349
May	7,147	1,144	8,291
June	9,386	1,066	10,452
July	7,892	1,169	9,061
August	6,712	1,007	7,719
September	7,030	1,085	8,115
October	7,518	1,100	8,618
November	7,105	1,015	8,120
December	6,947	993	7,940
Total	90,490	13,069	103,559

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	4,826	168	4,994
January	656	18	674
February	471	13	484
March	551	14	565
April	552	10	562
May	427	14	441
June	413	13	426
July	420	13	433
August	272	10	282
September	328	15	343
October	250	13	263
November	258	17	275
December	228	18	246
Total	4,826	168	4,994

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
☐ 2026	59,118	8,662	67,780
January	6,829	1,031	7,860
February	7,223	1,031	8,254
March	8,166	1,162	9,328
April	7,146	1,018	8,164
May	6,838	1,088	7,926
June	7,668	1,136	8,804
July	7,767	1,163	8,930
August	7,481	1,033	8,514
Total	59,118	8,662	67,780

2.2 Average Days To Settle

Year	Represented	Unrepresented	Total
☐ 2026	398	171	369
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	383	164	354
August	377	180	354
Total	398	171	369

2.3 Open Settlements

Year	Represented	Unrepresented	Total
☐ 2026	1,013	124	1,137
January	264	13	277
February	218	19	237
March	197	12	209
April	137	23	160
May	114	22	136
June	63	25	88
July	17	10	27
August	3		3
Total	1,013	124	1,137

2.Settlements - Distribution of Tariff

2.4 Distribution of Tariff Settled Claims - Whiplash Tariff

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

2.4 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	4,374	12,710	4,592	2,092	534	285	224
January	399	1,091	491	247	63	32	21
February	370	1,060	450	194	59	28	28
March	422	1,084	499	200	54	22	18
April	344	1,057	361	168	46	19	23
May	332	1,009	367	173	40	23	13
June	438	1,290	506	223	53	27	25
July	393	1,160	343	186	41	20	21
August	329	949	293	140	35	31	11
September	318	984	321	148	35	24	17
October	370	1,086	331	154	36	18	12
November	329	948	325	142	37	23	20
December	330	992	305	117	35	18	15
Total	4,374	12,710	4,592	2,092	534	285	224

2.5 Distribution of Tariff Settled Claims - Whiplash & Minor Psychological

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	9,401	37,821	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	2,774	1,104	380	84	50	64
September	713	3,022	1,164	381	101	74	56
October	824	3,370	1,179	418	92	64	54
November	756	3,213	1,100	370	67	70	55
December	772	3,029	1,014	366	88	79	34
Total	9,401	37,821	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	3,017	8,326	2,543	888	194	144	112
January	340	918	316	93	30	16	14
February	374	1,004	319	116	20	23	13
March	404	1,103	351	135	19	24	20
April	360	994	287	92	33	11	17
May	335	1,002	300	106	17	18	10
June	394	1,173	316	120	34	21	14
July	417	1,059	335	122	20	13	13
August	393	1,073	319	104	21	18	11
Total	3,017	8,326	2,543	888	194	144	112

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	7,078	27,112	8,063	2,593	647	508	429
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	846	3,243	942	336	63	67	51
May	799	3,206	867	289	74	47	55
June	898	3,591	1,102	320	90	67	56
July	1,012	3,608	1,054	340	94	68	52
August	958	3,575	966	284	64	60	57
Total	7,078	27,112	8,063	2,593	647	508	429

2.6 Average Settlement Values

Represented Claim						
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

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

2.6 Average Settlement Values

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

2.6 Average Settlement Values

Represented Claim		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	£1,119	£727	£147	£1,156	£747	£158
January	£1,123	£727	£183	£1,266	£718	£125
February	£1,105	£735	£154	£1,051	£769	£143
March	£1,101	£724	£191	£1,189	£755	£93
April	£1,074	£731	£104	£1,136	£735	£149
May	£1,134	£735	£122	£1,197	£721	£131
June	£1,120	£728	£132	£1,119	£764	£191
July	£1,146	£724	£127	£1,163	£761	£143
August	£1,152	£716	£160	£1,128	£752	£276
Total	£1,119	£727	£147	£1,156	£747	£158

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

2.7 Frequency Settled

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

2.7 Frequency Settled

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

2.Settlements - Average Values

2.7 Frequency Settled

RepresentedClaim		Represented		Unrepresented		
Year	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
 2025	39,326	88,899	1,110	6,037	12,566	547
January	3,538	7,920	106	531	1,143	51
February	3,368	7,585	105	477	1,006	32
March	3,356	7,551	102	566	1,126	43
April	3,205	7,144	99	492	1,047	50
May	3,183	7,029	79	522	1,101	41
June	3,892	9,227	127	513	1,019	44
July	3,408	7,771	104	534	1,131	52
August	2,909	6,594	83	461	972	36
September	3,058	6,908	64	506	1,034	45
October	3,287	7,377	78	498	1,062	67
November	3,100	6,980	79	462	978	44
December	3,022	6,813	84	475	947	42
Total	39,326	88,899	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	24,828	58,069	634	3,929	8,311	426
January	2,853	6,703	78	462	979	48
February	3,017	7,103	72	489	994	56
March	3,396	8,036	79	553	1,115	46
April	2,957	7,017	66	446	972	48
May	2,743	6,723	75	496	1,048	57
June	3,270	7,529	89	517	1,093	67
July	3,376	7,607	94	519	1,119	55
August	3,216	7,351	81	447	991	49
Total	24,828	58,069	634	3,929	8,311	426

2.1 Total Settlements (Closed Cases)

Represented	Unrepresented	Total
416,914	63,705	480,619

2.2 Average Days To Settle

Represented	Unrepresented	Total
337	144	311

2.3 Total Open Settlements

Represented	Unrepresented	Total
19,279	592	19,871

2.4 Total Distribution of Tariff Settled Claims - Whiplash Tariff

1	2	3	4	5	6	7
0-3 Mths	3-6 Mths	6-9 Mths	9-12 Mths	12-15 Mths	15-18 Mths	18-24 Mths
23,907	65,519	30,791	12,582	3,098	1,256	871

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

1	2	3	4	5	6	7
0-3 Mths	3-6 Mths	6-9 Mths	9-12 Mths	12-15 Mths	15-18 Mths	18-24 Mths
41,722	160,510	87,437	30,277	6,893	3,479	2,552

2.6 Average Settlement Values

Injury - non-tariff	Represented Tariff amount	Tariff uplift	Injury - non-tariff	Unrepresented Tariff amount	Tariff uplift
£1,076	£747	£160	£1,081	£751	£159

2.7 Total Frequency Settled

Injury - non-tariff	Represented Tariff amount	Tariff uplift	Injury - non-tariff	Unrepresented Tariff amount	Tariff uplift
172,217	410,217	5,187	27,514	61,640	2,759

3.Exceptional Injuries & Circumstances

3.1 Exceptional Injuries and Circumstances

RepresentedClaim		Represented				Unrepresented			
Year	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	
☒ 2021	108,181	2,780	3,524	8,393	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	17,339	467	583	1,317	1,360	82	56	365	
October	17,648	437	589	1,399	1,584	92	52	340	
November	19,886	497	584	1,474	1,747	95	64	404	
December	17,063	436	529	1,243	1,324	85	49	336	
Total	108,181	2,780	3,524	8,393	9,250	534	334	2,248	

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	
☒ 2022	230,898	6,313	8,951	17,399	19,028	1,219	763	5,069	
January	18,554	444	547	1,317	1,685	101	62	418	
February	20,023	550	602	1,444	1,470	92	76	383	
March	21,185	574	741	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	840	1,477	1,525	96	73	378	
August	18,653	449	808	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	230,898	6,313	8,951	17,399	19,028	1,219	763	5,069	

3.Exceptional Injuries & Circumstances

3.1 Exceptional Injuries and Circumstances

Represented Claim		Represented				Unrepresented			
Year	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	
 2023	218,641	4,591	9,367	14,530	22,555	1,348	900	6,103	
January	20,978	504	1,000	1,566	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	18,152	366	785	1,249	1,932	103	80	520	
June	18,691	348	708	1,122	1,921	110	82	549	
July	18,142	325	806	1,119	1,909	110	64	557	
August	18,232	411	841	1,175	1,808	127	65	494	
September	16,675	361	721	1,025	1,775	104	71	466	
October	18,429	368	670	1,201	1,957	124	69	498	
November	19,156	422	697	1,306	2,081	133	84	547	
December	15,245	340	653	1,039	1,606	104	69	462	
Total	218,641	4,591	9,367	14,530	22,555	1,348	900	6,103	

3.1 Exceptional Injuries and Circumstances

Represented Claim		Represented				Unrepresented			
Year	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	
 2024	199,307	5,373	9,536	14,162	22,193	1,363	914	6,231	
January	18,516	414	885	1,367	2,169	148	82	575	
February	17,484	400	834	1,279	1,891	112	80	514	
March	16,400	348	814	1,208	1,881	118	74	517	
April	16,866	400	909	1,300	1,827	114	60	519	
May	15,610	333	685	1,048	1,744	110	65	490	
June	15,040	328	565	931	1,821	103	88	510	
July	17,846	430	857	1,168	1,883	108	98	592	
August	15,207	466	790	1,124	1,743	94	76	487	
September	16,498	476	832	1,283	1,774	139	54	528	
October	18,435	635	800	1,292	1,924	111	78	571	
November	16,817	671	796	1,229	1,877	102	86	476	
December	14,588	472	769	933	1,659	104	73	452	
Total	199,307	5,373	9,536	14,162	22,193	1,363	914	6,231	

3.Exceptional Injuries & Circumstances

3.1 Exceptional Injuries and Circumstances

Represented Claim		Represented				Unrepresented			
Year	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	
 2025	181,806	5,918	10,657	14,027	20,974	1,380	852	6,307	
January	17,333	591	879	1,422	2,057	177	94	571	
February	15,115	486	787	1,118	1,757	106	69	529	
March	15,175	489	794	1,119	1,911	146	65	573	
April	15,252	486	906	1,084	1,684	95	76	511	
May	15,226	453	898	1,168	1,782	108	57	517	
June	14,863	551	934	1,072	1,731	115	71	535	
July	15,999	546	938	1,237	1,710	114	61	507	
August	13,504	461	771	1,133	1,441	99	59	457	
September	15,090	421	845	1,139	1,674	108	69	532	
October	15,677	509	1,019	1,272	1,750	101	80	566	
November	14,222	419	954	1,141	1,792	105	61	522	
December	14,350	506	932	1,122	1,685	106	90	487	
Total	181,806	5,918	10,657	14,027	20,974	1,380	852	6,307	

3.1 Exceptional Injuries and Circumstances

Represented Claim		Represented				Unrepresented			
Year	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	
 2026	110,176	5,502	9,601	12,762	13,550	1,056	675	5,034	
January	15,843	561	1,066	1,534	1,928	144	73	615	
February	14,441	624	1,123	1,428	1,794	103	72	577	
March	14,986	696	1,290	1,691	1,900	142	71	665	
April	13,378	643	1,147	1,538	1,663	115	87	544	
May	12,092	594	1,079	1,425	1,572	104	73	537	
June	13,907	795	1,266	1,773	1,651	134	75	630	
July	13,906	846	1,412	1,867	1,603	159	116	735	
August	11,623	743	1,218	1,506	1,439	155	108	731	
Total	110,176	5,502	9,601	12,762	13,550	1,056	675	5,034	

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
1,049,009	30,477	51,636	81,273	107,550	6,900	4,438	30,992

4.Claims Exiting The Portal

4.1 Claims Exiting The Portal

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

4.1 Claims Exiting The Portal

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

4.Claims Exiting The Portal

4.1 Claims Exiting The Portal

RepresentedClaim		Represented				Unrepresented				Total	
Year	Court	Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn	Total	Total
 2023	9,444	423	22,675	23,689	56,231	214	94	1,169	1,051	2,528	58,759
January	625	35	1,767	1,340	3,767	18	6	98	78	200	3,967
February	630	35	1,707	2,007	4,379	12	5	90	78	185	4,564
March	742	51	1,874	1,709	4,376	20	11	107	89	227	4,603
April	583	26	1,328	1,624	3,561	22	9	90	67	188	3,749
May	637	34	1,692	1,727	4,090	14	8	82	93	197	4,287
June	803	25	1,757	1,483	4,068	18	6	111	75	210	4,278
July	845	41	1,683	1,361	3,930	24	10	99	81	214	4,144
August	947	34	3,314	3,729	8,024	13	8	101	137	259	8,283
September	876	39	2,207	2,735	5,857	13	11	90	99	213	6,070
October	993	24	1,782	2,213	5,012	17	9	94	100	220	5,232
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	9,444	423	22,675	23,689	56,231	214	94	1,169	1,051	2,528	58,759

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	14,902	944	61,140	65,753	142,739	272	190	7,154	1,839	9,455	152,194
January	1,082	44	2,324	2,719	6,169	33	10	116	97	256	6,425
February	1,096	29	2,206	5,390	8,721	31	8	117	108	264	8,985
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	1,185	25	3,689	5,439	10,338	16	10	99	108	233	10,571
June	1,124	35	6,198	3,920	11,277	15	6	118	148	287	11,564
July	1,314	301	3,558	4,056	9,229	16	5	107	122	250	9,479
August	1,418	70	2,063	3,499	7,050	31	11	112	123	277	7,327
September	1,288	30	2,105	2,958	6,381	20	15	115	95	245	6,626
October	1,613	279	21,276	21,792	44,960	28	70	5,514	640	6,252	51,212
November	1,524	38	2,842	3,613	8,017	23	15	289	110	437	8,454
December	1,199	25	3,052	3,622	7,898	17	21	325	103	466	8,364
Total	14,902	944	61,140	65,753	142,739	272	190	7,154	1,839	9,455	152,194

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	
 2025		17,707	334	34,602	44,218	96,861	301	171	4,028	1,368	5,868	102,729
January		1,664	38	3,353	4,215	9,270	24	17	417	133	591	9,861
February		1,417	51	2,712	3,762	7,942	27	11	293	110	441	8,383
March		1,430	36	3,010	3,728	8,204	31	16	357	108	512	8,716
April		1,340	59	2,826	3,783	8,008	17	21	332	122	492	8,500
May		1,574	21	2,911	3,542	8,048	15	12	378	117	522	8,570
June		1,459	22	2,987	3,690	8,158	23	9	333	120	485	8,643
July		1,675	14	3,087	4,147	8,923	34	12	304	126	476	9,399
August		1,465	17	2,820	3,438	7,740	27	14	379	93	513	8,253
September		1,480	10	2,796	3,980	8,266	28	12	302	113	455	8,721
October		1,426	22	2,870	3,421	7,739	28	16	324	127	495	8,234
November		1,476	19	2,742	3,226	7,463	22	20	321	114	477	7,940
December		1,301	25	2,488	3,286	7,100	25	11	288	85	409	7,509
Total		17,707	334	34,602	44,218	96,861	301	171	4,028	1,368	5,868	102,729

4.1 Claims Exiting The Portal

RepresentedClaim		Represented				Unrepresented				Total		
Year	Court	Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn	Total	Total	
 2026		14,031	131	20,514	33,067	67,743	220	92	2,467	1,072	3,851	71,594
January		1,557	12	2,617	3,572	7,758	24	8	329	118	479	8,237
February		1,502	8	2,493	3,364	7,367	26	16	268	141	451	7,818
March		1,816	21	2,841	3,840	8,518	23	9	349	145	526	9,044
April		1,657	20	2,486	3,608	7,771	36	7	302	126	471	8,242
May		1,631	14	2,564	3,769	7,978	28	12	350	124	514	8,492
June		2,252	18	2,512	5,470	10,252	30	16	300	134	480	10,732
July		1,944	19	2,545	4,810	9,318	27	8	287	139	461	9,779
August		1,672	19	2,456	4,634	8,781	26	16	282	145	469	9,250
Total		14,031	131	20,514	33,067	67,743	220	92	2,467	1,072	3,851	71,594

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	17,005	608	3,692	3,209	14,056	14,184	3,477
January	1,086	42	343	192	702	1,037	365
February	1,157	42	347	241	1,204	1,112	276
March	1,366	52	351	183	925	1,204	295
April	1,071	33	257	266	905	842	187
May	1,175	34	259	356	950	1,057	259
June	1,428	46	310	181	766	1,071	266
July	1,385	56	240	139	805	1,032	273
August	1,877	66	535	226	2,725	2,063	532
September	1,568	67	359	753	1,414	1,389	307
October	1,677	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	17,005	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	41,512	1,891	9,548	7,775	32,801	39,771	9,441
January	2,173	66	305	377	1,453	1,481	314
February	2,377	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	2,945	112	1,114	618	2,565	2,378	606
June	3,047	204	810	455	1,855	3,785	1,121
July	3,439	102	673	660	1,713	2,183	459
August	2,995	62	306	631	1,484	1,323	249
September	2,785	65	319	311	1,290	1,359	252
October	9,761	664	2,366	2,619	11,566	14,224	3,760
November	3,416	125	352	333	1,619	1,828	344
December	3,100	86	379	256	1,649	2,030	398
Total	41,512	1,891	9,548	7,775	32,801	39,771	9,441

4.3 Claims Exiting The Portal (Unrepresented)

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

4.Claims Exiting The Portal

4.2 Claims Exiting The Portal (Represented)

Year	Additional	Agreement reached outside of the service	Duplicate claim	No longer want to claim	Other	There are complex issues of fact or law	There is a formal allegation of fraud
2025	39,882	1,392	4,116	5,208	18,811	23,210	4,242
January	3,690	149	378	261	2,159	2,216	417
February	3,394	71	337	345	1,631	1,829	335
March	3,420	147	323	308	1,646	1,938	422
April	3,358	103	321	284	1,668	1,868	406
May	3,401	103	372	298	1,579	1,899	396
June	3,396	156	317	362	1,589	1,927	411
July	3,652	102	349	783	1,575	2,092	370
August	3,147	163	306	621	1,352	1,805	346
September	3,339	119	346	634	1,593	1,949	286
October	3,105	92	418	393	1,383	2,034	314
November	3,083	116	328	433	1,342	1,889	272
December	2,897	71	321	486	1,294	1,764	267
Total	39,882	1,392	4,116	5,208	18,811	23,210	4,242

4.3 Claims Exiting The Portal (Unrepresented)

Year	Additional	Agreement reached outside of the service	Duplicate claim	I have instructed a legal representative	No longer want to claim	Other	There are complex issues of fact or law	There is a formal allegation of fraud
2025	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	27,982	772	2,254	6,056	14,187	14,479	2,013
January	3,156	75	308	638	1,515	1,787	279
February	3,142	78	235	504	1,392	1,698	318
March	3,714	89	290	510	1,605	1,999	311
April	3,269	102	323	593	1,467	1,776	241
May	3,353	91	289	664	1,491	1,868	222
June	4,128	95	271	1,043	2,690	1,785	240
July	3,794	118	274	1,077	2,036	1,811	208
August	3,426	124	264	1,027	1,991	1,755	194
Total	27,982	772	2,254	6,056	14,187	14,479	2,013

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	589	221	391	267	231	408	1,601	143
January	64	29	51	24	20	57	206	28
February	77	28	57	38	32	46	164	9
March	71	38	65	45	30	50	208	19
April	83	23	48	31	27	50	192	17
May	77	38	39	29	22	57	232	20
June	83	17	35	28	34	57	213	13
July	60	19	43	36	36	46	202	19
August	74	29	53	36	30	45	184	18
Total	589	221	391	267	231	408	1,601	143

Overall Claims Exiting The Portal Total

4.1 Total Claims Exiting The Portal

Represented					Unrepresented					Total
Court	Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn	Total	
59,304	2,290	161,845	182,945	406,384	1,174	631	16,568	6,705	25,078	431,462

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
133,416	5,994	23,550	24,731	88,456	106,509	23,728

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
3,658	1,702	2,551	1,591	1,250	2,685	9,860	1,781

5.Liability Decisions

5.1 Liability Decisions

Represented Claim		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	1,320	74,338	2,395	5,653	83,706	106	8,108	56	371	8,641	92,347	
May							2		1	3	3	
June	106	5,662	231	440	6,439	11	692	5	26	734	7,173	
July	173	9,244	324	745	10,486	15	1,020	10	49	1,094	11,580	
August	199	10,753	348	837	12,137	15	1,155	8	62	1,240	13,377	
September	195	11,923	360	892	13,370	16	1,244	6	51	1,317	14,687	
October	228	12,075	376	915	13,594	24	1,330	11	61	1,426	15,020	
November	240	13,328	399	913	14,880	14	1,499	10	63	1,586	16,466	
December	179	11,353	357	911	12,800	11	1,166	6	58	1,241	14,041	
Total	1,320	74,338	2,395	5,653	83,706	106	8,108	56	371	8,641	92,347	

5.1 Liability Decisions

Represented Claim		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	3,064	151,940	4,559	12,896	172,459	240	16,569	109	847	17,765	190,224	
January	203	12,374	363	847	13,787	22	1,471	13	72	1,578	15,365	
February	282	13,121	377	891	14,671	16	1,278	9	66	1,369	16,040	
March	283	13,806	421	1,222	15,732	19	1,536	6	79	1,640	17,372	
April	200	11,629	374	1,014	13,217	14	1,167	9	59	1,249	14,466	
May	246	12,758	397	1,114	14,515	14	1,338	6	69	1,427	15,942	
June	243	12,177	361	1,040	13,821	14	1,366	8	58	1,446	15,267	
July	284	12,850	399	1,086	14,619	29	1,324	9	58	1,420	16,039	
August	241	12,292	379	1,034	13,946	26	1,352	8	65	1,451	15,397	
September	255	11,997	389	1,132	13,773	26	1,334	9	77	1,446	15,219	
October	301	12,929	359	1,131	14,720	20	1,526	10	78	1,634	16,354	
November	300	14,365	440	1,347	16,452	22	1,563	10	85	1,680	18,132	
December	226	11,642	300	1,038	13,206	18	1,314	12	81	1,425	14,631	
Total	3,064	151,940	4,559	12,896	172,459	240	16,569	109	847	17,765	190,224	

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	3,145	140,978	4,019	12,753	160,895	274	19,424	155	1,255	21,108	182,003
January	252	13,914	390	1,101	15,657	11	1,833	21	103	1,968	17,625
February	203	12,507	360	1,068	14,138	14	1,526	13	101	1,654	15,792
March	254	12,817	378	1,162	14,611	20	1,760	11	97	1,888	16,499
April	205	10,114	275	925	11,519	28	1,497	14	85	1,624	13,143
May	265	11,708	331	1,045	13,349	18	1,639	11	129	1,797	15,146
June	277	11,872	368	1,023	13,540	29	1,671	12	114	1,826	15,366
July	261	11,676	309	1,084	13,330	36	1,626	10	107	1,779	15,109
August	279	11,532	361	1,105	13,277	27	1,545	14	103	1,689	14,966
September	273	10,476	292	977	12,018	18	1,473	13	101	1,605	13,623
October	331	11,610	318	1,155	13,414	30	1,623	14	107	1,774	15,188
November	331	12,417	367	1,190	14,305	24	1,805	11	110	1,950	16,255
December	214	10,335	270	918	11,737	19	1,426	11	98	1,554	13,291
Total	3,145	140,978	4,019	12,753	160,895	274	19,424	155	1,255	21,108	182,003

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	3,725	131,477	3,946	14,437	153,585	363	18,410	171	1,305	20,249	173,834
January	292	12,098	330	1,208	13,928	39	1,818	13	135	2,005	15,933
February	303	11,387	341	1,103	13,134	31	1,607	19	98	1,755	14,889
March	288	10,855	298	1,074	12,515	41	1,525	10	122	1,698	14,213
April	322	11,426	304	1,136	13,188	20	1,560	12	92	1,684	14,872
May	278	9,985	325	1,116	11,704	22	1,413	14	111	1,560	13,264
June	247	9,414	318	1,047	11,026	35	1,482	22	102	1,641	12,667
July	353	11,580	368	1,251	13,552	31	1,630	21	110	1,792	15,344
August	302	10,139	306	1,171	11,918	27	1,395	15	128	1,565	13,483
September	347	10,955	332	1,316	12,950	30	1,505	8	84	1,627	14,577
October	362	12,238	383	1,439	14,422	28	1,596	16	123	1,763	16,185
November	361	11,329	344	1,412	13,446	27	1,503	12	94	1,636	15,082
December	270	10,071	297	1,164	11,802	32	1,376	9	106	1,523	13,325
Total	3,725	131,477	3,946	14,437	153,585	363	18,410	171	1,305	20,249	173,834

5.Liability Decisions

5.1 Liability Decisions

RepresentedClaim		Represented					Unrepresented					Total
Year	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total		
☒ 2025	5,282	127,394	3,436	18,207	154,319	333	17,908	145	1,324	19,710	174,029	
January	446	11,994	307	1,480	14,227	31	1,779	13	118	1,941	16,168	
February	345	10,323	322	1,332	12,322	29	1,491	8	102	1,630	13,952	
March	401	10,442	292	1,305	12,440	30	1,641	6	116	1,793	14,233	
April	400	10,495	291	1,469	12,655	23	1,372	12	113	1,520	14,175	
May	451	10,542	316	1,514	12,823	24	1,434	11	104	1,573	14,396	
June	469	10,225	283	1,501	12,478	35	1,463	18	91	1,607	14,085	
July	522	11,038	301	1,581	13,442	24	1,445	10	124	1,603	15,045	
August	423	9,467	260	1,435	11,585	26	1,239	11	104	1,380	12,965	
September	429	10,710	279	1,442	12,860	23	1,476	8	117	1,624	14,484	
October	483	11,329	303	1,733	13,848	35	1,505	19	118	1,677	15,525	
November	452	10,290	252	1,597	12,591	29	1,542	20	99	1,690	14,281	
December	461	10,539	230	1,818	13,048	24	1,521	9	118	1,672	14,720	
Total	5,282	127,394	3,436	18,207	154,319	333	17,908	145	1,324	19,710	174,029	

5.1 Liability Decisions

RepresentedClaim		Represented					Unrepresented					Total
Year	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total		
☒ 2026	5,002	76,702	1,615	15,669	98,988	318	11,193	87	952	12,550	111,538	
January	580	11,677	281	2,028	14,566	44	1,726	11	119	1,900	16,466	
February	563	10,753	248	2,016	13,580	36	1,525	10	114	1,685	15,265	
March	695	11,582	247	2,212	14,736	34	1,705	13	147	1,899	16,635	
April	683	10,263	203	2,157	13,306	44	1,430	7	134	1,615	14,921	
May	712	9,189	203	2,114	12,218	40	1,357	12	113	1,522	13,740	
June	850	10,713	239	2,672	14,474	57	1,474	20	171	1,722	16,196	
July	769	9,156	167	2,131	12,223	57	1,322	11	132	1,522	13,745	
August	150	3,369	27	339	3,885	6	654	3	22	685	4,570	
Total	5,002	76,702	1,615	15,669	98,988	318	11,193	87	952	12,550	111,538	

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	
21,538	702,829	19,970	79,615	823,952	1,634	91,612	723	6,054	100,023	923,975

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.