

OIC Monthly Claims Data

Data view: May 2021 – July 2025

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	26,899	248	7	95,724	122,878
May				4	4
June	2,175	25	4	6,756	8,960
July	3,515	26	2	11,220	14,763
August	3,756	50		13,854	17,660
September	4,128	38		15,540	19,706
October	4,364	28		15,681	20,073
November	4,914	42	1	17,484	22,441
December	4,047	39		15,185	19,271
Total	26,899	248	7	95,724	122,878

1.1 Claims Entered By Month

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

1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	Other	UK Law Firm	Total
☐ 2022	61,714	770	1	201,076	263,561
January	4,947	46		15,869	20,862
February	5,096	34		17,489	22,619
March	5,381	72		18,615	24,068
April	4,293	110		16,018	20,421
May	4,862	75		17,543	22,480
June	5,377	68	1	16,338	21,784
July	5,419	52		16,933	22,404
August	5,404	83		15,850	21,337
September	5,320	72		15,724	21,116
October	5,255	62		16,847	22,164
November	5,706	50		18,771	24,527
December	4,654	46		15,079	19,779
Total	61,714	770	1	201,076	263,561

1.Claim Volumes

1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
2023	247,127	30,908	278,035
January	24,048	2,873	26,921
February	21,760	2,440	24,200
March	22,763	2,724	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	17,276	2,242	19,518
Total	247,127	30,908	278,035

1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	UK Law Firm	Total
2023	54,328	724	192,075	247,127
January	5,230	73	18,745	24,048
February	4,958	91	16,711	21,760
March	5,333	112	17,318	22,763
April	4,147	58	13,572	17,777
May	4,670	54	15,828	20,552
June	4,435	52	16,382	20,869
July	4,580	45	15,767	20,392
August	4,697	56	15,906	20,659
September	3,829	57	14,896	18,782
October	4,312	45	16,311	20,668
November	4,519	48	17,014	21,581
December	3,618	33	13,625	17,276
Total	54,328	724	192,075	247,127

1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
2024	228,375	30,704	259,079
January	21,182	2,974	24,156
February	19,997	2,597	22,594
March	18,769	2,591	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	21,161	2,685	23,846
November	19,513	2,541	22,054
December	16,761	2,289	19,050
Total	228,375	30,704	259,079

1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	UK Law Firm	Total
2024	48,842	435	179,098	228,375
January	4,169	51	16,962	21,182
February	4,035	42	15,920	19,997
March	3,873	31	14,865	18,769
April	4,612	30	14,833	19,475
May	4,121	34	13,521	17,676
June	3,468	30	13,366	16,864
July	4,375	23	15,903	20,301
August	3,829	30	13,728	17,587
September	4,083	28	14,978	19,089
October	4,575	51	16,535	21,161
November	4,230	57	15,226	19,513
December	3,472	28	13,261	16,761
Total	48,842	435	179,098	228,375

1.Claim Volumes

OFFICIAL
INJURY
CLAIM

1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
2025	126,906	17,739	144,645
January	20,223	2,901	23,124
February	17,506	2,461	19,967
March	17,576	2,695	20,271
April	17,726	2,368	20,094
May	17,742	2,467	20,209
June	17,420	2,452	19,872
July	18,713	2,395	21,108
Total	988,847	117,796	1,106,643

1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	Other	UK Law Firm	Total
2025	29,798	203		96,905	126,906
January	4,718	47		15,458	20,223
February	4,159	37		13,310	17,506
March	4,089	24		13,463	17,576
April	4,010	17		13,699	17,726
May	4,187	22		13,533	17,742
June	4,196	32		13,192	17,420
July	4,439	24		14,250	18,713
Total	221,581	2,380	8	764,878	988,847

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	Physical + Psychological	Physical Only	Unknown	Total	Whiplash + Psychological	Whiplash Only	Total	Total
2021	7,125	39,628	36,577	887	4,297	97	5,184	13,745	27,737	41,482	130,093
May	1	3	1						1	1	6
June	365	2,760	2,621	49	258	6	307	1,009	2,508	3,517	9,576
July	715	4,716	4,673	105	572	12	677	1,689	3,260	4,949	15,742
August	894	5,720	5,217	129	746	12	875	2,008	3,978	5,986	18,704
September	1,014	6,674	5,796	152	731	18	883	2,058	4,393	6,451	20,836
October	1,251	6,441	6,033	160	669	19	829	2,287	4,406	6,693	21,266
November	1,419	7,252	6,554	170	736	17	906	2,479	5,105	7,584	23,732
December	1,466	6,062	5,682	122	585	13	707	2,215	4,086	6,301	20,231
Total	7,125	39,628	36,577	887	4,297	97	5,184	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	Physical + Psychological	Physical Only	Unknown	Total	Whiplash + Psychological	Whiplash Only	Total	Total
2022	21,011	77,562	85,386	2,201	7,033	250	9,234	29,673	53,964	83,637	277,080
January	1,652	6,507	5,900	177	625	15	802	2,380	4,837	7,217	22,093
February	1,731	7,184	6,148	162	595	25	757	2,281	5,530	7,811	23,656
March	2,064	7,456	6,809	201	682	20	883	2,559	5,546	8,105	25,337
April	1,755	5,901	6,298	141	513	15	654	2,273	4,320	6,593	21,216
May	2,060	6,716	6,872	195	561	15	756	2,344	4,648	6,992	23,411
June	1,951	6,270	7,115	185	585	14	770	2,450	4,238	6,688	22,808
July	1,762	6,445	7,417	180	605	23	785	2,509	4,456	6,965	23,397
August	1,746	6,103	7,122	208	584	19	792	2,601	4,097	6,698	22,480
September	1,638	6,211	7,416	198	568	26	766	2,414	3,821	6,235	22,292
October	1,437	6,311	8,160	188	579	23	767	2,605	4,147	6,752	23,450
November	1,728	6,933	8,931	212	674	27	886	2,893	4,484	7,377	25,882
December	1,487	5,525	7,198	154	462	28	616	2,364	3,840	6,204	21,058
Total	21,011	77,562	85,386	2,201	7,033	250	9,234	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	Total
2024	21,089	57,919	91,971	170,979	1,919	5,877	7,796	318	318	29,515	40,927	70,442	249,535
January	1,636	5,495	8,508	15,639	206	571	777	19	19	2,697	4,100	6,797	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	4,690	8,060	14,731	167	497	664	25	25	2,500	3,288	5,788	21,208
December	1,585	4,062	7,067	12,714	148	415	563	28	28	2,266	2,812	5,078	18,383
Total	21,089	57,919	91,971	170,979	1,919	5,877	7,796	318	318	29,515	40,927	70,442	249,535

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		11,527	30,966	53,347	95,840	1,262	3,383	4,645	187	187	17,149	21,436	38,585
January		1,883	4,811	8,510	15,204	215	479	694	25	25	2,900	3,485	6,385
February		1,519	4,132	7,446	13,097	193	495	688	28	28	2,417	3,009	5,426
March		1,480	4,285	7,516	13,281	167	487	654	28	28	2,483	3,091	5,574
April		1,688	4,336	7,487	13,511	158	441	599	27	27	2,463	2,757	5,220
May		1,778	4,386	7,365	13,529	175	502	677	25	25	2,300	2,935	5,235
June		1,650	4,212	7,276	13,138	177	476	653	32	32	2,235	3,065	5,300
July		1,529	4,804	7,747	14,080	177	503	680	22	22	2,351	3,094	5,445
Total		80,831	272,089	359,916	712,836	8,440	27,073	35,513	1,164	1,164	120,601	193,168	313,769

2.Settlements

OFFICIAL
INJURY
CLAIM

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	425	425
June	34	34
July	53	53
August	72	72
September	77	77
October	69	69
November	60	60
December	60	60
Total	425	425

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
☐ 2022	60,034	10,450	70,484
January	2,003	846	2,849
February	2,721	867	3,588
March	3,994	976	4,970
April	4,170	814	4,984
May	5,124	967	6,091
June	4,943	847	5,790
July	5,311	855	6,166
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	60,034	10,450	70,484

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	6,102	147	6,249
January	41		41
February	64		64
March	61		61
April	37		37
May	489	7	496
June	662	20	682
July	730	18	748
August	717	23	740
September	782	14	796
October	837	25	862
November	938	19	957
December	744	21	765
Total	6,102	147	6,249

2.Settlements

OFFICIAL
INJURY
CLAIM

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
☐ 2023	100,026	13,860	113,886
January	7,105	927	8,032
February	6,883	969	7,852
March	9,036	1,418	10,454
April	7,210	1,073	8,283
May	7,522	1,121	8,643
June	8,435	1,275	9,710
July	8,403	1,230	9,633
August	9,031	1,176	10,207
September	9,111	1,130	10,241
October	8,854	1,215	10,069
November	9,646	1,188	10,834
December	8,790	1,138	9,928
Total	100,026	13,860	113,886

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	8,116	269	8,385
January	897	27	924
February	811	30	841
March	810	18	828
April	605	19	624
May	695	20	715
June	650	31	681
July	643	22	665
August	561	21	582
September	575	15	590
October	620	14	634
November	699	31	730
December	550	21	571
Total	8,116	269	8,385

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
☐ 2024	104,018	14,809	118,827
January	9,259	1,231	10,490
February	9,134	1,329	10,463
March	8,348	1,298	9,646
April	8,043	1,322	9,365
May	8,413	1,271	9,684
June	7,576	1,120	8,696
July	8,484	1,163	9,647
August	6,581	1,046	7,627
September	8,454	1,255	9,709
October	13,862	1,578	15,440
November	8,582	1,128	9,710
December	7,282	1,068	8,350
Total	104,018	14,809	118,827

2.2 Average Days To Settle

Year	Represented	Unrepresented	Total
☐ 2024	363	157	338
January	310	130	288
February	312	124	288
March	319	119	292
April	321	137	295
May	323	142	300
June	345	136	318
July	324	132	300
August	323	142	298
September	397	175	368
October	517	287	493
November	384	152	357
December	387	170	359
Total	363	157	338

2.3 Open Settlements

Year	Represented	Unrepresented	Total
☐ 2024	4,991	175	5,166
January	609	21	630
February	575	12	587
March	514	13	527
April	511	11	522
May	326	9	335
June	298	13	311
July	438	19	457
August	368	23	391
September	397	12	409
October	372	15	387
November	315	12	327
December	268	15	283
Total	4,991	175	5,166

2.Settlements

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
☐ 2025	55,321	7,872	63,193
January	8,061	1,186	9,247
February	7,733	1,045	8,778
March	7,708	1,178	8,886
April	7,270	1,082	8,352
May	7,154	1,143	8,297
June	9,406	1,067	10,473
July	7,989	1,171	9,160
Total	322,659	49,846	372,505

2.2 Average Days To Settle

Year	Represented	Unrepresented	Total
☐ 2025	422	174	391
January	385	178	358
February	365	185	343
March	376	153	346
April	385	175	358
May	385	172	356
June	612	197	570
July	399	162	369
Total	318	136	293

2.3 Open Settlements

Year	Represented	Unrepresented	Total
☐ 2025	928	155	1,083
January	327	25	352
February	222	19	241
March	165	33	198
April	132	27	159
May	60	35	95
June	20	15	35
July	2	1	3
Total	20,562	746	21,308

2.Settlements - Distribution of Tariff

2.4 Distribution of Tariff Settled Claims - Whiplash Tariff

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

2.5 Distribution of Tariff Settled Claims - Whiplash & Minor Psychological

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

2.4 Distribution of Tariff Settled Claims - Whiplash Tariff

	1	2	3	4	5	6	7
Year	0-3 Mths	3-6 Mths	6-9 Mths	9-12 Mths	12-15 Mths	15-18 Mths	18-24 Mths
☐ 2022	4668	12458	6183	2371	608	88	23
January	229	557	261	51	13	2	
February	261	616	312	78	22	2	
March	311	996	457	122	25	4	
April	359	925	446	141	34	1	
May	414	1134	533	179	41	6	1
June	399	1036	502	227	41	3	
July	407	1095	493	172	63	5	3
August	434	1105	599	278	80	8	1
September	409	1187	583	274	79	12	3
October	474	1269	634	289	70	11	7
November	492	1342	679	285	69	19	2
December	479	1196	684	275	71	15	6
Total	4668	12458	6183	2371	608	88	23

2.5 Distribution of Tariff Settled Claims - Whiplash & Minor Psychological

	1	2	3	4	5	6	7
Year	0-3 Mths	3-6 Mths	6-9 Mths	9-12 Mths	12-15 Mths	15-18 Mths	18-24 Mths
☐ 2022	5268	21184	13972	4624	1057	167	61
January	201	892	518	132	15	3	
February	241	1099	759	189	42	2	1
March	342	1606	985	263	87	2	1
April	376	1533	1019	280	55	4	1
May	458	1935	1158	357	56	5	5
June	395	1734	1133	358	70	9	1
July	465	1902	1254	400	94	11	3
August	511	1999	1302	481	115	11	9
September	509	1986	1375	547	132	25	7
October	564	2097	1473	485	113	23	6
November	635	2284	1612	587	125	35	15
December	571	2117	1384	545	153	37	12
Total	5268	21184	13972	4624	1057	167	61

2.Settlements - Distribution of Tariff

2.4 Distribution of Tariff Settled Claims - Whiplash Tariff

Year	1 0-3 Mths	2 3-6 Mths	3 6-9 Mths	4 9-12 Mths	5 12-15 Mths	6 15-18 Mths	7 18-24 Mths
☐ 2023	5838	16205	8826	3523	919	321	220
January	492	1273	716	303	64	16	17
February	472	1264	660	246	69	18	7
March	541	1538	830	344	82	20	15
April	421	1200	618	281	66	12	13
May	452	1237	619	254	74	20	12
June	503	1366	791	278	75	21	16
July	483	1362	744	300	83	24	16
August	497	1418	807	301	79	35	27
September	527	1440	792	312	81	42	29
October	477	1332	732	317	74	27	19
November	497	1455	814	336	75	43	20
December	476	1320	703	251	97	43	29
Total	5838	16205	8826	3523	919	321	220

2.5 Distribution of Tariff Settled Claims - Whiplash & Minor Psychological

Year	1 0-3 Mths	2 3-6 Mths	3 6-9 Mths	4 9-12 Mths	5 12-15 Mths	6 15-18 Mths	7 18-24 Mths
☐ 2023	9116	35423	23914	8775	1995	768	522
January	617	2330	1646	623	140	44	15
February	631	2447	1580	603	145	40	30
March	788	3315	2212	806	192	44	29
April	682	2590	1733	646	185	43	35
May	726	2668	1797	672	135	57	31
June	756	2990	2031	743	158	65	48
July	730	2974	2072	730	161	77	48
August	812	3131	2112	726	172	80	48
September	821	3174	2152	802	193	68	40
October	870	3169	2109	791	158	93	63
November	888	3411	2308	868	183	80	66
December	795	3224	2162	765	173	77	69
Total	9116	35423	23914	8775	1995	768	522

2.4 Distribution of Tariff Settled Claims - Whiplash Tariff

Year	1 0-3 Mths	2 3-6 Mths	3 6-9 Mths	4 9-12 Mths	5 12-15 Mths	6 15-18 Mths	7 18-24 Mths
☐ 2024	5595	14605	8142	3637	834	417	293
January	533	1360	741	336	79	27	29
February	517	1383	742	295	75	31	25
March	419	1223	695	306	74	33	31
April	437	1199	638	270	64	32	15
May	470	1235	656	315	69	30	22
June	394	1064	641	272	63	44	27
July	438	1153	614	309	57	38	20
August	393	853	568	245	60	30	27
September	402	1062	585	258	56	35	26
October	806	2061	1165	530	127	60	32
November	452	1093	599	282	66	31	26
December	334	919	498	219	44	26	13
Total	5595	14605	8142	3637	834	417	293

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	10423	36957	24772	8576	1861	1157	828
January	891	3259	2305	764	166	93	51
February	856	3379	2239	760	156	87	61
March	844	3023	2159	758	146	76	59
April	844	2954	2034	697	147	102	79
May	874	3033	2082	753	164	103	70
June	771	2736	1828	691	123	103	65
July	869	3180	2135	688	153	86	86
August	683	2370	1650	564	148	93	64
September	877	2855	1911	632	151	96	71
October	1268	4463	2981	1035	210	131	92
November	890	3051	1928	677	160	99	75
December	756	2654	1520	557	137	88	55
Total	10423	36957	24772	8576	1861	1157	828

2.Settlements - Distribution of Tariff

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CLAIM

2.4 Distribution of Tariff Settled Claims - Whiplash Tariff

	1	2	3	4	5	6	7
Year	0-3 Mths	3-6 Mths	6-9 Mths	9-12 Mths	12-15 Mths	15-18 Mths	18-24 Mths
2025	2694	7758	3019	1393	357	171	149
January	399	1091	491	247	63	32	21
February	370	1060	450	194	59	28	28
March	422	1084	499	200	54	22	18
April	344	1057	362	168	46	19	23
May	331	1009	367	174	40	23	13
June	437	1293	508	223	53	27	25
July	391	1164	342	187	42	20	21
Total	19212	52242	26675	10997	2727	998	685

2.5 Distribution of Tariff Settled Claims - Whiplash & Minor Psychological

	1	2	3	4	5	6	7
Year	0-3 Mths	3-6 Mths	6-9 Mths	9-12 Mths	12-15 Mths	15-18 Mths	18-24 Mths
2025	5667	22430	10005	3564	891	544	449
January	772	2996	1691	608	148	77	61
February	812	3047	1504	543	133	83	53
March	825	3083	1441	475	138	65	73
April	810	2981	1259	477	106	73	60
May	772	3059	1300	468	108	69	53
June	897	3786	1579	533	139	100	90
July	779	3478	1231	460	119	77	59
Total	30912	118016	73843	25775	5816	2636	1861

2.Settlements - Average Values

2.6 Average Settlement Values

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

2.6 Average Settlement Values

RepresentedClaim Year	Injury - non-tariff	Represented Tariff amount	Tariff uplift	Injury - non-tariff	Unrepresented Tariff amount	Tariff uplift
2022	£885	£710	£205	£925	£721	£150
January	£902	£649	£170	£903	£651	£119
February	£904	£674	£328	£844	£697	£155
March	£926	£684	£338	£946	£691	£246
April	£891	£675	£198	£942	£712	£145
May	£864	£674	£173	£879	£711	£144
June	£889	£702	£198	£915	£698	£130
July	£877	£708	£192	£947	£692	£156
August	£905	£726	£210	£977	£734	£131
September	£864	£744	£171	£869	£766	£143
October	£878	£720	£170	£920	£758	£160
November	£860	£730	£254	£1,002	£782	£134
December	£902	£740	£139	£937	£765	£135
Total	£885	£710	£205	£925	£721	£150

2.Settlements - Average Values

2.6 Average Settlement Values

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

2.6 Average Settlement Values

RepresentedClaim Year	Injury - non-tariff	Represented Tariff amount	Tariff uplift	Injury - non-tariff	Unrepresented Tariff amount	Tariff uplift
2024	£1,125	£779	£151	£1,097	£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	£780	£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	£776	£203	£1,189	£753	£151
Total	£1,125	£779	£151	£1,097	£782	£172

2.Settlements - Average Values

2.6 Average Settlement Values

RepresentedClaim Year	Injury - non-tariff	Represented Tariff amount	Tariff uplift	Injury - non-tariff	Unrepresented Tariff amount	Tariff uplift
2025	£1,176	£750	£139	£1,205	£728	£148
January	£1,190	£775	£132	£1,210	£770	£145
February	£1,181	£760	£183	£1,172	£776	£239
March	£1,205	£759	£133	£1,253	£691	£154
April	£1,171	£742	£147	£1,200	£729	£194
May	£1,173	£739	£123	£1,179	£726	£118
June	£1,144	£747	£127	£1,197	£710	£97
July	£1,174	£724	£129	£1,215	£698	£116
Total	£1,059	£753	£164	£1,057	£754	£160

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	21,742	59,158	811	4,190	10,198	526
January	640	1,985	22	321	823	46
February	931	2,671	36	340	853	53
March	1,442	3,941	61	418	957	46
April	1,449	4,112	48	345	793	47
May	1,780	5,043	78	383	939	29
June	1,787	4,871	68	322	827	46
July	1,891	5,223	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	21,742	59,158	811	4,190	10,198	526

2.Settlements - Average Values

2.7 Frequency Settled

Represented Claim		Represented		Unrepresented		
Year	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2023	40,475	98,518	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	7,089	85	445	1,038	52
May	3,000	7,403	79	443	1,093	52
June	3,388	8,309	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	8,989	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	98,518	1,173	5,688	13,443	603

2.7 Frequency Settled

Represented Claim		Represented		Unrepresented		
Year	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2024	44,970	102,398	1,415	6,585	14,320	557
January	3,937	9,098	98	512	1,202	52
February	3,893	8,993	127	587	1,277	52
March	3,609	8,217	117	574	1,254	53
April	3,457	7,922	128	590	1,280	44
May	3,727	8,305	118	557	1,235	47
June	3,444	7,445	106	523	1,075	34
July	3,672	8,354	133	510	1,128	29
August	2,975	6,483	100	503	1,002	37
September	3,737	8,319	116	578	1,216	51
October	5,700	13,643	165	711	1,519	86
November	3,655	8,459	123	489	1,093	37
December	3,164	7,160	84	451	1,039	35
Total	44,970	102,398	1,415	6,585	14,320	557

2.Settlements - Average Values

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CLAIM

2.7 Frequency Settled

Represented Claim		Represented			Unrepresented		
Year	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift	
2025	24,006	54,369	724	3,636	7,576	313	
January	3,539	7,924	106	531	1,143	51	
February	3,371	7,590	105	477	1,007	32	
March	3,361	7,557	102	566	1,126	43	
April	3,208	7,147	99	492	1,047	50	
May	3,186	7,036	79	521	1,100	41	
June	3,900	9,247	129	513	1,020	44	
July	3,441	7,868	104	536	1,133	52	
Total	132,081	317,650	4,167	21,185	48,339	2,099	

3.Exceptional Injuries & Circumstances

OFFICIAL
INJURY
CLAIM

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	108,179	2,784	3,527	8,388	9,250	534	334	2,248
May	4				3		1	3
June	7,796	208	298	658	779	45	29	202
July	12,941	311	427	1,084	1,156	64	38	297
August	15,503	426	514	1,217	1,297	71	45	301
September	17,343	468	583	1,312	1,360	82	56	365
October	17,642	440	590	1,401	1,584	92	52	340
November	19,886	497	586	1,472	1,747	95	64	404
December	17,064	434	529	1,244	1,324	85	49	336
Total	108,179	2,784	3,527	8,388	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	230,200	6,503	9,129	17,729	19,012	1,222	766	5,079
January	18,553	444	547	1,318	1,685	101	62	418
February	20,018	552	604	1,445	1,470	92	76	383
March	21,181	577	740	1,570	1,732	116	67	468
April	18,038	469	593	1,321	1,358	93	53	372
May	19,784	520	745	1,431	1,515	111	56	415
June	18,857	482	795	1,650	1,510	97	65	439
July	19,546	541	844	1,473	1,524	96	73	379
August	18,646	450	813	1,428	1,563	104	53	463
September	18,290	638	769	1,419	1,524	112	61	429
October	19,208	597	872	1,487	1,764	92	56	444
November	21,034	656	986	1,851	1,814	115	71	483
December	17,045	577	821	1,336	1,553	93	73	386
Total	230,200	6,503	9,129	17,729	19,012	1,222	766	5,079

3.Exceptional Injuries & Circumstances

OFFICIAL
INJURY
CLAIM

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
☐ 2023	214,724	5,441	10,495	16,467	22,436	1,360	918	6,194
January	20,718	574	1,060	1,696	2,069	126	81	597
February	18,856	467	1,033	1,404	1,807	95	72	466
March	19,863	507	933	1,460	1,964	117	95	548
April	15,501	342	728	1,206	1,703	96	72	418
May	17,785	451	887	1,429	1,918	104	82	531
June	18,309	434	813	1,313	1,915	112	84	551
July	17,800	398	898	1,296	1,892	114	66	568
August	17,811	491	976	1,381	1,800	126	67	501
September	16,293	440	849	1,200	1,766	103	71	476
October	18,032	457	794	1,385	1,939	126	71	512
November	18,761	509	797	1,514	2,061	137	88	559
December	14,995	371	727	1,183	1,602	104	69	467
Total	214,724	5,441	10,495	16,467	22,436	1,360	918	6,194

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		194,629	6,498	11,068	16,180	22,022	1,387	945	6,350
January		18,186	493	999	1,504	2,157	149	83	585
February		17,189	459	925	1,424	1,882	112	82	521
March		16,108	397	922	1,342	1,870	120	76	525
April		16,553	467	1,037	1,418	1,816	115	64	525
May		15,357	389	768	1,162	1,743	111	65	490
June		14,812	378	635	1,039	1,813	105	87	517
July		17,487	524	974	1,316	1,872	110	100	599
August		14,811	577	921	1,278	1,722	96	80	502
September		16,037	585	983	1,484	1,764	144	56	531
October		17,923	761	971	1,506	1,898	114	84	589
November		16,187	854	977	1,495	1,854	105	90	492
December		13,979	614	956	1,212	1,631	106	78	474
Total		194,629	6,498	11,068	16,180	22,022	1,387	945	6,350

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
<input checked="" type="checkbox"/> 2025	99,993	5,608	9,412	11,893	11,583	976	658	4,522
January	16,491	793	1,093	1,846	2,014	174	100	613
February	14,228	676	1,073	1,529	1,726	105	73	557
March	14,066	756	1,166	1,588	1,831	149	75	640
April	13,996	797	1,356	1,577	1,579	111	95	583
May	13,813	766	1,446	1,717	1,643	129	72	623
June	13,168	911	1,596	1,745	1,428	155	118	751
July	14,231	909	1,682	1,891	1,362	153	125	755
Total	847,725	26,834	43,631	70,657	84,303	5,479	3,621	24,393

4.Claims Exiting The Portal

4.1 Claims Exiting The Portal

RepresentedClaim		Represented				Unrepresented				Total	
Year	Court	Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn	Total	Total
☐ 2021	17	125	7,573	2,740	10,455	16	17	708	435	1,176	11,631
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	3	53	1,223	404	1,683	2	2	117	86	207	1,890
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	17	125	7,573	2,740	10,455	16	17	708	435	1,176	11,631

4.1 Claims Exiting The Portal

RepresentedClaim		Represented				Unrepresented				Total	
Year	Court	Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn	Total	Total
☐ 2022	3,213	333	15,341	13,478	32,365	151	67	1,042	940	2,200	34,565
January	35	11	1,857	765	2,668	9	3	162	80	254	2,922
February	63	18	2,040	704	2,825	4	9	186	89	288	3,113
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	200	47	1,037	1,130	2,414	15	3	72	79	169	2,583
September	509	44	1,320	1,125	2,998	10	6	62	68	146	3,144
October	704	29	2,694	1,250	4,677	20	6	58	77	161	4,838
November	467	39	1,511	1,375	3,392	14	2	85	90	191	3,583
December	496	17	1,248	1,043	2,804	12	2	58	79	151	2,955
Total	3,213	333	15,341	13,478	32,365	151	67	1,042	940	2,200	34,565

4.Claims Exiting The Portal

4.1 Claims Exiting The Portal

RepresentedClaim		Represented				Unrepresented				Total	
Year	Court	Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn	Total	Total
<div><div></div>2023</div>	9,595	423	22,675	23,689	56,382	215	94	1,169	1,051	2,529	58,911
January	626	35	1,767	1,340	3,768	18	6	98	78	200	3,968
February	634	35	1,707	2,007	4,383	12	5	90	78	185	4,568
March	744	51	1,874	1,709	4,378	20	11	107	89	227	4,605
April	593	26	1,328	1,624	3,571	22	9	90	67	188	3,759
May	640	34	1,692	1,727	4,093	14	8	82	93	197	4,290
June	810	25	1,757	1,483	4,075	19	6	111	75	211	4,286
July	867	41	1,683	1,361	3,952	24	10	99	81	214	4,166
August	968	34	3,314	3,729	8,045	13	8	101	137	259	8,304
September	892	39	2,207	2,735	5,873	13	11	90	99	213	6,086
October	1,007	24	1,782	2,213	5,026	17	9	94	100	220	5,246
November	1,025	26	1,863	2,078	4,992	23	3	116	90	232	5,224
December	789	53	1,701	1,683	4,226	20	8	91	64	183	4,409
Total	9,595	423	22,675	23,689	56,382	215	94	1,169	1,051	2,529	58,911

4.1 Claims Exiting The Portal

RepresentedClaim		Represented				Unrepresented				Total	
Year	Court	Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn	Total	Total
☐ 2024	15,623	944	61,140	65,753	143,460	274	190	7,154	1,839	9,457	152,917
January	1,118	44	2,324	2,719	6,205	33	10	116	97	256	6,461
February	1,131	29	2,206	5,390	8,756	31	8	117	108	264	9,020
March	1,001	37	4,199	4,770	10,007	19	8	116	93	236	10,243
April	1,137	31	7,628	3,975	12,771	23	11	126	92	252	13,023
May	1,257	25	3,689	5,439	10,410	16	10	99	108	233	10,643
June	1,179	35	6,198	3,920	11,332	15	6	118	148	287	11,619
July	1,360	301	3,558	4,056	9,275	17	5	107	122	251	9,526
August	1,480	70	2,063	3,499	7,112	31	11	112	123	277	7,389
September	1,361	30	2,105	2,958	6,454	20	15	115	95	245	6,699
October	1,700	279	21,276	21,792	45,047	28	70	5,514	640	6,252	51,299
November	1,623	38	2,842	3,613	8,116	24	15	289	110	438	8,554
December	1,276	25	3,052	3,622	7,975	17	21	325	103	466	8,441
Total	15,623	944	61,140	65,753	143,460	274	190	7,154	1,839	9,457	152,917

4.Claims Exiting The Portal

4.1 Claims Exiting The Portal

RepresentedClaim		Represented				Unrepresented					Total	
Year	Court	Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn	Total	Total	
☐ 2025		11,476	241	20,886	26,867	59,470	180	98	2,413	836	3,527	62,997
January		1,768	38	3,353	4,215	9,374	24	17	417	133	591	9,965
February		1,528	51	2,712	3,762	8,053	28	11	293	110	442	8,495
March		1,551	36	3,010	3,728	8,325	31	16	357	108	512	8,837
April		1,463	59	2,826	3,783	8,131	18	21	332	122	493	8,624
May		1,721	21	2,911	3,542	8,195	16	12	377	117	522	8,717
June		1,605	22	2,987	3,690	8,304	26	9	333	120	488	8,792
July		1,840	14	3,087	4,147	9,088	37	12	304	126	479	9,567
Total		39,924	2,066	127,615	132,527	302,132	836	466	12,486	5,101	18,889	321,021

4.Claims Exiting The Portal

OFFICIAL
INJURY
CLAIM

4.2 Claims Exiting The Portal (Represented)

Year	Additional	Agreement reached outside of the service	Duplicate claim	No longer want to claim	Other	There are complex issues of fact or law	There is a formal allegation of fraud
2021	472	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	102	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	472	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	6,573	684	3,205	2,055	7,181	9,865	2,802
January	130	127	191	159	383	1,346	332
February	245	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	567	30	262	132	619	599	205
September	897	38	267	123	610	804	259
October	1,152	101	355	191	620	1,727	531
November	930	30	468	236	642	826	260
December	799	26	202	174	554	875	174
Total	6,573	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	17,156	608	3,692	3,209	14,056	14,184	3,477
January	1,087	42	343	192	702	1,037	365
February	1,161	42	347	241	1,204	1,112	276
March	1,368	52	351	183	925	1,204	295
April	1,081	33	257	266	905	842	187
May	1,178	34	259	356	950	1,057	259
June	1,435	46	310	181	766	1,071	266
July	1,407	56	240	139	805	1,032	273
August	1,898	66	535	226	2,725	2,063	532
September	1,584	67	359	753	1,414	1,389	307
October	1,691	60	252	211	1,436	1,144	232
November	1,804	49	251	278	1,209	1,145	256
December	1,462	61	188	183	1,015	1,088	229
Total	17,156	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	508	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	36	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	508	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	42,233	1,891	9,548	7,775	32,801	39,771	9,441
January	2,209	66	305	377	1,453	1,481	314
February	2,412	54	739	505	3,374	1,363	309
March	2,589	120	1,048	574	2,287	2,800	589
April	2,964	231	1,137	436	1,946	5,017	1,040
May	3,017	112	1,114	618	2,565	2,378	606
June	3,102	204	810	455	1,855	3,785	1,121
July	3,485	102	673	660	1,713	2,183	459
August	3,057	62	306	631	1,484	1,323	249
September	2,858	65	319	311	1,290	1,359	252
October	9,848	664	2,366	2,619	11,566	14,224	3,760
November	3,515	125	352	333	1,619	1,828	344
December	3,177	86	379	256	1,649	2,030	398
Total	42,233	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	1,122	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	42	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	86	25	47	27	20	49	164	20
December	73	24	46	27	26	36	198	36
Total	1,122	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	25,226	831	2,397	2,642	11,847	13,770	2,757
January	3,794	149	378	261	2,159	2,216	417
February	3,505	71	337	345	1,631	1,829	335
March	3,541	147	323	308	1,646	1,938	422
April	3,481	103	321	284	1,668	1,868	406
May	3,547	103	372	298	1,579	1,900	396
June	3,542	156	317	362	1,589	1,927	411
July	3,816	102	349	784	1,575	2,092	370
Total	91,660	4,661	19,577	16,109	67,305	82,590	20,230

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	592	259	363	203	160	308	1,423	219
January	91	50	57	30	29	53	240	41
February	75	32	56	25	20	38	174	22
March	99	40	60	24	16	44	197	32
April	87	28	41	24	24	56	200	33
May	83	44	50	31	21	36	221	36
June	71	36	52	34	24	42	199	30
July	86	29	47	35	26	39	192	25
Total	2,692	1,276	1,922	1,188	909	2,094	7,300	1,508

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	1,402	74,723	2,409	5,785	84,319	106	8,110	56	371	8,643	92,962
May							2		1	3	3
June	110	5,672	230	445	6,457	11	692	5	26	734	7,191
July	183	9,280	328	760	10,551	15	1,020	10	49	1,094	11,645
August	210	10,804	349	854	12,217	15	1,155	8	62	1,240	13,457
September	210	11,979	365	911	13,465	16	1,244	6	51	1,317	14,782
October	243	12,160	377	943	13,723	24	1,331	11	61	1,427	15,150
November	256	13,412	401	939	15,008	14	1,500	10	63	1,587	16,595
December	190	11,416	359	933	12,898	11	1,166	6	58	1,241	14,139
Total	1,402	74,723	2,409	5,785	84,319	106	8,110	56	371	8,643	92,962

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	3,469	153,262	4,589	13,831	175,151	245	16,602	109	861	17,817	192,968
January	210	12,431	365	869	13,875	22	1,471	13	72	1,578	15,453
February	301	13,200	376	926	14,803	16	1,280	9	66	1,371	16,174
March	307	13,871	424	1,267	15,869	19	1,536	6	79	1,640	17,509
April	225	11,688	373	1,047	13,333	14	1,167	9	59	1,249	14,582
May	268	12,834	396	1,140	14,638	14	1,340	6	69	1,429	16,067
June	270	12,240	363	1,085	13,958	14	1,366	8	58	1,446	15,404
July	319	12,928	397	1,153	14,797	29	1,325	9	58	1,421	16,218
August	283	12,385	380	1,109	14,157	26	1,355	8	66	1,455	15,612
September	290	12,128	392	1,253	14,063	27	1,335	9	79	1,450	15,513
October	360	13,111	371	1,257	15,099	21	1,537	10	78	1,646	16,745
November	365	14,594	439	1,529	16,927	24	1,571	10	87	1,692	18,619
December	271	11,852	313	1,196	13,632	19	1,319	12	90	1,440	15,072
Total	3,469	153,262	4,589	13,831	175,151	245	16,602	109	861	17,817	192,968

5.Liability Decisions

OFFICIAL
INJURY
CLAIM

5.1 Liability Decisions

RepresentedClaim Year	Represented					Unrepresented					Total	
	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total		
2023	4,378	145,613	4,157	16,920	171,068	295	19,558	152	1,307	21,312	192,380	
January	329	14,227	416	1,314	16,286	12	1,844	20	105	1,981	18,267	
February	284	12,828	365	1,307	14,784	15	1,534	13	104	1,666	16,450	
March	344	13,184	395	1,435	15,358	22	1,765	12	100	1,899	17,257	
April	273	10,414	277	1,149	12,113	30	1,507	13	90	1,640	13,753	
May	362	12,089	341	1,368	14,160	21	1,643	10	132	1,806	15,966	
June	382	12,339	388	1,421	14,530	31	1,684	12	118	1,845	16,375	
July	380	12,145	327	1,470	14,322	37	1,642	10	112	1,801	16,123	
August	384	11,981	384	1,544	14,293	28	1,561	14	107	1,710	16,003	
September	392	10,869	314	1,346	12,921	19	1,491	13	106	1,629	14,550	
October	475	12,029	331	1,585	14,420	32	1,629	14	113	1,788	16,208	
November	473	12,868	369	1,660	15,370	27	1,821	11	118	1,977	17,347	
December	300	10,640	250	1,321	12,511	21	1,437	10	102	1,570	14,081	
Total	4,378	145,613	4,157	16,920	171,068	295	19,558	152	1,307	21,312	192,380	

5.1 Liability Decisions

RepresentedClaim Year	Represented					Unrepresented					Total	
	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total		
2024	5,605	136,531	3,749	20,918	166,803	393	18,639	167	1,361	20,560	187,363	
January	443	12,542	318	1,674	14,977	40	1,832	14	139	2,025	17,002	
February	458	11,815	334	1,551	14,158	35	1,618	18	105	1,776	15,934	
March	428	11,212	305	1,503	13,448	42	1,545	10	124	1,721	15,169	
April	436	11,783	293	1,653	14,165	20	1,578	13	95	1,706	15,871	
May	405	10,359	315	1,530	12,609	22	1,426	14	118	1,580	14,189	
June	391	9,813	303	1,456	11,963	37	1,496	22	104	1,659	13,622	
July	533	12,050	338	1,766	14,687	33	1,651	20	117	1,821	16,508	
August	447	10,525	280	1,709	12,961	28	1,418	13	136	1,595	14,556	
September	528	11,329	317	1,924	14,098	30	1,532	7	90	1,659	15,757	
October	552	12,791	357	2,150	15,850	31	1,619	16	124	1,790	17,640	
November	539	11,812	313	2,148	14,812	36	1,525	12	98	1,671	16,483	
December	445	10,500	276	1,854	13,075	39	1,399	8	111	1,557	14,632	
Total	5,605	136,531	3,749	20,918	166,803	393	18,639	167	1,361	20,560	187,363	

5.Liability Decisions

5.1 Liability Decisions

RepresentedClaim		Represented					Unrepresented					Total
Year	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total		
☐ 2025	4,745	70,149	1,543	14,393	90,830	268	9,938	66	735	11,007	101,837	
January	713	12,619	284	2,277	15,893	40	1,793	13	129	1,975	17,868	
February	620	10,784	277	2,188	13,869	33	1,501	6	109	1,649	15,518	
March	734	10,991	257	2,230	14,212	38	1,682	8	129	1,857	16,069	
April	778	10,943	231	2,502	14,454	35	1,415	13	120	1,583	16,037	
May	871	10,944	266	2,587	14,668	50	1,457	13	114	1,634	16,302	
June	801	9,339	191	2,191	12,522	61	1,353	11	109	1,534	14,056	
July	228	4,529	37	418	5,212	11	737	2	25	775	5,987	
Total	19,599	580,278	16,447	71,847	688,171	1,307	72,847	550	4,635	79,339	767,510	

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.