

OIC Monthly Claims Data

Data view: May 2021 – December 2025

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	26,899	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

OFFICIAL
INJURY
CLAIM

1.1 Claims Entered By Month

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

1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	UK Law Firm	Total
2023	54,328	724	192,077	247,129
January	5,230	73	18,745	24,048
February	4,958	91	16,711	21,760
March	5,333	112	17,319	22,764
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	13,626	17,277
Total	54,328	724	192,077	247,129

1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
2024	228,377	30,702	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	21,161	2,685	23,846
November	19,513	2,541	22,054
December	16,762	2,288	19,050
Total	228,377	30,702	259,079

1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	UK Law Firm	Total
2024	48,842	435	179,100	228,377
January	4,169	51	16,962	21,182
February	4,035	42	15,920	19,997
March	3,873	31	14,866	18,770
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	13,262	16,762
Total	48,842	435	179,100	228,377

1.Claim Volumes

1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
2025	212,388	29,525	241,913
January	20,223	2,901	23,124
February	17,506	2,461	19,967
March	17,576	2,695	20,271
April	17,728	2,366	20,094
May	17,745	2,464	20,209
June	17,420	2,452	19,872
July	18,718	2,394	21,112
August	15,866	2,059	17,925
September	17,495	2,383	19,878
October	18,472	2,502	20,974
November	16,735	2,481	19,216
December	16,904	2,367	19,271
Total	1,074,333	129,578	1,203,911

1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	Other	UK Law Firm	Total
2025	49,748	291	162,349	212,388	
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	13,701	17,728	
May	4,187	22	13,536	17,745	
June	4,196	32	13,192	17,420	
July	4,439	24	14,255	18,718	
August	4,109	20	11,737	15,866	
September	3,831	19	13,645	17,495	
October	4,456	19	13,997	18,472	
November	3,826	18	12,891	16,735	
December	3,728	12	13,164	16,904	
Total	241,531	2,468	8	830,326	1,074,333

1.Claim Volumes - Injury Claim As Presented

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INJURY
CLAIM

1.3 Claims Volumes - Types of Claim

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

1.Claim Volumes - Injury Claim As Presented

OFFICIAL
INJURY
CLAIM

1.3 Claims Volumes - Types of Claim

Types of Claim Group Year	Mixed Tariff			Non Tariff			Other			Tariff Only			Total
	Multiple Injuries	Whiplash + Physical	Whiplash + Physical + Psychological	Total	Physical + Psychological	Physical Only	Total	Unknown	Total	Whiplash + Psychological	Whiplash Only	Total	
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 Year	Mixed Tariff			Non Tariff			Other			Tariff Only			Total
	Multiple Injuries	Whiplash + Physical	Whiplash + Physical + Psychological	Total	Physical + Psychological	Physical Only	Total	Unknown	Total	Whiplash + Psychological	Whiplash Only	Total	
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 Year	Mixed Tariff			Non Tariff			Other			Tariff Only			Total
	Multiple Injuries	Whiplash + Physical	Whiplash + Physical + Psychological	Total	Physical + Psychological	Physical Only	Total	Unknown	Total	Whiplash + Psychological	Whiplash Only	Total	
2025	17,813	53,843	89,372	161,028	2,252	5,884	8,136	270	270	27,343	36,514	63,857	233,291
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	7,521	13,289	167	487	654	28	28	2,484	3,088	5,572	19,543
April	1,689	4,344	7,493	13,526	159	442	601	27	27	2,463	2,753	5,216	19,370
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	1,545	4,841	7,822	14,208	185	511	696	23	23	2,355	3,084	5,439	20,366
August	1,093	4,068	6,895	12,056	189	433	622	12	12	1,950	2,674	4,624	17,314
September	1,302	4,773	7,230	13,305	182	505	687	12	12	2,156	3,052	5,208	19,212
October	1,325	4,906	7,761	13,992	219	484	703	22	22	2,223	3,322	5,545	20,262
November	1,178	4,457	7,094	12,729	192	511	703	16	16	1,973	3,074	5,047	18,495
December	1,362	4,611	6,920	12,893	198	556	754	21	21	1,877	2,982	4,859	18,527
Total	87,117	294,966	395,944	778,027	9,430	29,574	39,004	1,247	1,247	130,795	208,244	339,039	1,157,317

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	561	561
June	42	42
July	69	69
August	84	84
September	100	100
October	94	94
November	85	85
December	87	87
Total	561	561

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
2022	60,032	10,450	70,482
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	5,309	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	60,032	10,450	70,482

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	2,707	43	2,750
January	66		66
February	94	1	95
March	98		98
April	62		62
May	83		83
June	67		67
July	65		65
August	36		36
September	44		44
October	502	10	512
November	854	13	867
December	736	19	755
Total	2,707	43	2,750

2. Settlements

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
2023	100,024	13,860	113,884
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	8,435	1,275	9,710
July	8,403	1,230	9,633
August	9,031	1,176	10,207
September	9,110	1,130	10,240
October	8,854	1,215	10,069
November	9,646	1,188	10,834
December	8,790	1,138	9,928
Total	100,024	13,860	113,884

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	8,287	261	8,548
January	893	26	919
February	807	28	835
March	795	21	816
April	610	18	628
May	696	19	715
June	664	28	692
July	671	22	693
August	594	22	616
September	597	14	611
October	649	13	662
November	724	29	753
December	587	21	608
Total	8,287	261	8,548

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
2024	104,006	14,809	118,815
January	9,259	1,231	10,490
February	9,134	1,329	10,463
March	8,348	1,298	9,646
April	8,042	1,322	9,364
May	8,412	1,271	9,683
June	7,575	1,120	8,695
July	8,484	1,164	9,648
August	6,581	1,046	7,627
September	8,453	1,255	9,708
October	13,858	1,578	15,436
November	8,581	1,128	9,709
December	7,279	1,067	8,346
Total	104,006	14,809	118,815

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	386	170	359
Total	363	157	338

2.3 Open Settlements

Year	Represented	Unrepresented	Total
2024	5,787	164	5,951
January	673	20	693
February	637	11	648
March	588	12	600
April	564	11	575
May	360	10	370
June	328	9	337
July	494	19	513
August	448	18	466
September	463	10	473
October	451	16	467
November	433	12	445
December	348	16	364
Total	5,787	164	5,951

2. Settlements

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
2025	90,617	13,069	103,686
January	8,059	1,186	9,245
February	7,730	1,044	8,774
March	7,704	1,178	8,882
April	7,265	1,082	8,347
May	7,146	1,143	8,289
June	9,391	1,066	10,457
July	7,895	1,169	9,064
August	6,716	1,007	7,723
September	7,039	1,085	8,124
October	7,525	1,100	8,625
November	7,122	1,015	8,137
December	7,025	994	8,019
Total	357,939	55,043	412,982

2.2 Average Days To Settle

Year	Represented	Unrepresented	Total
2025	417	174	386
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	368
August	424	160	389
September	405	180	375
October	395	174	367
November	405	185	378
December	419	173	389
Total	327	140	302

2.3 Open Settlements

Year	Represented	Unrepresented	Total
2025	2,390	171	2,561
January	445	19	464
February	301	11	312
March	312	13	325
April	327	11	338
May	250	18	268
June	235	10	245
July	212	15	227
August	137	16	153
September	96	31	127
October	66	16	82
November	8	10	18
December	1	1	2
Total	19,732	639	20,371

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	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

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	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

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	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

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	5268	21182	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	1900	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	21182	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	9115	35423	23913	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	1732	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	820	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	9115	35423	23913	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	3636	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	218	44	26	13
Total	5595	14605	8142	3636	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	10422	36955	24767	8575	1861	1156	827
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	843	2954	2034	697	147	102	79
May	874	3032	2082	753	164	103	70
June	771	2736	1828	690	123	103	65
July	869	3181	2135	688	153	86	86
August	683	2370	1650	564	148	93	64
September	877	2855	1911	632	151	96	71
October	1268	4463	2978	1035	210	130	92
November	890	3050	1928	677	160	99	75
December	756	2653	1518	557	137	88	54
Total	10422	36955	24767	8575	1861	1156	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	3888	11162	4341	2068	535	284	224
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	361	168	46	19	23
May	331	1008	367	173	40	23	13
June	437	1289	506	223	53	27	25
July	388	1147	341	185	41	20	21
August	300	868	284	139	35	31	11
September	265	798	291	147	35	24	17
October	264	738	281	143	36	17	12
November	189	525	254	138	37	23	20
December	179	497	216	111	36	18	15
Total	20406	55646	27997	11671	2905	1111	760

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	8406	33317	14831	5403	1322	878	712
January	772	2994	1691	608	148	77	61
February	810	3046	1502	543	133	83	53
March	825	3083	1440	475	138	65	73
April	809	2979	1259	477	106	73	60
May	772	3058	1294	468	108	69	53
June	896	3780	1577	532	139	100	90
July	773	3429	1218	456	118	76	59
August	631	2595	1079	377	82	50	64
September	576	2510	1098	374	102	74	56
October	605	2404	1036	407	93	63	54
November	494	1908	882	354	66	70	55
December	443	1531	755	332	89	78	34
Total	33649	128899	78663	27613	6247	2969	2123

2. Settlements - Average Values

2.6 Average Settlement Values

Represented Claim		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

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

2. Settlements - Average Values

2.6 Average Settlement Values

Year	Represented Claim		Represented		Unrepresented	
	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

Year	Represented Claim		Represented		Unrepresented	
	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	£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	£775	£203	£1,185	£752	£151
Total	£1,125	£779	£151	£1,096	£782	£172

2. Settlements - Average Values

2.6 Average Settlement Values

Year	Represented Claim		Represented		Unrepresented	
	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2025	£1,169	£742	£139	£1,193	£727	£149
January	£1,190	£775	£132	£1,210	£770	£145
February	£1,181	£760	£183	£1,172	£776	£239
March	£1,204	£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	£126	£1,197	£710	£97
July	£1,172	£725	£129	£1,213	£698	£116
August	£1,164	£737	£129	£1,160	£709	£117
September	£1,165	£737	£138	£1,129	£742	£242
October	£1,162	£720	£142	£1,169	£705	£129
November	£1,121	£736	£160	£1,246	£730	£154
December	£1,174	£726	£130	£1,181	£744	£109
Total	£1,069	£751	£162	£1,069	£751	£159

2. Settlements - Average Values

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2.7 Frequency Settled

Year	Represented		Unrepresented				
	Claim	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

Year	Represented		Unrepresented				
	Claim	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2022	21,741	59,156		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	1,890	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	59,156		811	4,190	10,198	526

2. Settlements - Average Values

2.7 Frequency Settled

Year	Represented			Unrepresented		
	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2023	40,475	98,516	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	8,309	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	8,988	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	98,516	1,173	5,688	13,443	603

2.7 Frequency Settled

Year	Represented			Unrepresented		
	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2024	44,963	102,386	1,415	6,584	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	7,921	128	590	1,280	44
May	3,726	8,304	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	6,483	100	503	1,002	37
September	3,737	8,318	116	578	1,216	51
October	5,698	13,639	165	711	1,519	86
November	3,654	8,458	123	489	1,093	37
December	3,162	7,157	84	450	1,038	35
Total	44,963	102,386	1,415	6,584	14,320	557

2.7 Frequency Settled

Year	Represented Claim		Unrepresented			
	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2025	39,384	89,024	1,113	6,036	12,566	547
January	3,539	7,922	106	531	1,143	51
February	3,370	7,587	105	477	1,006	32
March	3,357	7,554	102	566	1,126	43
April	3,204	7,142	99	492	1,047	50
May	3,182	7,028	79	521	1,100	41
June	3,894	9,232	128	513	1,019	44
July	3,408	7,774	104	534	1,131	52
August	2,912	6,598	83	461	972	36
September	3,061	6,917	64	506	1,034	45
October	3,291	7,384	78	498	1,062	67
November	3,107	6,997	80	462	978	44
December	3,059	6,889	85	475	948	42
Total	147,451	352,289	4,556	23,584	53,329	2,333

3. Exceptional Injuries & Circumstances

3.1 Exceptional Injuries and Circumstances

Year	Represented				Unrepresented			
	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries
2021	108,177	2,785	3,526	8,390	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	15,504	426	514	1,216	1,297	71	45	301
September	17,341	468	583	1,314	1,360	82	56	365
October	17,644	439	590	1,400	1,584	92	52	340
November	19,885	497	585	1,474	1,747	95	64	404
December	17,062	436	529	1,244	1,324	85	49	336
Total	108,177	2,785	3,526	8,390	9,250	534	334	2,248

3.1 Exceptional Injuries and Circumstances

Year	Represented				Unrepresented			
	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries
2022	230,883	6,317	8,960	17,401	19,027	1,220	763	5,069
January	18,554	444	547	1,317	1,685	101	62	418
February	20,021	552	603	1,443	1,470	92	76	383
March	21,184	575	740	1,569	1,732	116	67	468
April	18,038	469	593	1,321	1,358	93	53	372
May	19,783	520	745	1,432	1,515	111	56	415
June	18,858	482	795	1,649	1,510	97	65	439
July	19,547	540	843	1,474	1,525	96	73	378
August	18,653	448	808	1,428	1,564	103	53	463
September	18,343	620	760	1,393	1,527	112	61	426
October	19,365	558	837	1,404	1,766	92	56	442
November	21,276	585	925	1,741	1,819	114	70	480
December	17,261	524	764	1,230	1,556	93	71	385
Total	230,883	6,317	8,960	17,401	19,027	1,220	763	5,069

3. Exceptional Injuries & Circumstances

3.1 Exceptional Injuries and Circumstances

Year	Represented				Unrepresented			
	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries
2023	216,236	5,122	10,052	15,719	22,481	1,358	911	6,156
January	20,962	512	1,005	1,569	2,073	126	81	593
February	19,065	421	986	1,288	1,809	95	72	464
March	20,008	470	885	1,401	1,973	117	94	539
April	15,602	327	688	1,160	1,705	96	71	417
May	17,906	422	852	1,372	1,921	105	81	528
June	18,427	410	780	1,252	1,916	112	83	551
July	17,877	386	875	1,254	1,899	111	65	565
August	17,922	466	941	1,330	1,802	127	67	498
September	16,378	424	815	1,165	1,767	104	71	474
October	18,129	430	765	1,344	1,944	124	70	510
November	18,873	495	759	1,454	2,066	137	87	555
December	15,087	359	701	1,130	1,606	104	69	462
Total	216,236	5,122	10,052	15,719	22,481	1,358	911	6,156

3.1 Exceptional Injuries and Circumstances

Year	Represented				Unrepresented			
	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries
2024	197,014	5,958	10,249	15,156	22,120	1,371	927	6,284
January	18,304	469	953	1,456	2,164	149	81	580
February	17,323	434	883	1,357	1,885	112	80	520
March	16,269	370	858	1,273	1,873	120	75	522
April	16,704	440	975	1,356	1,821	114	63	522
May	15,473	368	727	1,108	1,741	112	66	490
June	14,929	358	592	985	1,819	103	88	512
July	17,672	478	916	1,235	1,878	109	97	597
August	15,021	519	851	1,196	1,734	93	78	495
September	16,266	532	903	1,388	1,772	143	55	525
October	18,175	704	886	1,396	1,911	111	82	581
November	16,544	763	862	1,344	1,869	101	88	483
December	14,334	523	843	1,062	1,653	104	74	457
Total	197,014	5,958	10,249	15,156	22,120	1,371	927	6,284

3. Exceptional Injuries & Circumstances

3.1 Exceptional Injuries and Circumstances

Year	Represented				Unrepresented			
	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries
2025	171,658	8,165	14,564	18,001	19,846	1,545	1,001	7,133
January	16,959	680	957	1,627	2,040	177	95	589
February	14,755	573	891	1,287	1,752	107	70	532
March	14,704	619	949	1,304	1,883	150	72	590
April	14,782	616	1,067	1,263	1,656	97	82	531
May	14,729	581	1,061	1,374	1,749	114	56	545
June	14,238	702	1,143	1,337	1,703	115	77	557
July	15,249	731	1,193	1,545	1,682	109	65	538
August	12,665	645	1,047	1,509	1,375	101	67	516
September	13,989	657	1,290	1,559	1,572	115	75	621
October	14,177	814	1,647	1,834	1,586	120	98	698
November	12,639	724	1,649	1,723	1,516	168	99	698
December	12,772	823	1,670	1,639	1,332	172	145	718
Total	923,968	28,347	47,351	74,667	92,724	6,028	3,936	26,890

4. Claims Exiting The Portal

OFFICIAL
INJURY
CLAIM

4.1 Claims Exiting The Portal

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

Represented				Unrepresented				Total			
Year	Court	Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn	Total	
2022	3,206	333	15,341	13,478	32,358	151	67	1,042	940	2,200	34,558
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	465	39	1,511	1,375	3,390	14	2	85	90	191	3,581
December	495	17	1,248	1,043	2,803	12	2	58	79	151	2,954
Total	3,206	333	15,341	13,478	32,358	151	67	1,042	940	2,200	34,558

4. Claims Exiting The Portal

4.1 Claims Exiting The Portal

Year	Represented Claim			Unrepresented			Total				
	Court	Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn	Total	
2023	9,504	423	22,675	23,689	56,291	214	94	1,169	1,051	2,528	58,819
January	625	35	1,767	1,340	3,767	18	6	98	78	200	3,967
February	632	35	1,707	2,007	4,381	12	5	90	78	185	4,566
March	742	51	1,874	1,709	4,376	20	11	107	89	227	4,603
April	589	26	1,328	1,624	3,567	22	9	90	67	188	3,755
May	638	34	1,692	1,727	4,091	14	8	82	93	197	4,288
June	805	25	1,757	1,483	4,070	18	6	111	75	210	4,280
July	854	41	1,683	1,361	3,939	24	10	99	81	214	4,153
August	957	34	3,314	3,729	8,034	13	8	101	137	259	8,293
September	882	39	2,207	2,735	5,863	13	11	90	99	213	6,076
October	997	24	1,782	2,213	5,016	17	9	94	100	220	5,236
November	1,008	26	1,863	2,078	4,975	23	3	116	90	232	5,207
December	775	53	1,701	1,683	4,212	20	8	91	64	183	4,395
Total	9,504	423	22,675	23,689	56,291	214	94	1,169	1,051	2,528	58,819

4.1 Claims Exiting The Portal

Year	Represented Claim			Unrepresented			Total				
	Court	Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn	Total	
2024	15,189	944	61,140	65,753	143,026	272	190	7,154	1,839	9,455	152,481
January	1,096	44	2,324	2,719	6,183	33	10	116	97	256	6,439
February	1,114	29	2,206	5,390	8,739	31	8	117	108	264	9,003
March	979	37	4,199	4,770	9,985	19	8	116	93	236	10,221
April	1,113	31	7,628	3,975	12,747	23	11	126	92	252	12,999
May	1,217	25	3,689	5,439	10,370	16	10	99	108	233	10,603
June	1,150	35	6,198	3,920	11,303	15	6	118	148	287	11,590
July	1,332	301	3,558	4,056	9,247	16	5	107	122	250	9,497
August	1,440	70	2,063	3,499	7,072	31	11	112	123	277	7,349
September	1,317	30	2,105	2,958	6,410	20	15	115	95	245	6,655
October	1,651	279	21,276	21,792	44,998	28	70	5,514	640	6,252	51,250
November	1,561	38	2,842	3,613	8,054	23	15	289	110	437	8,491
December	1,219	25	3,052	3,622	7,918	17	21	325	103	466	8,384
Total	15,189	944	61,140	65,753	143,026	272	190	7,154	1,839	9,455	152,481

4. Claims Exiting The Portal

OFFICIAL
INJURY
CLAIM

4.1 Claims Exiting The Portal

Year	Court	Represented			Unrepresented			Total			
		Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn	Total	
2025	18,549	334	34,601	44,218	97,702	306	171	4,027	1,368	5,872	103,574
January	1,705	38	3,353	4,215	9,311	24	17	417	133	591	9,902
February	1,455	51	2,712	3,762	7,980	27	11	293	110	441	8,421
March	1,473	36	3,010	3,728	8,247	31	16	357	108	512	8,759
April	1,397	59	2,826	3,783	8,065	17	21	332	122	492	8,557
May	1,661	21	2,911	3,542	8,135	15	12	377	117	521	8,656
June	1,567	22	2,987	3,690	8,266	25	9	333	120	487	8,753
July	1,797	14	3,087	4,147	9,045	36	12	304	126	478	9,523
August	1,577	17	2,819	3,438	7,851	27	14	379	93	513	8,364
September	1,545	10	2,796	3,980	8,331	28	12	302	113	455	8,786
October	1,472	22	2,870	3,421	7,785	28	16	324	127	495	8,280
November	1,554	19	2,742	3,226	7,541	22	20	321	114	477	8,018
December	1,346	25	2,488	3,286	7,145	26	11	288	85	410	7,555
Total	46,465	2,159	141,330	149,878	339,832	959	539	14,100	5,633	21,231	361,063

4. Claims Exiting The Portal

4.2 Claims Exiting The Portal (Represented)

Year	Additional reached outside of the service	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 reached outside of the service	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 reached outside of the service	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	6,566	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	928	30	468	236	642	826	260
December	798	26	202	174	554	875	174
Total	6,566	684	3,205	2,055	7,181	9,865	2,802

4.3 Claims Exiting The Portal (Unrepresented)

Year	Additional reached outside of the service	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 reached outside of the service	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	17,065	608	3,692	3,209	14,056	14,184	3,477
January	1,086	42	343	192	702	1,037	365
February	1,159	42	347	241	1,204	1,112	276
March	1,366	52	351	183	925	1,204	295
April	1,077	33	257	266	905	842	187
May	1,176	34	259	356	950	1,057	259
June	1,430	46	310	181	766	1,071	266
July	1,394	56	240	139	805	1,032	273
August	1,887	66	535	226	2,725	2,063	532
September	1,574	67	359	753	1,414	1,389	307
October	1,681	60	252	211	1,436	1,144	232
November	1,787	49	251	278	1,209	1,145	256
December	1,448	61	188	183	1,015	1,088	229
Total	17,065	608	3,692	3,209	14,056	14,184	3,477

4.3 Claims Exiting The Portal (Unrepresented)

Year	Additional reached outside of the service	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 reached outside of the service	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	41,799	1,891	9,548	7,775	32,801	39,771	9,441
January	2,187	66	305	377	1,453	1,481	314
February	2,395	54	739	505	3,374	1,363	309
March	2,567	120	1,048	574	2,287	2,800	589
April	2,940	231	1,137	436	1,946	5,017	1,040
May	2,977	112	1,114	618	2,565	2,378	606
June	3,073	204	810	455	1,855	3,785	1,121
July	3,457	102	673	660	1,713	2,183	459
August	3,017	62	306	631	1,484	1,323	249
September	2,814	65	319	311	1,290	1,359	252
October	9,799	664	2,366	2,619	11,566	14,224	3,760
November	3,453	125	352	333	1,619	1,828	344
December	3,120	86	379	256	1,649	2,030	398
Total	41,799	1,891	9,548	7,775	32,801	39,771	9,441

4.3 Claims Exiting The Portal (Unrepresented)

Year	Additional reached outside of the service	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	40,722	1,392	4,116	5,208	18,812	23,210
January	3,731	149	378	261	2,159	2,216
February	3,432	71	337	345	1,631	1,829
March	3,463	147	323	308	1,646	1,938
April	3,415	103	321	284	1,668	1,868
May	3,488	103	372	298	1,579	1,899
June	3,504	156	317	362	1,589	1,927
July	3,774	102	349	783	1,575	2,092
August	3,258	163	306	621	1,352	1,805
September	3,404	119	346	634	1,593	1,949
October	3,151	92	418	393	1,383	2,034
November	3,160	116	328	433	1,343	1,889
December	2,942	71	321	486	1,294	1,764
Total	106,624	5,222	21,296	18,675	74,270	92,030
						21,715

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	977	464	601	339	270	491	2,381
January	91	50	57	30	29	53	240
February	74	32	56	25	20	38	174
March	99	40	60	24	16	44	197
April	86	28	41	24	24	56	200
May	82	44	50	31	21	36	221
June	70	36	52	34	24	42	199
July	85	29	47	35	26	39	192
August	79	57	43	31	20	30	228
September	85	30	44	32	25	34	181
October	86	39	61	26	21	46	179
November	75	41	47	26	23	44	197
December	65	38	43	21	21	29	173
Total	3,074	1,481	2,160	1,324	1,019	2,277	8,258
							1,638

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	Dispute accident caused injury	Liability admitted in full	Total
2021	1,351	74,565	2,409	5,730	84,055	106	8,109	56	371	8,642	92,697		
May							2			1	3	3	
June	106	5,668	230	444	6,448	11	692	5	26	734	7,182		
July	178	9,264	328	755	10,525	15	1,020	10	49	1,094	11,619		
August	203	10,778	349	847	12,177	15	1,155	8	62	1,240	13,417		
September	199	11,956	365	904	13,424	16	1,244	6	51	1,317	14,741		
October	235	12,127	378	929	13,669	24	1,330	11	61	1,426	15,095		
November	245	13,374	401	928	14,948	14	1,500	10	63	1,587	16,535		
December	185	11,398	358	923	12,864	11	1,166	6	58	1,241	14,105		
Total	1,351	74,565	2,409	5,730	84,055	106	8,109	56	371	8,642	92,697		

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	Dispute accident caused injury	Liability admitted in full	Total
2022	3,238	152,387	4,578	13,146	173,349	242	16,573	109	849	17,773	191,122		
January	206	12,407	368	856	13,837	22	1,471	13	72	1,578	15,415		
February	293	13,175	379	905	14,752	16	1,279	9	66	1,370	16,122		
March	299	13,853	428	1,235	15,815	19	1,536	6	79	1,640	17,455		
April	215	11,672	373	1,030	13,290	14	1,167	9	59	1,249	14,539		
May	261	12,810	399	1,128	14,598	14	1,338	6	69	1,427	16,025		
June	257	12,203	364	1,060	13,884	14	1,366	8	58	1,446	15,330		
July	301	12,878	399	1,116	14,694	29	1,324	9	58	1,420	16,114		
August	257	12,334	379	1,057	14,027	26	1,352	8	65	1,451	15,478		
September	268	12,024	387	1,164	13,843	26	1,333	9	78	1,446	15,289		
October	314	12,966	363	1,154	14,797	20	1,527	10	78	1,635	16,432		
November	324	14,386	437	1,372	16,519	24	1,564	10	85	1,683	18,202		
December	243	11,679	302	1,069	13,293	18	1,316	12	82	1,428	14,721		
Total	3,238	152,387	4,578	13,146	173,349	242	16,573	109	849	17,773	191,122		

5. Liability Decisions

OFFICIAL
INJURY
CLAIM

5.1 Liability Decisions

Represented/Claim	Represented					Unrepresented					Total
	Year	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	
2023	3,808	143,827	4,155	15,105	166,895	290	19,497	157	1,286	21,230	188,125
January	278	14,005	401	1,150	15,834	11	1,837	21	103	1,972	17,806
February	242	12,627	368	1,151	14,388	14	1,529	13	102	1,658	16,046
March	285	12,992	383	1,261	14,921	21	1,760	12	97	1,890	16,811
April	243	10,277	286	1,041	11,847	30	1,498	14	88	1,630	13,477
May	317	11,945	341	1,257	13,860	20	1,639	11	129	1,799	15,659
June	338	12,191	387	1,273	14,189	31	1,680	12	118	1,841	16,030
July	331	11,998	329	1,335	13,993	37	1,636	10	111	1,794	15,787
August	341	11,858	381	1,380	13,960	28	1,560	15	106	1,709	15,669
September	356	10,744	309	1,211	12,620	19	1,484	13	103	1,619	14,239
October	415	11,903	333	1,427	14,078	32	1,627	14	113	1,786	15,864
November	402	12,738	369	1,475	14,984	26	1,813	11	115	1,965	16,949
December	260	10,549	268	1,144	12,221	21	1,434	11	101	1,567	13,788
Total	3,808	143,827	4,155	15,105	166,895	290	19,497	157	1,286	21,230	188,125

5.1 Liability Decisions

Represented/Claim	Represented					Unrepresented					Total
	Year	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	
2024	4,691	134,643	3,918	18,055	161,307	378	18,504	168	1,337	20,387	181,694
January	378	12,396	332	1,500	14,606	40	1,823	13	139	2,015	16,621
February	382	11,678	348	1,371	13,779	35	1,614	18	103	1,770	15,549
March	347	11,094	296	1,317	13,054	42	1,530	9	123	1,704	14,758
April	384	11,682	298	1,439	13,803	20	1,567	13	93	1,693	15,496
May	342	10,203	324	1,359	12,228	22	1,418	14	114	1,568	13,796
June	325	9,668	319	1,276	11,588	36	1,488	22	103	1,649	13,237
July	447	11,869	360	1,550	14,226	31	1,640	21	117	1,809	16,035
August	384	10,376	304	1,452	12,516	28	1,403	14	131	1,576	14,092
September	447	11,180	330	1,666	13,623	30	1,514	8	88	1,640	15,263
October	454	12,566	381	1,823	15,224	30	1,605	16	124	1,775	16,999
November	454	11,602	338	1,790	14,184	31	1,514	12	95	1,652	15,836
December	347	10,329	288	1,512	12,476	33	1,388	8	107	1,536	14,012
Total	4,691	134,643	3,918	18,055	161,307	378	18,504	168	1,337	20,387	181,694

5. Liability Decisions

OFFICIAL
INJURY
CLAIM

5.1 Liability Decisions

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	Dispute accident caused injury	Total
2025	7,295	122,448	2,938	22,643	155,324	419	16,971	131	1,292	18,813	174,137	
January	565	12,364	312	1,827	15,068	36	1,783	13	121	1,953	17,021	
February	480	10,608	303	1,726	13,117	29	1,499	7	108	1,643	14,760	
March	549	10,783	291	1,756	13,379	31	1,659	6	122	1,818	15,197	
April	564	10,844	271	1,964	13,643	25	1,382	11	118	1,536	15,179	
May	626	10,881	307	1,987	13,801	28	1,446	14	107	1,595	15,396	
June	676	10,601	268	2,041	13,586	43	1,473	19	101	1,636	15,222	
July	750	11,445	288	2,271	14,754	29	1,457	9	131	1,626	16,380	
August	647	9,788	218	2,107	12,760	36	1,259	12	112	1,419	14,179	
September	761	10,985	264	2,266	14,276	45	1,494	9	128	1,676	15,952	
October	848	11,530	239	2,688	15,305	60	1,496	17	135	1,708	17,013	
November	642	8,890	150	1,717	11,399	46	1,323	13	94	1,476	12,875	
December	187	3,729	27	293	4,236	11	700	1	15	727	4,963	
Total	20,383	627,870	17,998	74,679	740,930	1,435	79,654	621	5,135	86,845	827,775	

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.