OFFICIAL INJURY CLAIM

OIC Monthly Claims Data

Data view: May 2021 – Oct 2026

Company Confidential

1.Claim Volumes

OFFICIAL INJURY CLAIM

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

OFFICIAL INJURY CLAIM

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	228,379	30,700	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	17,677	2,408	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	228,379	30,700	259,079

1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	UK Law Firm	Total
2024	48,783	435	179,161	228,379
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	13,527	17,677
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	179,161	228,379

1.Claim Volumes

OFFICIAL INJURY CLAIM

1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
2025	**212,410**	**29,511**	**241,921**
January	20,226	2,898	**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	18,478	2,496	**20,974**
November	16,736	2,480	**19,216**
December	16,910	2,368	**19,278**
Total	**212,410**	**29,511**	**241,921**

1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	UK Law Firm	Total
2025	**49,444**	**291**	**162,675**	**212,410**
January	4,709	47	15,470	**20,226**
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	14,028	**18,478**
November	3,799	18	12,919	**16,736**
December	3,699	12	13,199	**16,910**
Total	**49,444**	**291**	**162,675**	**212,410**

1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
2026	**172,356**	**25,760**	**198,116**
January	19,004	2,760	**21,764**
February	17,616	2,546	**20,162**
March	18,663	2,778	**21,441**
April	16,706	2,409	**19,115**
May	15,190	2,286	**17,476**
June	17,741	2,490	**20,231**
July	18,033	2,612	**20,645**
August	15,102	2,435	**17,537**
September	16,897	2,670	**19,567**
October	17,404	2,774	**20,178**
Total	**172,356**	**25,760**	**198,116**

1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	Other	UK Law Firm	Total
2026	**40,232**	**226**	**1**	**131,897**	**172,356**
January	4,017	15		14,972	**19,004**
February	3,877	18		13,721	**17,616**
March	4,578	31		14,054	**18,663**
April	3,840	20		12,846	**16,706**
May	3,582	20		11,588	**15,190**
June	4,412	13		13,316	**17,741**
July	4,269	32		13,732	**18,033**
August	3,588	30		11,484	**15,102**
September	4,014	26		12,857	**16,897**
October	4,055	21	1	13,327	**17,404**
Total	**40,232**	**226**	**1**	**131,897**	**172,356**

1.Claim Volumes - Injury Claim As Presented

OFFICIAL INJURY CLAIM

1.3 Claims Volumes - Types of Claim

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

OFFICIAL INJURY CLAIM

1.3 Claims Volumes - Types of Claim

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

1.3 Claims Volumes - Types of Claim

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

1.Claim Volumes - Injury Claim As Presented

OFFICIAL INJURY CLAIM

1.3 Claims Volumes - Types of Claim

Types of Claim Group	Mixed Tariff				Non Tariff			Other		Tariff Only			Total
Year	Multiple Injuries	Whiplash + Physical	Whiplash + Physical + Psychological	Total	Physical + Psychological	Physical Only	Total	Unknown	Total	Whiplash + Psychological	Whiplash Only	Total	
2025	**17,838**	**53,909**	**89,491**	**161,238**	**2,259**	**5,866**	**8,125**	**270**	**270**	**27,362**	**36,547**	**63,909**	**233,542**
January	1,883	4,811	8,513	**15,207**	215	479	**694**	25	**25**	2,900	3,482	**6,382**	**22,308**
February	1,519	4,132	7,447	**13,098**	193	495	**688**	27	**27**	2,419	3,010	**5,429**	**19,242**
March	1,480	4,288	7,522	**13,290**	167	487	**654**	28	**28**	2,483	3,089	**5,572**	**19,544**
April	1,689	4,344	7,494	**13,527**	159	442	**601**	27	**27**	2,463	2,753	**5,216**	**19,371**
May	1,780	4,389	7,378	**13,547**	175	502	**677**	25	**25**	2,303	2,929	**5,232**	**19,481**
June	1,657	4,223	7,298	**13,178**	178	479	**657**	32	**32**	2,240	3,064	**5,304**	**19,171**
July	1,547	4,841	7,824	**14,212**	185	511	**696**	23	**23**	2,355	3,086	**5,441**	**20,372**
August	1,095	4,068	6,900	**12,063**	189	434	**623**	12	**12**	1,952	2,673	**4,625**	**17,323**
September	1,304	4,779	7,235	**13,318**	182	507	**689**	12	**12**	2,157	3,055	**5,212**	**19,231**
October	1,330	4,916	7,768	**14,014**	221	485	**706**	22	**22**	2,225	3,324	**5,549**	**20,291**
November	1,182	4,465	7,118	**12,765**	194	517	**711**	15	**15**	1,977	3,076	**5,053**	**18,544**
December	1,372	4,653	6,994	**13,019**	201	528	**729**	22	**22**	1,888	3,006	**4,894**	**18,664**
Total	**17,838**	**53,909**	**89,491**	**161,238**	**2,259**	**5,866**	**8,125**	**270**	**270**	**27,362**	**36,547**	**63,909**	**233,542**

1.3 Claims Volumes - Types of Claim

Types of Claim Group	Mixed Tariff				Non Tariff			Other		Tariff Only			Total
Year	Multiple Injuries	Whiplash + Physical	Whiplash + Physical + Psychological	Total	Physical + Psychological	Physical Only	Total	Unknown	Total	Whiplash + Psychological	Whiplash Only	Total	
2026	**13,143**	**46,773**	**72,597**	**132,513**	**2,288**	**5,140**	**7,428**	**309**	**309**	**19,487**	**31,099**	**50,586**	**190,836**
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	3,094	**5,236**	**19,414**
March	1,413	4,909	7,809	**14,131**	252	546	**798**	36	**36**	2,388	3,406	**5,794**	**20,759**
April	1,301	4,547	6,982	**12,830**	225	470	**695**	38	**38**	1,846	3,025	**4,871**	**18,434**
May	1,185	4,086	6,338	**11,609**	211	451	**662**	20	**20**	1,710	2,787	**4,497**	**16,788**
June	1,261	4,887	7,484	**13,632**	253	501	**754**	27	**27**	1,887	3,214	**5,101**	**19,514**
July	1,477	4,853	7,525	**13,855**	242	594	**836**	45	**45**	1,984	3,191	**5,175**	**19,911**
August	1,204	4,172	6,453	**11,829**	238	492	**730**	21	**21**	1,668	2,674	**4,342**	**16,922**
September	1,246	4,647	7,219	**13,112**	213	480	**693**	33	**33**	1,850	3,130	**4,980**	**18,818**
October	1,285	4,885	7,430	**13,600**	209	560	**769**	27	**27**	1,767	3,092	**4,859**	**19,255**
Total	**13,143**	**46,773**	**72,597**	**132,513**	**2,288**	**5,140**	**7,428**	**309**	**309**	**19,487**	**31,099**	**50,586**	**190,836**

Overall Claims Total

OFFICIAL INJURY CLAIM

1.1 Total Claims Entered

Represented	Unrepresented	**Total**
1,246,713	155,322	**1,402,035**

1.2 Type of User (Represented Claims)

Alternative Business Structure	Claims Management Company	Other	UK Law Firm	**Total**
281,226	2,694	9	962,784	**1,246,713**

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**	
100,285	341,805	468,660	**910,750**	11,725	34,696	**46,421**	1,556	**1,556**	150,301	239,376	**389,677**	**1,348,404**

2.Settlements

OFFICIAL INJURY CLAIM

2.1Settlements By Month (Closed Cases)

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

2.2 Average Days To Settle

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

2.3 Open Settlements

Year	Represented	Total
2021	688	688
June	46	46
July	86	86
August	95	95
September	111	111
October	121	121
November	122	122
December	107	107
Total	688	688

2.1Settlements By Month (Closed Cases)

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

2.2 Average Days To Settle

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

2.3 Open Settlements

Year	Represented	Unrepresented	Total
2022	1,303	1	1,304
January	105		105
February	126		126
March	141		141
April	98		98
May	129		129
June	105		105
July	135		135
August	91		91
September	92		92
October	94		94
November	112	1	113
December	75		75
Total	1,303	1	1,304

2.Settlements

OFFICIAL INJURY CLAIM

2.1Settlements By Month (Closed Cases)

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

2.2 Average Days To Settle

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

2.3 Open Settlements

Year	Represented	Unrepresented	Total
2023	**3,507**	**80**	**3,587**
January	89		**89**
February	64	1	**65**
March	82		**82**
April	63	1	**64**
May	94	2	**96**
June	77	2	**79**
July	59	1	**60**
August	387	9	**396**
September	543	8	**551**
October	657	12	**669**
November	761	26	**787**
December	631	18	**649**
Total	**3,507**	**80**	**3,587**

2.1Settlements By Month (Closed Cases)

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

2.2 Average Days To Settle

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

2.3 Open Settlements

Year	Represented	Unrepresented	Total
2024	**6,931**	**170**	**7,101**
January	761	21	**782**
February	683	14	**697**
March	659	12	**671**
April	653	12	**665**
May	389	11	**400**
June	351	10	**361**
July	572	19	**591**
August	560	17	**577**
September	615	10	**625**
October	617	17	**634**
November	592	13	**605**
December	479	14	**493**
Total	**6,931**	**170**	**7,101**

2.Settlements

OFFICIAL INJURY CLAIM

2.1Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
2025	**90,487**	**13,069**	**103,556**
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	7,517	1,100	**8,617**
November	7,105	1,015	**8,120**
December	6,945	993	**7,938**
Total	**90,487**	**13,069**	**103,556**

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	**5,004**	**154**	**5,158**
January	669	17	**686**
February	480	14	**494**
March	567	13	**580**
April	550	10	**560**
May	446	16	**462**
June	409	12	**421**
July	434	12	**446**
August	291	9	**300**
September	359	16	**375**
October	284	11	**295**
November	283	11	**294**
December	232	13	**245**
Total	**5,004**	**154**	**5,158**

2.1Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
2026	**74,203**	**10,966**	**85,169**
January	6,827	1,031	**7,858**
February	7,223	1,031	**8,254**
March	8,163	1,162	**9,325**
April	7,145	1,018	**8,163**
May	6,837	1,088	**7,925**
June	7,663	1,136	**8,799**
July	7,762	1,162	**8,924**
August	7,350	1,030	**8,380**
September	7,642	1,145	**8,787**
October	7,591	1,163	**8,754**
Total	**74,203**	**10,966**	**85,169**

2.2 Average Days To Settle

Year	Represented	Unrepresented	Total
2026	**394**	**171**	**365**
January	425	176	**392**
February	416	166	**385**
March	402	172	**373**
April	397	167	**368**
May	406	174	**374**
June	386	173	**359**
July	383	164	**354**
August	378	180	**354**
September	375	176	**349**
October	376	166	**348**
Total	**394**	**171**	**365**

2.3 Open Settlements

Year	Represented	Unrepresented	Total
2026	**1,599**	**183**	**1,782**
January	273	18	**291**
February	258	20	**278**
March	246	16	**262**
April	217	17	**234**
May	195	18	**213**
June	190	18	**208**
July	136	27	**163**
August	63	31	**94**
September	19	17	**36**
October	2	1	**3**
Total	**1,599**	**183**	**1,782**

2.Settlements - Distribution of Tariff

OFFICIAL INJURY CLAIM

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

OFFICIAL INJURY CLAIM

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

OFFICIAL INJURY CLAIM

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**	**12,709**	**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	991	305	117	35	18	15
Total	**4,374**	**12,709**	**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**	**37,820**	**15,547**	**5,474**	**1,322**	**881**	**712**
January	772	2,994	1,691	608	148	77	61
February	810	3,045	1,502	543	133	83	53
March	825	3,083	1,440	475	138	65	73
April	809	2,980	1,259	477	106	74	60
May	773	3,057	1,295	468	108	69	53
June	896	3,777	1,577	532	139	100	90
July	781	3,477	1,223	456	118	76	59
August	670	2,774	1,104	380	84	50	64
September	713	3,022	1,164	381	101	74	56
October	824	3,369	1,179	418	92	64	54
November	756	3,213	1,100	370	67	70	55
December	772	3,029	1,013	366	88	79	34
Total	**9,401**	**37,820**	**15,547**	**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	**3,862**	**10,468**	**3,225**	**1,092**	**233**	**178**	**137**
January	340	918	316	93	30	16	14
February	374	1,004	319	116	20	23	13
March	404	1,103	351	135	19	24	20
April	360	994	287	92	33	11	17
May	335	1,002	300	106	17	18	10
June	394	1,173	316	120	34	21	14
July	416	1,059	334	122	20	13	13
August	386	1,061	317	103	20	17	11
Septembe	416	1,067	329	98	20	18	11
October	437	1,087	356	107	20	17	14
Total	**3,862**	**10,468**	**3,225**	**1,092**	**233**	**178**	**137**

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	**8,976**	**34,463**	**10,024**	**3,175**	**790**	**640**	**545**
January	790	2,982	956	325	75	65	44
February	792	3,204	1,018	331	86	76	51
March	983	3,698	1,158	368	101	58	63
April	846	3,243	941	336	63	67	51
May	799	3,205	867	289	74	47	55
June	897	3,589	1,102	319	89	67	56
July	1,009	3,608	1,054	340	94	68	52
August	938	3,502	954	282	64	60	56
September	972	3,751	984	307	83	60	50
October	950	3,681	990	278	61	72	67
Total	**8,976**	**34,463**	**10,024**	**3,175**	**790**	**640**	**545**

2.Settlements - Average Values

OFFICIAL INJURY CLAIM

2.6 Average Settlement Values

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

2.6 Average Settlement Values

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

2.Settlements - Average Values

OFFICIAL INJURY CLAIM

2.6 Average Settlement Values

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

2.6 Average Settlement Values

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

2.Settlements - Average Values

OFFICIAL INJURY CLAIM

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	**£1,129**	**£725**	**£150**	**£1,149**	**£749**	**£150**
January	£1,123	£727	£183	£1,266	£718	£125
February	£1,105	£735	£154	£1,051	£769	£143
March	£1,101	£724	£191	£1,189	£755	£93
April	£1,074	£731	£104	£1,136	£735	£149
May	£1,134	£735	£122	£1,197	£721	£131
June	£1,120	£727	£132	£1,119	£764	£191
July	£1,146	£724	£127	£1,165	£762	£143
August	£1,150	£717	£164	£1,130	£752	£276
September	£1,152	£714	£154	£1,162	£747	£123
October	£1,176	£720	£170	£1,076	£767	£129
Total	**£1,129**	**£725**	**£150**	**£1,149**	**£749**	**£150**

2.Settlements - Average Values

OFFICIAL INJURY CLAIM

2.7 Frequency Settled

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

2.7 Frequency Settled

RepresentedClaim		Represented			Unrepresented		
Year	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2022	**21,740**	**59,154**	**811**	**4,190**	**10,198**	**526**
January	640	1,985	22	321	823	46
February	931	2,670	36	340	853	53
March	1,442	3,941	61	418	957	46
April	1,449	4,112	48	345	793	47
May	1,780	5,043	78	383	939	29
June	1,787	4,871	68	322	827	46
July	1,890	5,221	75	342	836	52
August	2,261	5,870	79	288	734	41
September	2,299	5,994	79	305	808	55
October	2,434	6,312	92	347	851	31
November	2,543	6,826	83	398	910	42
December	2,284	6,309	90	381	867	38
Total	**21,740**	**59,154**	**811**	**4,190**	**10,198**	**526**

2.Settlements - Average Values

OFFICIAL INJURY CLAIM

2.7 Frequency Settled

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

2.7 Frequency Settled

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

2.Settlements - Average Values

OFFICIAL INJURY CLAIM

2.7 Frequency Settled

RepresentedClaim	Represented			Unrepresented		
Year	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2025	**39,325**	**88,896**	**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	3,286	7,376	78	498	1,062	67
November	3,100	6,980	79	462	978	44
December	3,022	6,811	84	475	947	42
Total	**39,325**	**88,896**	**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	**31,477**	**72,827**	**806**	**4,951**	**10,526**	**551**
January	2,853	6,701	78	462	979	48
February	3,017	7,103	72	489	994	56
March	3,393	8,033	79	553	1,115	46
April	2,956	7,016	66	446	972	48
May	2,743	6,722	75	496	1,048	57
June	3,268	7,524	89	517	1,093	67
July	3,375	7,602	94	518	1,118	55
August	3,161	7,222	78	444	988	49
September	3,329	7,483	92	501	1,106	70
October	3,382	7,421	83	525	1,113	55
Total	**31,477**	**72,827**	**806**	**4,951**	**10,526**	**551**

Overall Settlements Total

OFFICIAL INJURY CLAIM

2.1Total Settlements (Closed Cases)

Represented	Unrepresented	Total
431,996	66,009	**498,005**

2.2 Average Days To Settle

Represented	Unrepresented	Total
338	145	**313**

2.3 Total Open Settlements

Represented	Unrepresented	Total
19,032	588	**19,620**

2.4 Total Distribution of Tariff Settled Claims - Whiplash Tariff

1	2	3	4	5	6	7
0-3 Mths	3-6 Mths	6-9 Mths	9-12 Mths	12-15 Mths	15-18 Mths	18-24 Mths
24,752	67,660	31,473	12,786	3,137	1,290	896

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
43,620	167,860	89,397	30,859	7,036	3,611	2,668

2.6 Average Settlement Values

Represented			Unrepresented		
Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
£1,080	£746	£161	£1,083	£751	£158

2.7 Total Frequency Settled

Represented			Unrepresented		
Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
178,865	424,972	5,359	28,536	63,855	2,884

3.Exceptional Injuries & Circumstances

OFFICIAL INJURY CLAIM

3.1 Exceptional Injuries and Circumstances

RepresentedClaim	Represented				Unrepresented			
Year	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries
2021	**108,182**	**2,780**	**3,524**	**8,392**	**9,250**	**534**	**334**	**2,248**
May	4				3		1	3
June	7,797	207	298	658	779	45	29	202
July	12,940	311	427	1,085	1,156	64	38	297
August	15,505	425	514	1,216	1,297	71	45	301
September	17,339	467	583	1,317	1,360	82	56	365
October	17,648	437	589	1,399	1,584	92	52	340
November	19,886	497	584	1,474	1,747	95	64	404
December	17,063	436	529	1,243	1,324	85	49	336
Total	**108,182**	**2,780**	**3,524**	**8,392**	**9,250**	**534**	**334**	**2,248**

3.1 Exceptional Injuries and Circumstances

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	**230,895**	**6,312**	**8,949**	**17,405**	**19,028**	**1,219**	**763**	**5,069**
January	18,553	444	547	1,318	1,685	101	62	418
February	20,024	549	602	1,444	1,470	92	76	383
March	21,186	574	740	1,568	1,732	116	67	468
April	18,037	469	593	1,322	1,358	93	53	372
May	19,785	519	743	1,433	1,515	111	56	415
June	18,859	482	794	1,649	1,510	97	65	439
July	19,548	540	840	1,476	1,525	96	73	378
August	18,654	449	807	1,427	1,564	103	53	463
September	18,345	619	759	1,393	1,527	112	61	426
October	19,368	557	837	1,402	1,766	92	56	442
November	21,276	585	922	1,744	1,820	113	70	480
December	17,260	525	765	1,229	1,556	93	71	385
Total	**230,895**	**6,312**	**8,949**	**17,405**	**19,028**	**1,219**	**763**	**5,069**

3.Exceptional Injuries & Circumstances

OFFICIAL INJURY CLAIM

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	**218,966**	**4,519**	**9,256**	**14,388**	**22,563**	**1,348**	**899**	**6,096**
January	20,982	502	998	1,566	2,074	126	81	592
February	19,116	405	966	1,273	1,808	95	73	464
March	20,087	450	863	1,364	1,978	116	93	536
April	15,737	291	655	1,094	1,706	96	69	418
May	18,153	366	785	1,248	1,932	103	80	520
June	18,692	348	708	1,121	1,921	110	82	549
July	18,143	325	805	1,119	1,909	110	64	557
August	18,232	411	841	1,175	1,808	127	65	494
September	16,678	360	719	1,025	1,775	104	71	466
October	18,490	353	651	1,174	1,958	124	68	498
November	19,268	397	659	1,257	2,086	132	84	543
December	15,388	311	606	972	1,608	105	69	459
Total	**218,966**	**4,519**	**9,256**	**14,388**	**22,563**	**1,348**	**899**	**6,096**

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	**200,132**	**5,154**	**9,308**	**13,785**	**22,217**	**1,359**	**912**	**6,212**
January	18,744	353	822	1,263	2,172	148	83	571
February	17,647	359	789	1,202	1,895	111	80	511
March	16,488	326	789	1,167	1,881	117	74	518
April	16,922	389	891	1,273	1,829	114	60	517
May	15,635	330	678	1,034	1,745	109	64	490
June	15,062	320	560	922	1,823	103	88	508
July	17,879	421	847	1,154	1,886	109	97	589
August	15,237	459	780	1,111	1,743	94	76	487
September	16,536	464	820	1,269	1,775	139	54	527
October	18,479	619	793	1,271	1,925	110	78	571
November	16,875	649	785	1,204	1,880	102	85	474
December	14,628	465	754	915	1,663	103	73	449
Total	**200,132**	**5,154**	**9,308**	**13,785**	**22,217**	**1,359**	**912**	**6,212**

3.Exceptional Injuries & Circumstances

OFFICIAL INJURY CLAIM

3.1 Exceptional Injuries and Circumstances

RepresentedClaim	Represented				Unrepresented			
Year	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries
2025	**182,958**	**5,619**	**10,274**	**13,559**	**21,035**	**1,367**	**849**	**6,260**
January	17,409	570	858	1,389	2,060	177	94	567
February	15,184	464	771	1,087	1,759	105	69	528
March	15,244	474	769	1,090	1,918	145	65	567
April	15,317	467	882	1,062	1,686	95	76	509
May	15,295	432	870	1,148	1,782	107	58	517
June	14,942	531	912	1,035	1,731	115	71	535
July	16,071	528	920	1,201	1,715	115	60	502
August	13,606	434	739	1,090	1,451	97	59	449
September	15,198	398	810	1,089	1,681	107	67	528
October	15,814	474	966	1,224	1,757	98	79	562
November	14,373	380	897	1,086	1,797	102	62	519
December	14,505	467	880	1,058	1,698	104	89	477
Total	**182,958**	**5,619**	**10,274**	**13,559**	**21,035**	**1,367**	**849**	**6,260**

3.1 Exceptional Injuries and Circumstances

RepresentedClaim	Represented				Unrepresented			
Year	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries
2026	**140,063**	**6,392**	**10,895**	**15,006**	**17,535**	**1,299**	**835**	**6,091**
January	16,063	509	1,006	1,426	1,937	139	71	613
February	14,691	557	1,043	1,325	1,809	99	69	569
March	15,410	579	1,151	1,523	1,938	139	63	638
April	13,797	544	1,001	1,364	1,697	113	82	517
May	12,600	478	881	1,231	1,614	102	68	502
June	14,611	602	1,010	1,518	1,744	128	61	557
July	14,525	717	1,129	1,662	1,802	129	75	606
August	11,927	669	1,084	1,422	1,666	122	80	567
September	12,994	850	1,315	1,738	1,681	149	109	731
October	13,445	887	1,275	1,797	1,647	179	157	791
Total	**140,063**	**6,392**	**10,895**	**15,006**	**17,535**	**1,299**	**835**	**6,091**

Overall Exceptional Injuries & Circumstances Total

OFFICIAL INJURY CLAIM

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
1,081,196	30,776	52,206	82,535	111,628	7,126	4,592	31,976

4.Claims Exiting The Portal

OFFICIAL INJURY CLAIM

4.1 Claims Exiting The Portal

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

4.1 Claims Exiting The Portal

RepresentedClaim	Represented					Unrepresented					Total
Year	Court	Rejected Liability	Removed	Withdrawn	**Total**	Court	Rejected Liability	Removed	Withdrawn	**Total**	
2022	**3,203**	**333**	**15,341**	**13,478**	**32,355**	**151**	**67**	**1,042**	**940**	**2,200**	**34,555**
January	35	11	1,857	765	**2,668**	9	3	162	80	**254**	**2,922**
February	62	18	2,040	704	**2,824**	4	9	186	89	**288**	**3,112**
March	92	19	1,436	1,562	**3,109**	12	9	120	100	**241**	**3,350**
April	78	23	326	1,182	**1,609**	11	4	52	73	**140**	**1,749**
May	136	25	446	1,092	**1,699**	16	9	63	83	**171**	**1,870**
June	137	22	602	1,110	**1,871**	11	5	70	54	**140**	**2,011**
July	296	39	824	1,140	**2,299**	17	9	54	68	**148**	**2,447**
August	199	47	1,037	1,130	**2,413**	15	3	72	79	**169**	**2,582**
September	508	44	1,320	1,125	**2,997**	10	6	62	68	**146**	**3,143**
October	702	29	2,694	1,250	**4,675**	20	6	58	77	**161**	**4,836**
November	464	39	1,511	1,375	**3,389**	14	2	85	90	**191**	**3,580**
December	494	17	1,248	1,043	**2,802**	12	2	58	79	**151**	**2,953**
Total	**3,203**	**333**	**15,341**	**13,478**	**32,355**	**151**	**67**	**1,042**	**940**	**2,200**	**34,555**

4.Claims Exiting The Portal

OFFICIAL INJURY CLAIM

4.1 Claims Exiting The Portal

RepresentedClaim	Represented					Unrepresented					Total
Year	Court	Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn	Total	
2023	**9,430**	**423**	**22,675**	**23,689**	**56,217**	**214**	**94**	**1,169**	**1,051**	**2,528**	**58,745**
January	625	35	1,767	1,340	**3,767**	18	6	98	78	**200**	**3,967**
February	630	35	1,707	2,007	**4,379**	12	5	90	78	**185**	**4,564**
March	742	51	1,874	1,709	**4,376**	20	11	107	89	**227**	**4,603**
April	583	26	1,328	1,624	**3,561**	22	9	90	67	**188**	**3,749**
May	637	34	1,692	1,727	**4,090**	14	8	82	93	**197**	**4,287**
June	803	25	1,757	1,483	**4,068**	18	6	111	75	**210**	**4,278**
July	843	41	1,683	1,361	**3,928**	24	10	99	81	**214**	**4,142**
August	946	34	3,314	3,729	**8,023**	13	8	101	137	**259**	**8,282**
September	875	39	2,207	2,735	**5,856**	13	11	90	99	**213**	**6,069**
October	991	24	1,782	2,213	**5,010**	17	9	94	100	**220**	**5,230**
November	992	26	1,863	2,078	**4,959**	23	3	116	90	**232**	**5,191**
December	763	53	1,701	1,683	**4,200**	20	8	91	64	**183**	**4,383**
Total	**9,430**	**423**	**22,675**	**23,689**	**56,217**	**214**	**94**	**1,169**	**1,051**	**2,528**	**58,745**

4.1 Claims Exiting The Portal

RepresentedClaim	Represented					Unrepresented					Total
Year	Court	Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn	Total	
2024	**14,870**	**944**	**61,140**	**65,753**	**142,707**	**272**	**190**	**7,154**	**1,839**	**9,455**	**152,162**
January	1,081	44	2,324	2,719	**6,168**	33	10	116	97	**256**	**6,424**
February	1,092	29	2,206	5,390	**8,717**	31	8	117	108	**264**	**8,981**
March	960	37	4,199	4,770	**9,966**	19	8	116	93	**236**	**10,202**
April	1,095	31	7,628	3,975	**12,729**	23	11	126	92	**252**	**12,981**
May	1,182	25	3,689	5,439	**10,335**	16	10	99	108	**233**	**10,568**
June	1,121	35	6,198	3,920	**11,274**	15	6	118	148	**287**	**11,561**
July	1,311	301	3,558	4,056	**9,226**	16	5	107	122	**250**	**9,476**
August	1,414	70	2,063	3,499	**7,046**	31	11	112	123	**277**	**7,323**
September	1,286	30	2,105	2,958	**6,379**	20	15	115	95	**245**	**6,624**
October	1,611	279	21,276	21,792	**44,958**	28	70	5,514	640	**6,252**	**51,210**
November	1,520	38	2,842	3,613	**8,013**	23	15	289	110	**437**	**8,450**
December	1,197	25	3,052	3,622	**7,896**	17	21	325	103	**466**	**8,362**
Total	**14,870**	**944**	**61,140**	**65,753**	**142,707**	**272**	**190**	**7,154**	**1,839**	**9,455**	**152,162**

4.Claims Exiting The Portal

OFFICIAL INJURY CLAIM

4.1 Claims Exiting The Portal

RepresentedClaim	Represented					Unrepresented					Total
Year	Court	Rejected Liability	Removed	Withdrawn	**Total**	Court	Rejected Liability	Removed	Withdrawn	**Total**	
2025	**17,546**	**334**	**34,602**	**44,218**	**96,700**	**299**	**171**	**4,028**	**1,368**	**5,866**	**102,566**
January	1,658	38	3,353	4,215	**9,264**	24	17	417	133	**591**	**9,855**
February	1,411	51	2,712	3,762	**7,936**	27	11	293	110	**441**	**8,377**
March	1,427	36	3,010	3,728	**8,201**	30	16	357	108	**511**	**8,712**
April	1,335	59	2,826	3,783	**8,003**	17	21	332	122	**492**	**8,495**
May	1,569	21	2,911	3,542	**8,043**	15	12	378	117	**522**	**8,565**
June	1,447	22	2,987	3,690	**8,146**	23	9	333	120	**485**	**8,631**
July	1,661	14	3,087	4,147	**8,909**	34	12	304	126	**476**	**9,385**
August	1,449	17	2,820	3,438	**7,724**	27	14	379	93	**513**	**8,237**
September	1,455	10	2,796	3,980	**8,241**	28	12	302	113	**455**	**8,696**
October	1,408	22	2,870	3,421	**7,721**	28	16	324	127	**495**	**8,216**
November	1,450	19	2,742	3,226	**7,437**	22	20	321	114	**477**	**7,914**
December	1,276	25	2,488	3,286	**7,075**	24	11	288	85	**408**	**7,483**
Total	**17,546**	**334**	**34,602**	**44,218**	**96,700**	**299**	**171**	**4,028**	**1,368**	**5,866**	**102,566**

4.1 Claims Exiting The Portal

RepresentedClaim	Represented					Unrepresented					Total
Year	Court	Rejected Liability	Removed	Withdrawn	**Total**	Court	Rejected Liability	Removed	Withdrawn	**Total**	
2026	**18,254**	**169**	**25,627**	**41,675**	**85,725**	**280**	**118**	**3,082**	**1,354**	**4,834**	**90,559**
January	1,527	12	2,617	3,572	**7,728**	24	8	329	118	**479**	**8,207**
February	1,464	8	2,493	3,364	**7,329**	26	16	268	141	**451**	**7,780**
March	1,792	21	2,841	3,840	**8,494**	23	9	349	145	**526**	**9,020**
April	1,646	20	2,486	3,608	**7,760**	36	7	302	126	**471**	**8,231**
May	1,622	14	2,564	3,769	**7,969**	28	12	350	124	**514**	**8,483**
June	2,238	18	2,512	5,470	**10,238**	30	16	300	134	**480**	**10,718**
July	1,934	19	2,545	4,810	**9,308**	27	8	287	139	**461**	**9,769**
August	1,660	19	2,456	4,634	**8,769**	26	16	282	145	**469**	**9,238**
September	2,292	25	2,565	4,048	**8,930**	30	10	312	161	**513**	**9,443**
October	2,079	13	2,548	4,560	**9,200**	30	16	303	121	**470**	**9,670**
Total	**18,254**	**169**	**25,627**	**41,675**	**85,725**	**280**	**118**	**3,082**	**1,354**	**4,834**	**90,559**

4.Claims Exiting The Portal

4.2 Claims Exiting The Portal (Represented)

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

4.3 Claims Exiting The Portal (Unrepresented)

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

4.2 Claims Exiting The Portal (Represented)

Year	Additional	Agreement reached outside of the service	Duplicate claim	No longer want to claim	Other	There are complex issues of fact or law	There is a formal allegation of fraud
2022	**6,563**	**684**	**3,205**	**2,055**	**7,181**	**9,865**	**2,802**
January	130	127	191	159	383	1,346	332
February	244	161	180	132	333	1,373	401
March	345	95	303	190	925	1,001	250
April	248	8	176	292	641	185	59
May	344	15	269	156	596	249	70
June	355	19	276	141	597	387	96
July	561	34	256	129	661	493	165
August	566	30	262	132	619	599	205
September	896	38	267	123	610	804	259
October	1,150	101	355	191	620	1,727	531
November	927	30	468	236	642	826	260
December	797	26	202	174	554	875	174
Total	**6,563**	**684**	**3,205**	**2,055**	**7,181**	**9,865**	**2,802**

4.3 Claims Exiting The Portal (Unrepresented)

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

4.Claims Exiting The Portal

OFFICIAL INJURY CLAIM

4.2 Claims Exiting The Portal (Represented)

Year	Additional	Agreement reached outside of the service	Duplicate claim	No longer want to claim	Other	There are complex issues of fact or law	There is a formal allegation of fraud
2023	**16,991**	**608**	**3,692**	**3,209**	**14,056**	**14,184**	**3,477**
January	1,086	42	343	192	702	1,037	365
February	1,157	42	347	241	1,204	1,112	276
March	1,366	52	351	183	925	1,204	295
April	1,071	33	257	266	905	842	187
May	1,175	34	259	356	950	1,057	259
June	1,428	46	310	181	766	1,071	266
July	1,383	56	240	139	805	1,032	273
August	1,876	66	535	226	2,725	2,063	532
September	1,567	67	359	753	1,414	1,389	307
October	1,675	60	252	211	1,436	1,144	232
November	1,771	49	251	278	1,209	1,145	256
December	1,436	61	188	183	1,015	1,088	229
Total	**16,991**	**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	**41,480**	**1,891**	**9,548**	**7,775**	**32,801**	**39,771**	**9,441**
January	2,172	66	305	377	1,453	1,481	314
February	2,373	54	739	505	3,374	1,363	309
March	2,548	120	1,048	574	2,287	2,800	589
April	2,922	231	1,137	436	1,946	5,017	1,040
May	2,942	112	1,114	618	2,565	2,378	606
June	3,044	204	810	455	1,855	3,785	1,121
July	3,436	102	673	660	1,713	2,183	459
August	2,991	62	306	631	1,484	1,323	249
September	2,783	65	319	311	1,290	1,359	252
October	9,759	664	2,366	2,619	11,566	14,224	3,760
November	3,412	125	352	333	1,619	1,828	344
December	3,098	86	379	256	1,649	2,030	398
Total	**41,480**	**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

OFFICIAL INJURY CLAIM

4.2 Claims Exiting The Portal (Represented)

Year	Additional	Agreement reached outside of the service	Duplicate claim	No longer want to claim	Other	There are complex issues of fact or law	There is a formal allegation of fraud
2025	**39,721**	**1,392**	**4,116**	**5,208**	**18,811**	**23,210**	**4,242**
January	3,684	149	378	261	2,159	2,216	417
February	3,388	71	337	345	1,631	1,829	335
March	3,417	147	323	308	1,646	1,938	422
April	3,353	103	321	284	1,668	1,868	406
May	3,396	103	372	298	1,579	1,899	396
June	3,384	156	317	362	1,589	1,927	411
July	3,638	102	349	783	1,575	2,092	370
August	3,131	163	306	621	1,352	1,805	346
September	3,314	119	346	634	1,593	1,949	286
October	3,087	92	418	393	1,383	2,034	314
November	3,057	116	328	433	1,342	1,889	272
December	2,872	71	321	486	1,294	1,764	267
Total	**39,721**	**1,392**	**4,116**	**5,208**	**18,811**	**23,210**	**4,242**

4.3 Claims Exiting The Portal (Unrepresented)

Year	Additional	Agreement reached outside of the service	Duplicate claim	I have instructed a legal representative	No longer want to claim	Other	There are complex issues of fact or law	There is a formal allegation of fraud
2025	**970**	**464**	**601**	**339**	**270**	**491**	**2,382**	**349**
January	91	50	57	30	29	53	240	41
February	74	32	56	25	20	38	174	22
March	98	40	60	24	16	44	197	32
April	86	28	41	24	24	56	200	33
May	82	44	50	31	21	36	222	36
June	68	36	52	34	24	42	199	30
July	83	29	47	35	26	39	192	25
August	79	57	43	31	20	30	228	25
September	85	30	44	32	25	34	181	24
October	86	39	61	26	21	46	179	37
November	75	41	47	26	23	44	197	24
December	63	38	43	21	21	29	173	20
Total	**970**	**464**	**601**	**339**	**270**	**491**	**2,382**	**349**

4.2 Claims Exiting The Portal (Represented)

Year	Additional	Agreement reached outside of the service	Duplicate claim	No longer want to claim	Other	There are complex issues of fact or law	There is a formal allegation of fraud
2026	**35,776**	**963**	**2,798**	**8,197**	**17,355**	**18,232**	**2,404**
January	3,126	75	308	638	1,515	1,787	279
February	3,104	78	235	504	1,392	1,698	318
March	3,690	89	290	510	1,605	1,999	311
April	3,258	102	323	593	1,467	1,776	241
May	3,344	91	289	664	1,491	1,868	222
June	4,114	95	271	1,043	2,690	1,785	240
July	3,784	118	274	1,077	2,036	1,811	208
August	3,414	124	264	1,027	1,991	1,755	194
September	4,040	90	257	927	1,544	1,863	209
October	3,902	101	287	1,214	1,624	1,890	182
Total	**35,776**	**963**	**2,798**	**8,197**	**17,355**	**18,232**	**2,404**

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	**753**	**270**	**487**	**336**	**296**	**511**	**2,008**	**173**
January	64	29	51	24	20	57	206	28
February	77	28	57	38	32	46	164	9
March	71	38	65	45	30	50	208	19
April	83	23	48	31	27	50	192	17
May	77	38	39	29	22	57	232	20
June	83	17	35	28	34	57	213	13
July	60	19	43	36	36	46	202	19
August	74	29	53	36	30	45	184	18
September	75	28	52	40	35	65	200	18
October	89	21	44	29	30	38	207	12
Total	**753**	**270**	**487**	**336**	**296**	**511**	**2,008**	**173**

Overall Claims Exiting The Portal Total

OFFICIAL INJURY CLAIM

4.1 Total Claims Exiting The Portal

Represented					Unrepresented					Total
Court	Rejected Liability	Removed	Withdrawn	**Total**	Court	Rejected Liability	Removed	Withdrawn	**Total**	
63,319	2,328	166,958	191,553	**424,158**	1,232	657	17,183	6,987	**26,059**	**450,217**

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
141,002	6,185	24,094	26,872	91,624	110,262	24,119

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
3,820	1,751	2,647	1,660	1,315	2,788	10,267	1,811

5.Liability Decisions

OFFICIAL INJURY CLAIM

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	**1,315**	**74,282**	**2,390**	**5,647**	**83,634**	**106**	**8,108**	**56**	**371**	**8,641**	**92,275**
May							2		1	3	3
June	106	5,657	231	440	**6,434**	11	692	5	26	**734**	**7,168**
July	172	9,241	323	745	**10,481**	15	1,020	10	49	**1,094**	**11,575**
August	198	10,750	346	833	**12,127**	15	1,155	8	62	**1,240**	**13,367**
September	194	11,918	359	891	**13,362**	16	1,244	6	51	**1,317**	**14,679**
October	228	12,065	375	915	**13,583**	24	1,330	11	61	**1,426**	**15,009**
November	239	13,314	399	913	**14,865**	14	1,499	10	63	**1,586**	**16,451**
December	178	11,337	357	910	**12,782**	11	1,166	6	58	**1,241**	**14,023**
Total	**1,315**	**74,282**	**2,390**	**5,647**	**83,634**	**106**	**8,108**	**56**	**371**	**8,641**	**92,275**

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	**3,034**	**151,810**	**4,552**	**12,849**	**172,245**	**240**	**16,569**	**109**	**847**	**17,765**	**190,010**
January	201	12,365	362	846	**13,774**	22	1,471	13	72	**1,578**	**15,352**
February	281	13,103	375	888	**14,647**	16	1,278	9	66	**1,369**	**16,016**
March	281	13,793	419	1,220	**15,713**	19	1,536	6	79	**1,640**	**17,353**
April	199	11,621	373	1,010	**13,203**	14	1,167	9	59	**1,249**	**14,452**
May	245	12,750	395	1,113	**14,503**	14	1,338	6	69	**1,427**	**15,930**
June	242	12,163	361	1,040	**13,806**	14	1,366	8	58	**1,446**	**15,252**
July	283	12,837	399	1,085	**14,604**	29	1,324	9	58	**1,420**	**16,024**
August	239	12,282	378	1,032	**13,931**	26	1,352	8	65	**1,451**	**15,382**
September	251	11,985	389	1,130	**13,755**	26	1,334	9	77	**1,446**	**15,201**
October	294	12,919	362	1,119	**14,694**	20	1,526	10	78	**1,634**	**16,328**
November	297	14,360	438	1,336	**16,431**	22	1,563	10	85	**1,680**	**18,111**
December	221	11,632	301	1,030	**13,184**	18	1,314	12	81	**1,425**	**14,609**
Total	**3,034**	**151,810**	**4,552**	**12,849**	**172,245**	**240**	**16,569**	**109**	**847**	**17,765**	**190,010**

5.Liability Decisions

OFFICIAL INJURY CLAIM

5.1 Liability Decisions

RepresentedClaim	Represented					Unrepresented					Total
Year	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	
2023	**3,062**	**140,618**	**4,019**	**12,443**	**160,142**	**273**	**19,411**	**155**	**1,253**	**21,092**	**181,234**
January	247	13,914	390	1,092	**15,643**	11	1,833	21	103	**1,968**	**17,611**
February	200	12,502	359	1,061	**14,122**	14	1,526	13	101	**1,654**	**15,776**
March	253	12,811	382	1,151	**14,597**	20	1,760	11	97	**1,888**	**16,485**
April	202	10,102	275	915	**11,494**	28	1,497	14	85	**1,624**	**13,118**
May	264	11,705	331	1,037	**13,337**	18	1,639	11	129	**1,797**	**15,134**
June	274	11,862	370	1,017	**13,523**	29	1,671	12	114	**1,826**	**15,349**
July	257	11,656	309	1,075	**13,297**	36	1,625	10	107	**1,778**	**15,075**
August	269	11,507	363	1,095	**13,234**	27	1,543	14	103	**1,687**	**14,921**
September	263	10,423	287	943	**11,916**	18	1,470	13	101	**1,602**	**13,518**
October	316	11,545	314	1,082	**13,257**	29	1,620	14	106	**1,769**	**15,026**
November	318	12,319	364	1,118	**14,119**	24	1,803	11	109	**1,947**	**16,066**
December	199	10,272	275	857	**11,603**	19	1,424	11	98	**1,552**	**13,155**
Total	**3,062**	**140,618**	**4,019**	**12,443**	**160,142**	**273**	**19,411**	**155**	**1,253**	**21,092**	**181,234**

5.1 Liability Decisions

RepresentedClaim	Represented					Unrepresented					Total
Year	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	
2024	**3,527**	**130,663**	**3,924**	**13,864**	**151,978**	**359**	**18,389**	**171**	**1,295**	**20,214**	**172,192**
January	277	12,007	327	1,156	**13,767**	39	1,816	13	134	**2,002**	**15,769**
February	290	11,325	343	1,061	**13,019**	31	1,605	19	98	**1,753**	**14,772**
March	267	10,789	297	1,028	**12,381**	38	1,526	11	121	**1,696**	**14,077**
April	308	11,327	300	1,095	**13,030**	19	1,558	12	91	**1,680**	**14,710**
May	266	9,904	319	1,079	**11,568**	22	1,412	14	110	**1,558**	**13,126**
June	232	9,359	318	1,005	**10,914**	35	1,480	22	101	**1,638**	**12,552**
July	335	11,515	362	1,202	**13,414**	31	1,628	21	109	**1,789**	**15,203**
August	284	10,089	304	1,135	**11,812**	27	1,393	15	128	**1,563**	**13,375**
September	339	10,890	332	1,262	**12,823**	30	1,502	8	83	**1,623**	**14,446**
October	337	12,180	389	1,367	**14,273**	28	1,593	16	123	**1,760**	**16,033**
November	339	11,281	341	1,352	**13,313**	27	1,500	11	92	**1,630**	**14,943**
December	253	9,997	292	1,122	**11,664**	32	1,376	9	105	**1,522**	**13,186**
Total	**3,527**	**130,663**	**3,924**	**13,864**	**151,978**	**359**	**18,389**	**171**	**1,295**	**20,214**	**172,192**

5.Liability Decisions

OFFICIAL INJURY CLAIM

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	**4,867**	**126,379**	**3,495**	**16,911**	**151,652**	**327**	**17,875**	**146**	**1,302**	**19,650**	**171,302**
January	423	11,904	310	1,418	**14,055**	31	1,777	13	116	**1,937**	**15,992**
February	327	10,273	323	1,258	**12,181**	29	1,490	8	101	**1,628**	**13,809**
March	377	10,366	292	1,222	**12,257**	30	1,638	6	114	**1,788**	**14,045**
April	374	10,431	295	1,360	**12,460**	23	1,371	12	109	**1,515**	**13,975**
May	423	10,491	316	1,422	**12,652**	24	1,432	11	103	**1,570**	**14,222**
June	433	10,150	283	1,413	**12,279**	35	1,458	18	89	**1,600**	**13,879**
July	469	10,971	308	1,458	**13,206**	23	1,443	10	123	**1,599**	**14,805**
August	382	9,396	264	1,330	**11,372**	22	1,239	11	103	**1,375**	**12,747**
September	389	10,606	285	1,334	**12,614**	23	1,474	8	116	**1,621**	**14,235**
October	435	11,215	310	1,582	**13,542**	35	1,498	19	118	**1,670**	**15,212**
November	412	10,180	258	1,476	**12,326**	29	1,539	21	95	**1,684**	**14,010**
December	423	10,396	251	1,638	**12,708**	23	1,516	9	115	**1,663**	**14,371**
Total	**4,867**	**126,379**	**3,495**	**16,911**	**151,652**	**327**	**17,875**	**146**	**1,302**	**19,650**	**171,302**

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	**6,091**	**96,878**	**2,165**	**18,608**	**123,742**	**403**	**14,470**	**115**	**1,221**	**16,209**	**139,951**
January	511	11,558	298	1,827	**14,194**	40	1,715	11	117	**1,883**	**16,077**
February	504	10,567	254	1,770	**13,095**	33	1,527	11	109	**1,680**	**14,775**
March	573	11,452	263	1,926	**14,214**	29	1,696	14	145	**1,884**	**16,098**
April	556	10,158	207	1,844	**12,765**	35	1,432	7	126	**1,600**	**14,365**
May	563	9,110	218	1,784	**11,675**	33	1,361	11	111	**1,516**	**13,191**
June	702	10,669	262	2,313	**13,946**	36	1,494	19	169	**1,718**	**15,664**
July	841	10,810	230	2,572	**14,453**	50	1,511	18	177	**1,756**	**16,209**
August	757	9,069	209	2,221	**12,256**	63	1,485	16	124	**1,688**	**13,944**
September	876	9,113	176	1,941	**12,106**	65	1,455	6	115	**1,641**	**13,747**
October	208	4,372	48	410	**5,038**	19	794	2	28	**843**	**5,881**
Total	**6,091**	**96,878**	**2,165**	**18,608**	**123,742**	**403**	**14,470**	**115**	**1,221**	**16,209**	**139,951**

Overall Liability Decisions Total

5.1 Total Liability Decisions

Represented					Unrepresented					Total
Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	**Total**	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	**Total**	
21,896	720,630	20,545	80,322	**843,393**	1,708	94,822	752	6,289	**103,571**	**946,964**

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.