

OIC Monthly Claims Data

Data view: May 2021 – June 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	104,910	15,269	120,179
January	19,004	2,760	21,764
February	17,616	2,546	20,162
March	18,662	2,779	21,441
April	16,706	2,409	19,115
May	15,190	2,286	17,476
June	17,732	2,489	20,221
Total	104,910	15,269	120,179

1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	UK Law Firm	Total
2026	24,303	117	80,490	104,910
January	4,017	15	14,972	19,004
February	3,877	18	13,721	17,616
March	4,578	31	14,053	18,662
April	3,840	20	12,846	16,706
May	3,582	20	11,588	15,190
June	4,409	13	13,310	17,732
Total	24,303	117	80,490	104,910

1.1 Total Claims Entered

Represented	Unrepresented	Total
1,179,264	144,834	1,324,098

1.2 Type of User (Represented Claims)

Alternative Business Structure	Claims Management Company	Other	UK Law Firm	Total
265,297	2,585	8	911,374	1,179,264

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

1.3 Claims Volumes - Types of Claim

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

1.Claim Volumes - Injury Claim As Presented

1.3 Claims Volumes - Types of Claim

Types of Claim Group		Mixed Tariff			Non Tariff			Other		Tariff Only			Total
Year	Multiple Injuries	Whiplash + Physical	Whiplash + Physical + Psychological	Total	Physical + Psychological	Physical Only	Total	Unknown	Total	Whiplash + Psychological	Whiplash Only	Total	Total
2025	17,838	53,908	89,491	161,237	2,259	5,866	8,125	270	270	27,362	36,546	63,908	233,540
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	3,005	4,893	18,663
Total	17,838	53,908	89,491	161,237	2,259	5,866	8,125	270	270	27,362	36,546	63,908	233,540

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
2026	7,927	28,155	43,897	79,979	1,378	3,004	4,382	179	179	12,197	19,035	31,232	115,772
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	4,739	7,453	13,433	220	497	717	25	25	2,141	3,094	5,235	19,410
March	1,411	4,898	7,809	14,118	252	547	799	35	35	2,386	3,412	5,798	20,750
April	1,302	4,544	6,974	12,820	225	467	692	36	36	1,845	3,024	4,869	18,417
May	1,184	4,082	6,326	11,592	207	452	659	18	18	1,703	2,783	4,486	16,755
June	1,259	4,846	7,432	13,537	249	492	741	28	28	1,877	3,236	5,113	19,419
Total	7,927	28,155	43,897	79,979	1,378	3,004	4,382	179	179	12,197	19,035	31,232	115,772

1.3 Total Claims Volumes - Types of Claim

Multiple Injuries	Mixed Tariff			Non Tariff			Other		Tariff Only		Total	
	Whiplash + Physical	Whiplash + Physical + Psychological	Total	Physical + Psychological	Physical Only	Total	Unknown	Total	Whiplash + Psychological	Whiplash Only		
95,069	323,186	439,960	858,215	10,815	32,560	43,375	1,426	1,426	143,011	227,311	370,322	1,273,338

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	666	666
June	47	47
July	82	82
August	94	94
September	111	111
October	115	115
November	110	110
December	107	107
Total	666	666

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
☐ 2022	60,031	10,450	70,481
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	6,406	870	7,276
November	6,928	938	7,866
December	6,403	892	7,295
Total	60,031	10,450	70,481

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	1,135	1	1,136
January	91		91
February	116		116
March	131		131
April	91		91
May	122		122
June	101		101
July	118		118
August	75		75
September	66		66
October	72		72
November	92	1	93
December	60		60
Total	1,135	1	1,136

2.1Settlements By Month (Closed Cases)

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

2.2 Average Days To Settle

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

2.3 Open Settlements

Year	Represented	Unrepresented	Total
☐ 2023	5,727	156	5,883
January	71		71
February	51	1	52
March	69		69
April	300	8	308
May	615	14	629
June	641	19	660
July	674	20	694
August	620	21	641
September	602	12	614
October	673	14	687
November	774	29	803
December	637	18	655
Total	5,727	156	5,883

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	6,896	172	7,068
January	762	23	785
February	699	13	712
March	679	12	691
April	648	11	659
May	381	10	391
June	343	12	355
July	560	19	579
August	545	17	562
September	607	10	617
October	626	18	644
November	574	13	587
December	472	14	486
Total	6,896	172	7,068

2.Settlements

2.1Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
☐ 2025	90,495	13,069	103,564
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	6,714	1,007	7,721
September	7,030	1,085	8,115
October	7,519	1,100	8,619
November	7,107	1,015	8,122
December	6,947	993	7,940
Total	90,495	13,069	103,564

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	4,628	149	4,777
January	647	16	663
February	466	12	478
March	540	11	551
April	539	10	549
May	414	14	428
June	407	13	420
July	402	12	414
August	259	10	269
September	291	13	304
October	236	12	248
November	240	11	251
December	187	15	202
Total	4,628	149	4,777

2.1Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
☐ 2026	43,942	6,466	50,408
January	6,829	1,031	7,860
February	7,226	1,031	8,257
March	8,168	1,162	9,330
April	7,150	1,018	8,168
May	6,846	1,088	7,934
June	7,723	1,136	8,859
Total	43,942	6,466	50,408

2.2 Average Days To Settle

Year	Represented	Unrepresented	Total
☐ 2026	405	171	375
January	424	176	392
February	416	166	385
March	402	172	373
April	397	167	368
May	406	174	374
June	386	173	358
Total	405	171	375

2.3 Open Settlements

Year	Represented	Unrepresented	Total
☐ 2026	539	94	633
January	237	19	256
February	146	19	165
March	97	29	126
April	42	15	57
May	17	10	27
June		2	2
Total	539	94	633

2.1Total Settlements (Closed Cases)

Represented	Unrepresented	Total
401,745	61,509	463,254

2.2 Average Days To Settle

Represented	Unrepresented	Total
335	143	310

2.3 Total Open Settlements

Represented	Unrepresented	Total
19,591	572	20,163

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	21,181	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	2,097	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	21,181	13,972	4,624	1,057	167	61

2.Settlements - Distribution of Tariff

2.4 Distribution of Tariff Settled Claims - Whiplash Tariff

Year	1 0-3 Mths	2 3-6 Mths	3 6-9 Mths	4 9-12 Mths	5 12-15 Mths	6 15-18 Mths	7 18-24 Mths
☐ 2023	5,837	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	527	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	5,837	16,205	8,826	3,523	919	321	220

2.5 Distribution of Tariff Settled Claims - Whiplash & Minor Psychological

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

2.4 Distribution of Tariff Settled Claims - Whiplash Tariff

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

2.5 Distribution of Tariff Settled Claims - Whiplash & Minor Psychological

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

2.Settlements - Distribution of Tariff

2.4 Distribution of Tariff Settled Claims - Whiplash Tariff

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

2.4 Distribution of Tariff Settled Claims - Whiplash Tariff

Year	1 0-3 Mths	2 3-6 Mths	3 6-9 Mths	4 9-12 Mths	5 12-15 Mths	6 15-18 Mths	7 18-24 Mths
2026	2,214	6,201	1,890	662	153	113	88
January	340	918	316	93	30	16	14
February	374	1,004	319	116	20	23	13
March	404	1,104	351	135	19	24	20
April	360	994	287	92	33	11	17
May	335	1,003	301	106	17	18	10
June	401	1,178	316	120	34	21	14
Total	2,214	6,201	1,890	662	153	113	88

2.4 Total Distribution of Tariff Settled Claims - Whiplash Tariff

1 0-3 Mths	2 3-6 Mths	3 6-9 Mths	4 9-12 Mths	5 12-15 Mths	6 15-18 Mths	7 18-24 Mths
23,106	63,394	30,138	12,356	3,057	1,225	847

2.5 Distribution of Tariff Settled Claims - Whiplash & Minor Psychological

Year	1 0-3 Mths	2 3-6 Mths	3 6-9 Mths	4 9-12 Mths	5 12-15 Mths	6 15-18 Mths	7 18-24 Mths
2025	9,402	37,823	15,550	5,474	1,322	881	712
January	772	2,994	1,691	608	148	77	61
February	810	3,045	1,502	543	133	83	53
March	825	3,083	1,440	475	138	65	73
April	809	2,980	1,259	477	106	74	60
May	773	3,057	1,295	468	108	69	53
June	896	3,777	1,577	532	139	100	90
July	781	3,477	1,223	456	118	76	59
August	670	2,775	1,105	380	84	50	64
September	713	3,022	1,164	381	101	74	56
October	824	3,370	1,180	418	92	64	54
November	757	3,214	1,100	370	67	70	55
December	772	3,029	1,014	366	88	79	34
Total	9,402	37,823	15,550	5,474	1,322	881	712

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	5,122	19,960	6,050	1,972	491	382	320
January	790	2,984	956	325	75	65	44
February	793	3,204	1,019	331	87	76	51
March	983	3,702	1,158	368	101	58	63
April	847	3,245	942	336	63	67	51
May	801	3,210	867	290	74	47	55
June	908	3,615	1,108	322	91	69	56
Total	5,122	19,960	6,050	1,972	491	382	320

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

1 0-3 Mths	2 3-6 Mths	3 6-9 Mths	4 9-12 Mths	5 12-15 Mths	6 15-18 Mths	7 18-24 Mths
39,767	153,361	85,426	29,656	6,737	3,353	2,443

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

2.6 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	£764	£179	£1,013	£779	£145
October	£1,031	£767	£153	£983	£786	£164
November	£1,032	£767	£170	£987	£819	£274
December	£1,054	£776	£150	£1,050	£793	£150
Total	£1,013	£758	£166	£1,032	£784	£166

2.6 Average Settlement Values

RepresentedClaim		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	£1,164	£737	£129	£1,160	£709	£117
September	£1,164	£736	£138	£1,129	£742	£242
October	£1,162	£720	£142	£1,169	£705	£129
November	£1,121	£736	£161	£1,246	£730	£154
December	£1,171	£727	£131	£1,181	£745	£109
Total	£1,168	£742	£140	£1,193	£727	£149

2.6 Average Settlement Values

Represented Claim		Represented			Unrepresented	
Year	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2026	£1,108	£730	£148	£1,159	£744	£142
January	£1,123	£727	£183	£1,266	£718	£125
February	£1,104	£736	£154	£1,051	£769	£143
March	£1,101	£724	£191	£1,189	£755	£93
April	£1,074	£731	£104	£1,136	£735	£149
May	£1,133	£735	£122	£1,197	£721	£131
June	£1,117	£727	£132	£1,119	£764	£191
Total	£1,108	£730	£148	£1,159	£744	£142

2.6 Average Settlement Values

Injury - non-tariff	Represented Tariff amount	Tariff uplift	Injury - non-tariff	Unrepresented Tariff amount	Tariff uplift
£1,073	£748	£161	£1,079	£750	£157

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	
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	21,741	59,155	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	2,435	6,313	92	347	851	31	
November	2,543	6,826	83	398	910	42	
December	2,284	6,309	90	381	867	38	
Total	21,741	59,155	811	4,190	10,198	526	

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

2.7 Frequency Settled

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

2.7 Frequency Settled

RepresentedClaim		Represented		Unrepresented		
Year	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2025	39,328	88,904	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	2,910	6,596	83	461	972	36
September	3,058	6,908	64	506	1,034	45
October	3,287	7,378	78	498	1,062	67
November	3,101	6,982	79	462	978	44
December	3,022	6,813	84	475	947	42
Total	39,328	88,904	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	18,269	43,183	459	2,963	6,201	322
January	2,853	6,703	78	462	979	48
February	3,019	7,106	72	489	994	56
March	3,396	8,038	79	553	1,115	46
April	2,959	7,021	66	446	972	48
May	2,749	6,731	75	496	1,048	57
June	3,293	7,584	89	517	1,093	67
Total	18,269	43,183	459	2,963	6,201	322

2.7 Total Frequency Settled

Represented			Unrepresented		
Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
165,661	395,338	5,012	26,548	59,530	2,655

3.Exceptional Injuries & Circumstances

3.1 Exceptional Injuries and Circumstances

RepresentedClaim Year	Represented				Unrepresented			
	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries
☐ 2021	108,180	2,782	3,524	8,392	9,250	534	334	2,248
May	4				3		1	3
June	7,797	207	298	658	779	45	29	202
July	12,940	311	427	1,085	1,156	64	38	297
August	15,504	425	514	1,217	1,297	71	45	301
September	17,340	467	583	1,316	1,360	82	56	365
October	17,647	438	589	1,399	1,584	92	52	340
November	19,886	497	584	1,474	1,747	95	64	404
December	17,062	437	529	1,243	1,324	85	49	336
Total	108,180	2,782	3,524	8,392	9,250	534	334	2,248

3.1 Exceptional Injuries and Circumstances

RepresentedClaim Year	Represented				Unrepresented			
	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries
☐ 2022	230,898	6,313	8,952	17,398	19,028	1,219	763	5,069
January	18,555	444	547	1,316	1,685	101	62	418
February	20,023	550	602	1,444	1,470	92	76	383
March	21,185	574	740	1,569	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	19,548	540	841	1,475	1,525	96	73	378
August	18,652	449	809	1,427	1,564	103	53	463
September	18,346	620	759	1,391	1,527	112	61	426
October	19,368	557	837	1,402	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	8,952	17,398	19,028	1,219	763	5,069

3.Exceptional Injuries & Circumstances

3.1 Exceptional Injuries and Circumstances

RepresentedClaim		Represented				Unrepresented			
Year	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	
☐ 2023	218,164	4,685	9,505	14,775	22,541	1,350	900	6,115	
January	20,975	504	1,002	1,567	2,074	126	81	592	
February	19,116	406	966	1,272	1,808	95	73	464	
March	20,084	450	866	1,364	1,978	116	93	536	
April	15,738	291	655	1,093	1,706	96	69	418	
May	18,151	366	786	1,249	1,932	103	80	520	
June	18,689	349	708	1,123	1,921	110	82	549	
July	18,142	324	807	1,119	1,908	110	64	558	
August	18,211	413	850	1,185	1,808	127	65	494	
September	16,577	382	753	1,070	1,772	104	71	469	
October	18,275	400	714	1,279	1,953	124	69	502	
November	19,019	453	726	1,383	2,075	135	84	551	
December	15,187	347	672	1,071	1,606	104	69	462	
Total	218,164	4,685	9,505	14,775	22,541	1,350	900	6,115	

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	198,866	5,476	9,658	14,378	22,179	1,365	915	6,242	
January	18,453	426	907	1,396	2,166	149	82	577	
February	17,441	404	845	1,307	1,889	112	80	516	
March	16,368	354	822	1,226	1,879	119	74	518	
April	16,837	407	919	1,312	1,826	114	61	519	
May	15,584	339	692	1,061	1,744	110	65	490	
June	15,016	335	569	944	1,821	103	88	510	
July	17,811	442	866	1,182	1,881	108	98	594	
August	15,181	474	796	1,136	1,742	94	76	488	
September	16,464	481	843	1,301	1,773	139	54	529	
October	18,389	645	814	1,314	1,923	111	78	572	
November	16,769	686	807	1,251	1,876	102	86	477	
December	14,553	483	778	948	1,659	104	73	452	
Total	198,866	5,476	9,658	14,378	22,179	1,365	915	6,242	

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	180,509	6,232	11,094	14,573	20,918	1,377	863	6,355	
January	17,261	603	897	1,464	2,058	177	94	570	
February	15,055	498	802	1,151	1,756	106	68	531	
March	15,095	513	823	1,146	1,909	144	65	577	
April	15,181	502	932	1,113	1,679	96	78	513	
May	15,158	468	928	1,191	1,780	106	58	520	
June	14,784	571	954	1,111	1,731	115	71	535	
July	15,912	563	960	1,285	1,706	114	61	511	
August	13,400	491	790	1,188	1,439	97	58	462	
September	14,975	454	895	1,171	1,669	107	70	537	
October	15,507	558	1,076	1,336	1,742	101	80	574	
November	14,044	473	1,012	1,207	1,777	106	66	531	
December	14,137	538	1,025	1,210	1,672	108	94	494	
Total	180,509	6,232	11,094	14,573	20,918	1,377	863	6,355	

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	81,980	4,536	8,089	10,305	9,956	818	546	3,949	
January	15,543	648	1,189	1,624	1,912	146	73	629	
February	14,085	707	1,264	1,560	1,763	104	79	600	
March	14,440	823	1,515	1,884	1,858	147	75	699	
April	12,769	779	1,413	1,745	1,582	129	105	593	
May	11,588	694	1,302	1,606	1,423	129	97	637	
June	13,555	885	1,406	1,886	1,418	163	117	791	
Total	81,980	4,536	8,089	10,305	9,956	818	546	3,949	

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
1,018,597	30,024	50,822	79,821	103,872	6,663	4,321	29,978

4.Claims Exiting The Portal

4.1 Claims Exiting The Portal

Represented Claim		Represented				Unrepresented					Total
Year	Court	Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn	Total	
 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

Represented Claim		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		
 2023		9,455	423	22,675	23,689	56,242	214	94	1,169	1,051	2,528	58,770
January	625	35	1,767	1,340	3,767	18	6	98	78	200	3,967	
February	631	35	1,707	2,007	4,380	12	5	90	78	185	4,565	
March	742	51	1,874	1,709	4,376	20	11	107	89	227	4,603	
April	583	26	1,328	1,624	3,561	22	9	90	67	188	3,749	
May	637	34	1,692	1,727	4,090	14	8	82	93	197	4,287	
June	804	25	1,757	1,483	4,069	18	6	111	75	210	4,279	
July	847	41	1,683	1,361	3,932	24	10	99	81	214	4,146	
August	950	34	3,314	3,729	8,027	13	8	101	137	259	8,286	
September	877	39	2,207	2,735	5,858	13	11	90	99	213	6,071	
October	994	24	1,782	2,213	5,013	17	9	94	100	220	5,233	
November	996	26	1,863	2,078	4,963	23	3	116	90	232	5,195	
December	769	53	1,701	1,683	4,206	20	8	91	64	183	4,389	
Total	9,455	423	22,675	23,689	56,242	214	94	1,169	1,051	2,528	58,770	

4.1 Claims Exiting The Portal

RepresentedClaim		Represented				Unrepresented				Total	
Year	Court	Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn	Total	
 2024	14,945	944	61,140	65,753	142,782	272	190	7,154	1,839	9,455	152,237
January	1,082	44	2,324	2,719	6,169	33	10	116	97	256	6,425
February	1,100	29	2,206	5,390	8,725	31	8	117	108	264	8,989
March	965	37	4,199	4,770	9,971	19	8	116	93	236	10,207
April	1,098	31	7,628	3,975	12,732	23	11	126	92	252	12,984
May	1,188	25	3,689	5,439	10,341	16	10	99	108	233	10,574
June	1,131	35	6,198	3,920	11,284	15	6	118	148	287	11,571
July	1,316	301	3,558	4,056	9,231	16	5	107	122	250	9,481
August	1,421	70	2,063	3,499	7,053	31	11	112	123	277	7,330
September	1,293	30	2,105	2,958	6,386	20	15	115	95	245	6,631
October	1,620	279	21,276	21,792	44,967	28	70	5,514	640	6,252	51,219
November	1,529	38	2,842	3,613	8,022	23	15	289	110	437	8,459
December	1,202	25	3,052	3,622	7,901	17	21	325	103	466	8,367
Total	14,945	944	61,140	65,753	142,782	272	190	7,154	1,839	9,455	152,237

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		
 2025		17,896	334	34,601	44,218	97,049	301	171	4,028	1,368	5,868	102,917
January		1,669	38	3,353	4,215	9,275	24	17	417	133	591	9,866
February		1,425	51	2,712	3,762	7,950	27	11	293	110	441	8,391
March		1,436	36	3,010	3,728	8,210	31	16	357	108	512	8,722
April		1,349	59	2,826	3,783	8,017	17	21	332	122	492	8,509
May		1,584	21	2,911	3,542	8,058	15	12	378	117	522	8,580
June		1,474	22	2,987	3,690	8,173	23	9	333	120	485	8,658
July		1,692	14	3,087	4,147	8,940	34	12	304	126	476	9,416
August		1,488	17	2,819	3,438	7,762	27	14	379	93	513	8,275
September		1,498	10	2,796	3,980	8,284	28	12	302	113	455	8,739
October		1,444	22	2,870	3,421	7,757	28	16	324	127	495	8,252
November		1,512	19	2,742	3,226	7,499	22	20	321	114	477	7,976
December		1,325	25	2,488	3,286	7,124	25	11	288	85	409	7,533
Total		17,896	334	34,601	44,218	97,049	301	171	4,028	1,368	5,868	102,917

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		10,462	93	15,513	23,623	49,691	167	68	1,898	788	2,921	52,612
January		1,573	12	2,617	3,572	7,774	24	8	329	118	479	8,253
February		1,508	8	2,493	3,364	7,373	26	16	268	141	451	7,824
March		1,821	21	2,841	3,840	8,523	23	9	349	145	526	9,049
April		1,663	20	2,486	3,608	7,777	36	7	302	126	471	8,248
May		1,637	14	2,564	3,769	7,984	28	12	350	124	514	8,498
June		2,260	18	2,512	5,470	10,260	30	16	300	134	480	10,740
Total		10,462	93	15,513	23,623	49,691	167	68	1,898	788	2,921	52,612

4.1 Total Claims Exiting The Portal

Represented					Unrepresented					Total	
Court	Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn	Total		
55,978	2,252	156,843	173,501	388,574	1,121	607	15,999	6,421	24,148		412,722

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	17,016	608	3,692	3,209	14,056	14,184	3,477
January	1,086	42	343	192	702	1,037	365
February	1,158	42	347	241	1,204	1,112	276
March	1,366	52	351	183	925	1,204	295
April	1,071	33	257	266	905	842	187
May	1,175	34	259	356	950	1,057	259
June	1,429	46	310	181	766	1,071	266
July	1,387	56	240	139	805	1,032	273
August	1,880	66	535	226	2,725	2,063	532
September	1,569	67	359	753	1,414	1,389	307
October	1,678	60	252	211	1,436	1,144	232
November	1,775	49	251	278	1,209	1,145	256
December	1,442	61	188	183	1,015	1,088	229
Total	17,016	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	41,555	1,891	9,548	7,775	32,801	39,771	9,441
January	2,173	66	305	377	1,453	1,481	314
February	2,381	54	739	505	3,374	1,363	309
March	2,553	120	1,048	574	2,287	2,800	589
April	2,925	231	1,137	436	1,946	5,017	1,040
May	2,948	112	1,114	618	2,565	2,378	606
June	3,054	204	810	455	1,855	3,785	1,121
July	3,441	102	673	660	1,713	2,183	459
August	2,998	62	306	631	1,484	1,323	249
September	2,790	65	319	311	1,290	1,359	252
October	9,768	664	2,366	2,619	11,566	14,224	3,760
November	3,421	125	352	333	1,619	1,828	344
December	3,103	86	379	256	1,649	2,030	398
Total	41,555	1,891	9,548	7,775	32,801	39,771	9,441

4.3 Claims Exiting The Portal (Unrepresented)

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

4.Claims Exiting The Portal

4.2 Claims Exiting The Portal (Represented)							
Year	Additional	Agreement reached outside of the service	Duplicate claim	No longer want to claim	Other	There are complex issues of fact or law	There is a formal allegation of fraud
2025	40,069	1,392	4,116	5,208	18,812	23,210	4,242
January	3,695	149	378	261	2,159	2,216	417
February	3,402	71	337	345	1,631	1,829	335
March	3,426	147	323	308	1,646	1,938	422
April	3,367	103	321	284	1,668	1,868	406
May	3,411	103	372	298	1,579	1,899	396
June	3,411	156	317	362	1,589	1,927	411
July	3,669	102	349	783	1,575	2,092	370
August	3,169	163	306	621	1,352	1,805	346
September	3,357	119	346	634	1,593	1,949	286
October	3,123	92	418	393	1,383	2,034	314
November	3,118	116	328	433	1,343	1,889	272
December	2,921	71	321	486	1,294	1,764	267
Total	40,069	1,392	4,116	5,208	18,812	23,210	4,242

4.3 Claims Exiting The Portal (Unrepresented)

Year	Additional	Agreement reached outside of the service	Duplicate claim	I have instructed a legal representative	No longer want to claim	Other	There are complex issues of fact or law	There is a formal allegation of fraud
2025	972	464	601	339	270	491	2,382	349
January	91	50	57	30	29	53	240	41
February	74	32	56	25	20	38	174	22
March	99	40	60	24	16	44	197	32
April	86	28	41	24	24	56	200	33
May	82	44	50	31	21	36	222	36
June	68	36	52	34	24	42	199	30
July	83	29	47	35	26	39	192	25
August	79	57	43	31	20	30	228	25
September	85	30	44	32	25	34	181	24
October	86	39	61	26	21	46	179	37
November	75	41	47	26	23	44	197	24
December	64	38	43	21	21	29	173	20
Total	972	464	601	339	270	491	2,382	349

4.2 Claims Exiting The Portal (Represented)							
Year	Additional	Agreement reached outside of the service	Duplicate claim	No longer want to claim	Other	There are complex issues of fact or law	There is a formal allegation of fraud
2026	20,809	530	1,716	3,952	10,160	10,913	1,611
January	3,172	75	308	638	1,515	1,787	279
February	3,148	78	235	504	1,392	1,698	318
March	3,719	89	290	510	1,605	1,999	311
April	3,275	102	323	593	1,467	1,776	241
May	3,359	91	289	664	1,491	1,868	222
June	4,136	95	271	1,043	2,690	1,785	240
Total	20,809	530	1,716	3,952	10,160	10,913	1,611

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	455	173	295	195	165	317	1,215	106
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
Total	455	173	295	195	165	317	1,215	106

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
126,484	5,752	23,012	22,627	84,430	102,943	23,326

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
3,524	1,654	2,455	1,519	1,184	2,594	9,474	1,744

5.Liability Decisions

5.1 Liability Decisions

RepresentedClaim		Represented					Unrepresented					Total
Year	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total		
 2021	1,327	74,390	2,393	5,665	83,775	106	8,108	56	371	8,641	92,416	
May							2		1	3	3	
June	106	5,666	231	440	6,443	11	692	5	26	734	7,177	
July	173	9,253	324	746	10,496	15	1,020	10	49	1,094	11,590	
August	201	10,760	347	838	12,146	15	1,155	8	62	1,240	13,386	
September	196	11,930	360	893	13,379	16	1,244	6	51	1,317	14,696	
October	229	12,091	376	917	13,613	24	1,330	11	61	1,426	15,039	
November	241	13,334	398	917	14,890	14	1,499	10	63	1,586	16,476	
December	181	11,356	357	914	12,808	11	1,166	6	58	1,241	14,049	
Total	1,327	74,390	2,393	5,665	83,775	106	8,108	56	371	8,641	92,416	

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	3,102	152,013	4,560	12,944	172,619	240	16,569	109	847	17,765	190,384	
January	203	12,375	364	847	13,789	22	1,471	13	72	1,578	15,367	
February	285	13,134	378	894	14,691	16	1,278	9	66	1,369	16,060	
March	286	13,811	424	1,224	15,745	19	1,536	6	79	1,640	17,385	
April	200	11,634	374	1,016	13,224	14	1,167	9	59	1,249	14,473	
May	250	12,764	397	1,115	14,526	14	1,338	6	69	1,427	15,953	
June	245	12,181	360	1,047	13,833	14	1,366	8	58	1,446	15,279	
July	288	12,858	398	1,091	14,635	29	1,324	9	58	1,420	16,055	
August	250	12,300	380	1,035	13,965	26	1,352	8	65	1,451	15,416	
September	257	12,008	388	1,139	13,792	26	1,334	9	77	1,446	15,238	
October	305	12,937	360	1,137	14,739	20	1,526	10	78	1,634	16,373	
November	303	14,366	440	1,354	16,463	22	1,563	10	85	1,680	18,143	
December	230	11,645	297	1,045	13,217	18	1,314	12	81	1,425	14,642	
Total	3,102	152,013	4,560	12,944	172,619	240	16,569	109	847	17,765	190,384	

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	3,218	141,325	4,055	13,053	161,651	275	19,442	155	1,264	21,136	182,787	
January	254	13,918	391	1,112	15,675	11	1,833	21	103	1,968	17,643	
February	205	12,517	359	1,074	14,155	14	1,526	13	101	1,654	15,809	
March	256	12,824	378	1,167	14,625	20	1,760	11	97	1,888	16,513	
April	208	10,104	276	926	11,514	28	1,497	14	85	1,624	13,138	
May	267	11,725	330	1,048	13,370	18	1,639	11	129	1,797	15,167	
June	282	11,892	372	1,039	13,585	29	1,671	12	115	1,827	15,412	
July	266	11,719	313	1,112	13,410	36	1,629	10	108	1,783	15,193	
August	286	11,603	371	1,161	13,421	28	1,552	14	104	1,698	15,119	
September	285	10,521	301	1,026	12,133	18	1,477	13	102	1,610	13,743	
October	342	11,661	325	1,206	13,534	30	1,624	14	110	1,778	15,312	
November	345	12,466	371	1,229	14,411	24	1,808	11	112	1,955	16,366	
December	222	10,375	268	953	11,818	19	1,426	11	98	1,554	13,372	
Total	3,218	141,325	4,055	13,053	161,651	275	19,442	155	1,264	21,136	182,787	

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	3,932	132,164	3,967	15,086	155,149	367	18,423	170	1,309	20,269	175,418	
January	309	12,181	333	1,262	14,085	39	1,819	13	135	2,006	16,091	
February	319	11,464	343	1,157	13,283	33	1,606	18	101	1,758	15,041	
March	306	10,910	301	1,119	12,636	41	1,526	10	122	1,699	14,335	
April	332	11,476	306	1,191	13,305	20	1,562	12	92	1,686	14,991	
May	291	10,036	321	1,158	11,806	22	1,414	14	111	1,561	13,367	
June	261	9,456	320	1,093	11,130	35	1,482	22	102	1,641	12,771	
July	376	11,647	367	1,303	13,693	31	1,632	21	111	1,795	15,488	
August	326	10,195	311	1,212	12,044	27	1,397	15	128	1,567	13,611	
September	369	11,000	332	1,369	13,070	30	1,506	8	84	1,628	14,698	
October	377	12,315	384	1,509	14,585	28	1,597	16	123	1,764	16,349	
November	382	11,362	347	1,483	13,574	28	1,505	12	94	1,639	15,213	
December	284	10,122	302	1,230	11,938	33	1,377	9	106	1,525	13,463	
Total	3,932	132,164	3,967	15,086	155,149	367	18,423	170	1,309	20,269	175,418	

5.1 Liability Decisions

RepresentedClaim Year	Represented					Unrepresented					Total
	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	
2025	5,717	128,527	3,416	19,611	157,271	339	17,938	145	1,332	19,754	177,025
January	463	12,088	309	1,531	14,391	32	1,779	13	119	1,943	16,334
February	370	10,392	321	1,393	12,476	29	1,492	7	103	1,631	14,107
March	426	10,520	299	1,388	12,633	30	1,645	6	119	1,800	14,433
April	436	10,590	288	1,566	12,880	23	1,372	12	114	1,521	14,401
May	477	10,618	317	1,587	12,999	25	1,435	11	104	1,575	14,574
June	509	10,320	276	1,597	12,702	36	1,466	18	91	1,611	14,313
July	558	11,125	303	1,710	13,696	25	1,451	11	124	1,611	15,307
August	460	9,547	250	1,578	11,835	26	1,241	11	104	1,382	13,217
September	462	10,822	281	1,599	13,164	23	1,479	8	117	1,627	14,791
October	524	11,443	300	1,871	14,138	35	1,506	19	121	1,681	15,819
November	503	10,423	251	1,760	12,937	29	1,545	20	100	1,694	14,631
December	529	10,639	221	2,031	13,420	26	1,527	9	116	1,678	15,098
Total	5,717	128,527	3,416	19,611	157,271	339	17,938	145	1,332	19,754	177,025

5.1 Liability Decisions

RepresentedClaim Year	Represented					Unrepresented					Total
	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	
2026	4,046	58,446	1,160	12,152	75,804	275	8,556	59	679	9,569	85,373
January	670	11,792	267	2,275	15,004	49	1,733	12	125	1,919	16,923
February	659	10,847	241	2,264	14,011	49	1,515	11	117	1,692	15,703
March	825	11,624	232	2,497	15,178	44	1,713	12	152	1,921	17,099
April	816	10,275	178	2,450	13,719	65	1,414	7	139	1,625	15,344
May	796	8,658	171	2,112	11,737	47	1,285	10	105	1,447	13,184
June	280	5,250	71	554	6,155	21	896	7	41	965	7,120
Total	4,046	58,446	1,160	12,152	75,804	275	8,556	59	679	9,569	85,373

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		
21,342	686,865	19,551	78,511	806,269	1,602	89,036	694	5,802	97,134	903,403	

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.