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# OIC Monthly Claims Data

Data view: May 2021 – February 2026

# 1.Claim Volumes

## 1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
☐ 2021	122,878	12,366	135,244
May	4	7	11
June	8,960	1,055	10,015
July	14,763	1,555	16,318
August	17,660	1,714	19,374
September	19,706	1,863	21,569
October	20,073	2,068	22,141
November	22,441	2,310	24,751
December	19,271	1,794	21,065
<b>Total</b>	<b>122,878</b>	<b>12,366</b>	<b>135,244</b>

## 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
<b>Total</b>	<b>26,899</b>	<b>248</b>	<b>7</b>	<b>95,724</b>	<b>122,878</b>

## 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
<b>Total</b>	<b>263,561</b>	<b>26,079</b>	<b>289,640</b>

## 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
<b>Total</b>	<b>61,714</b>	<b>770</b>	<b>1</b>	<b>201,076</b>	<b>263,561</b>

# 1.Claim Volumes

## 1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
2023	201,321	25,593	226,914
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
<b>Total</b>	<b>201,321</b>	<b>25,593</b>	<b>226,914</b>

## 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
<b>Total</b>	<b>54,328</b>	<b>724</b>	<b>192,077</b>	<b>247,129</b>

## 1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
2024	228,378	30,701	259,079
January	21,182	2,974	24,156
February	19,997	2,597	22,594
March	18,770	2,590	21,360
April	19,475	2,520	21,995
May	17,676	2,409	20,085
June	16,864	2,522	19,386
July	20,301	2,681	22,982
August	17,587	2,400	19,987
September	19,089	2,495	21,584
October	21,162	2,684	23,846
November	19,513	2,541	22,054
December	16,762	2,288	19,050
<b>Total</b>	<b>228,378</b>	<b>30,701</b>	<b>259,079</b>

## 1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	UK Law Firm	Total
2024	48,842	435	179,101	228,378
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	16,536	21,162
November	4,230	57	15,226	19,513
December	3,472	28	13,262	16,762
<b>Total</b>	<b>48,842</b>	<b>435</b>	<b>179,101</b>	<b>228,378</b>

# 1.Claim Volumes

## 1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
2025	212,400	29,520	241,920
January	20,224	2,900	23,124
February	17,506	2,461	19,967
March	17,577	2,695	20,272
April	17,728	2,366	20,094
May	17,745	2,464	20,209
June	17,420	2,452	19,872
July	18,720	2,392	21,112
August	15,868	2,057	17,925
September	17,495	2,383	19,878
October	18,476	2,498	20,974
November	16,735	2,481	19,216
December	16,906	2,371	19,277
2026	36,616	5,309	41,925
January	19,003	2,761	21,764
February	17,613	2,548	20,161
<b>Total</b>	<b>1,110,962</b>	<b>134,881</b>	<b>1,245,843</b>

## 1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	Other	UK Law Firm	Total
2025	49,748	291		162,361	212,400
January	4,718	47		15,459	20,224
February	4,159	37		13,310	17,506
March	4,089	24		13,464	17,577
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		14,257	18,720
August	4,109	20		11,739	15,868
September	3,831	19		13,645	17,495
October	4,456	19		14,001	18,476
November	3,826	18		12,891	16,735
December	3,728	12		13,166	16,906
2026	7,927	33		28,656	36,616
January	4,050	15		14,938	19,003
February	3,877	18		13,718	17,613
<b>Total</b>	<b>249,458</b>	<b>2,501</b>	<b>8</b>	<b>858,995</b>	<b>1,110,962</b>

# 1.Claim Volumes - Injury Claim As Presented

## 1.3 Claims Volumes - Types of Claim

Types of Claim Group	Mixed Tariff				Non Tariff			Other		Tariff Only		Total		
	Year	Multiple Injuries	Whiplash + Physical	Whiplash + Physical + Psychological	Total	Physical + Psychological	Physical Only	Total	Unknown	Total	Whiplash + Psychological		Whiplash Only	Total
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
<b>Total</b>		<b>7,125</b>	<b>39,628</b>	<b>36,577</b>	<b>83,330</b>	<b>887</b>	<b>4,297</b>	<b>5,184</b>	<b>97</b>	<b>97</b>	<b>13,745</b>	<b>27,737</b>	<b>41,482</b>	<b>130,093</b>

## 1.3 Claims Volumes - Types of Claim

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

# 1.Claim Volumes - Injury Claim As Presented

## 1.3 Claims Volumes - Types of Claim

Types of Claim Group	Mixed Tariff				Non Tariff			Other		Tariff Only		Total	
	Year	Multiple Injuries	Whiplash + Physical	Whiplash + Physical + Psychological	Total	Physical + Psychological	Physical Only	Total	Unknown	Total	Whiplash + Psychological		Whiplash Only
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
<b>Total</b>	<b>20,079</b>	<b>66,014</b>	<b>92,635</b>	<b>178,728</b>	<b>2,171</b>	<b>6,483</b>	<b>8,654</b>	<b>312</b>	<b>312</b>	<b>30,519</b>	<b>49,104</b>	<b>79,623</b>	<b>267,317</b>

## 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
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
<b>Total</b>	<b>21,089</b>	<b>57,919</b>	<b>91,974</b>	<b>170,982</b>	<b>1,919</b>	<b>5,877</b>	<b>7,796</b>	<b>318</b>	<b>318</b>	<b>29,515</b>	<b>40,925</b>	<b>70,440</b>	<b>249,536</b>

# 1.Claim Volumes - Injury Claim As Presented

## 1.3 Claims Volumes - Types of Claim

Types of Claim Group		Mixed Tariff			Non Tariff			Other		Tariff Only		Total	
Year	Multiple Injuries	Whiplash + Physical	Whiplash + Physical + Psychological	Total	Physical + Psychological	Physical Only	Total	Unknown	Total	Whiplash + Psychological	Whiplash Only	Total	Total
<input checked="" type="checkbox"/> 2025	17,833	53,902	89,471	161,206	2,259	5,865	8,124	269	269	27,361	36,544	63,905	233,504
January	1,883	4,811	8,513	15,207	215	479	694	25	25	2,900	3,482	6,382	22,308
February	1,519	4,132	7,447	13,098	193	495	688	27	27	2,419	3,010	5,429	19,242
March	1,480	4,288	7,522	13,290	167	487	654	28	28	2,483	3,089	5,572	19,544
April	1,689	4,344	7,494	13,527	159	442	601	27	27	2,463	2,753	5,216	19,371
May	1,780	4,389	7,378	13,547	175	502	677	25	25	2,303	2,929	5,232	19,481
June	1,657	4,223	7,298	13,178	178	479	657	32	32	2,240	3,064	5,304	19,171
July	1,546	4,841	7,824	14,211	185	511	696	23	23	2,355	3,086	5,441	20,371
August	1,095	4,069	6,899	12,063	189	433	622	12	12	1,951	2,674	4,625	17,322
September	1,305	4,777	7,234	13,316	182	507	689	12	12	2,157	3,055	5,212	19,229
October	1,328	4,913	7,765	14,006	221	485	706	22	22	2,225	3,322	5,547	20,281
November	1,181	4,464	7,113	12,758	194	517	711	15	15	1,976	3,075	5,051	18,535
December	1,370	4,651	6,984	13,005	201	528	729	21	21	1,889	3,005	4,894	18,649
<input checked="" type="checkbox"/> 2026	2,750	9,723	15,288	27,761	439	1,036	1,475	61	61	4,363	6,572	10,935	40,232
January	1,527	5,026	7,881	14,434	222	549	771	36	36	2,240	3,486	5,726	20,967
February	1,223	4,697	7,407	13,327	217	487	704	25	25	2,123	3,086	5,209	19,265
<b>Total</b>	<b>89,887</b>	<b>304,748</b>	<b>411,331</b>	<b>805,966</b>	<b>9,876</b>	<b>30,591</b>	<b>40,467</b>	<b>1,307</b>	<b>1,307</b>	<b>135,176</b>	<b>214,846</b>	<b>350,022</b>	<b>1,197,762</b>

## 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
<b>Total</b>	<b>3,260</b>	<b>2,855</b>	<b>6,115</b>

### 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
<b>Total</b>	<b>119</b>	<b>64</b>	<b>93</b>

### 2.3 Open Settlements

Year	Represented	Total
☐ 2021	601	601
June	44	44
July	72	72
August	85	85
September	106	106
October	102	102
November	97	97
December	95	95
<b>Total</b>	<b>601</b>	<b>601</b>

### 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
<b>Total</b>	<b>60,032</b>	<b>10,450</b>	<b>70,482</b>

### 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
<b>Total</b>	<b>211</b>	<b>107</b>	<b>195</b>

### 2.3 Open Settlements

Year	Represented	Unrepresented	Total
☐ 2022	1,355	15	1,370
January	75		75
February	109		109
March	113		113
April	68		68
May	95		95
June	72		72
July	81		81
August	48		48
September	50		50
October	56		56
November	83	1	84
December	505	14	519
<b>Total</b>	<b>1,355</b>	<b>15</b>	<b>1,370</b>

## 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
<b>Total</b>	<b>100,024</b>	<b>13,860</b>	<b>113,884</b>

### 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
<b>Total</b>	<b>284</b>	<b>129</b>	<b>265</b>

### 2.3 Open Settlements

Year	Represented	Unrepresented	Total
2023	8,275	256	8,531
January	789	21	810
February	762	25	787
March	798	20	818
April	614	18	632
May	713	19	732
June	680	27	707
July	682	21	703
August	608	26	634
September	605	14	619
October	659	15	674
November	752	29	781
December	613	21	634
<b>Total</b>	<b>8,275</b>	<b>256</b>	<b>8,531</b>

### 2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
2024	104,002	14,809	118,811
January	9,259	1,231	10,490
February	9,133	1,329	10,462
March	8,348	1,298	9,646
April	8,042	1,322	9,364
May	8,411	1,271	9,682
June	7,575	1,120	8,695
July	8,484	1,164	9,648
August	6,580	1,046	7,626
September	8,452	1,255	9,707
October	13,858	1,578	15,436
November	8,581	1,128	9,709
December	7,279	1,067	8,346
<b>Total</b>	<b>104,002</b>	<b>14,809</b>	<b>118,811</b>

### 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
<b>Total</b>	<b>363</b>	<b>157</b>	<b>338</b>

### 2.3 Open Settlements

Year	Represented	Unrepresented	Total
2024	6,241	167	6,408
January	721	20	741
February	671	11	682
March	623	12	635
April	595	11	606
May	380	12	392
June	340	10	350
July	521	18	539
August	495	18	513
September	504	10	514
October	507	15	522
November	496	14	510
December	388	16	404
<b>Total</b>	<b>6,241</b>	<b>167</b>	<b>6,408</b>

## 2.Settlements

### 2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
☐ 2025	90,517	13,068	103,585
January	8,058	1,186	9,244
February	7,729	1,044	8,773
March	7,704	1,178	8,882
April	7,265	1,082	8,347
May	7,146	1,143	8,289
June	9,388	1,066	10,454
July	7,894	1,169	9,063
August	6,715	1,007	7,722
September	7,034	1,085	8,119
October	7,520	1,100	8,620
November	7,111	1,015	8,126
December	6,953	993	7,946
☐ 2026	14,159	2,062	16,221
January	6,856	1,031	7,887
February	7,303	1,031	8,334
<b>Total</b>	<b>371,994</b>	<b>57,104</b>	<b>429,098</b>

### 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	420	173	390
☐ 2026	420	171	388
January	425	176	392
February	415	166	384
<b>Total</b>	<b>330</b>	<b>141</b>	<b>305</b>

### 2.3 Open Settlements

Year	Represented	Unrepresented	Total
☐ 2025	3,288	207	3,495
January	519	19	538
February	370	12	382
March	404	13	417
April	416	12	428
May	322	17	339
June	287	12	299
July	290	11	301
August	216	10	226
September	183	22	205
October	135	24	159
November	96	28	124
December	50	27	77
☐ 2026	27	19	46
January	23	19	42
February	4		4
<b>Total</b>	<b>19,787</b>	<b>664</b>	<b>20,451</b>

## 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	
<b>Total</b>	<b>417</b>	<b>1216</b>	<b>505</b>	<b>73</b>	<b>9</b>	<b>1</b>

### 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	
<b>Total</b>	<b>438</b>	<b>2022</b>	<b>1180</b>	<b>236</b>	<b>12</b>	<b>1</b>

### 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
<b>Total</b>	<b>4668</b>	<b>12458</b>	<b>6183</b>	<b>2371</b>	<b>608</b>	<b>88</b>	<b>23</b>

### 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
<b>Total</b>	<b>5268</b>	<b>21182</b>	<b>13972</b>	<b>4624</b>	<b>1057</b>	<b>167</b>	<b>61</b>

## 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
<b>2023</b>	<b>5838</b>	<b>16205</b>	<b>8826</b>	<b>3523</b>	<b>919</b>	<b>321</b>	<b>220</b>
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
<b>Total</b>	<b>5838</b>	<b>16205</b>	<b>8826</b>	<b>3523</b>	<b>919</b>	<b>321</b>	<b>220</b>

### 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
<b>2023</b>	<b>9115</b>	<b>35423</b>	<b>23913</b>	<b>8775</b>	<b>1995</b>	<b>768</b>	<b>522</b>
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
<b>Total</b>	<b>9115</b>	<b>35423</b>	<b>23913</b>	<b>8775</b>	<b>1995</b>	<b>768</b>	<b>522</b>

### 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
<b>2024</b>	<b>5595</b>	<b>14605</b>	<b>8142</b>	<b>3635</b>	<b>834</b>	<b>417</b>	<b>292</b>
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	21
June	394	1064	641	272	63	44	27
July	438	1153	614	309	57	38	20
August	393	853	568	244	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
<b>Total</b>	<b>5595</b>	<b>14605</b>	<b>8142</b>	<b>3635</b>	<b>834</b>	<b>417</b>	<b>292</b>

### 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
<b>2024</b>	<b>10422</b>	<b>36953</b>	<b>24766</b>	<b>8575</b>	<b>1861</b>	<b>1156</b>	<b>827</b>
January	891	3259	2305	764	166	93	51
February	856	3379	2238	760	156	87	61
March	844	3022	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	2652	1518	557	137	88	54
<b>Total</b>	<b>10422</b>	<b>36953</b>	<b>24766</b>	<b>8575</b>	<b>1861</b>	<b>1156</b>	<b>827</b>

## 2. Settlements - Distribution of Tariff

2.4 Distribution of Tariff Settled Claims - Whiplash Tariff

Year	1	2	3	4	5	6	7
	0-3 Mths	3-6 Mths	6-9 Mths	9-12 Mths	12-15 Mths	15-18 Mths	18-24 Mths
<input type="checkbox"/> 2025	3884	11159	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	188	524	254	138	37	23	20
December	176	495	216	111	36	18	15
<input type="checkbox"/> 2026	307	706	420	180	47	37	27
January	160	360	226	86	30	16	14
February	147	346	194	94	17	21	13
<b>Total</b>	<b>20709</b>	<b>56349</b>	<b>28417</b>	<b>11850</b>	<b>2952</b>	<b>1148</b>	<b>786</b>

2.5 Distribution of Tariff Settled Claims - Whiplash & Minor Psychological

Year	1	2	3	4	5	6	7
	0-3 Mths	3-6 Mths	6-9 Mths	9-12 Mths	12-15 Mths	15-18 Mths	18-24 Mths
<input type="checkbox"/> 2025	8404	33287	14824	5402	1319	877	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	3057	1294	468	108	69	53
June	896	3778	1577	532	139	100	90
July	773	3429	1218	456	118	76	59
August	631	2594	1079	377	82	50	64
September	576	2508	1098	374	101	74	56
October	605	2402	1034	407	92	63	54
November	493	1904	882	354	66	70	55
December	442	1513	750	331	88	77	34
<input type="checkbox"/> 2026	718	2359	1266	577	159	143	96
January	387	1228	644	294	74	65	45
February	331	1131	622	283	85	78	51
<b>Total</b>	<b>34365</b>	<b>131226</b>	<b>79921</b>	<b>28189</b>	<b>6403</b>	<b>3111</b>	<b>2219</b>

## 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
<b>Total</b>	<b>£923</b>	<b>£609</b>	<b>£209</b>	<b>£959</b>	<b>£653</b>	<b>£155</b>

### 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	£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
<b>Total</b>	<b>£885</b>	<b>£710</b>	<b>£205</b>	<b>£925</b>	<b>£721</b>	<b>£150</b>

## 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
<b>Total</b>	<b>£1,013</b>	<b>£758</b>	<b>£166</b>	<b>£1,032</b>	<b>£784</b>	<b>£166</b>

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

## 2.Settlements - Average Values

### 2.6 Average Settlement Values

RepresentedClaim Year	Represented			Unrepresented		
	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2025	£1,168	£742	£140	£1,193	£727	£149
January	£1,189	£775	£132	£1,210	£770	£145
February	£1,181	£760	£183	£1,172	£776	£239
March	£1,204	£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	£724	£129	£1,213	£698	£116
August	£1,164	£737	£129	£1,160	£709	£117
September	£1,164	£736	£138	£1,129	£742	£242
October	£1,162	£720	£142	£1,169	£705	£129
November	£1,121	£736	£161	£1,246	£730	£154
December	£1,171	£728	£131	£1,181	£745	£109
2026	£1,114	£731	£167	£1,156	£744	£135
January	£1,123	£728	£182	£1,266	£718	£125
February	£1,105	£734	£152	£1,051	£769	£143
<b>Total</b>	<b>£1,071</b>	<b>£750</b>	<b>£162</b>	<b>£1,072</b>	<b>£751</b>	<b>£158</b>

## 2.Settlements - Average Values

### 2.7 Frequency Settled

RepresentedClaim Year	Represented			Unrepresented		
	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
<b>2021</b>	<b>888</b>	<b>3,207</b>	<b>44</b>	<b>1,086</b>	<b>2,802</b>	<b>100</b>
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
<b>Total</b>	<b>888</b>	<b>3,207</b>	<b>44</b>	<b>1,086</b>	<b>2,802</b>	<b>100</b>

### 2.7 Frequency Settled

RepresentedClaim Year	Represented			Unrepresented		
	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
<b>2022</b>	<b>21,741</b>	<b>59,156</b>	<b>811</b>	<b>4,190</b>	<b>10,198</b>	<b>526</b>
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
<b>Total</b>	<b>21,741</b>	<b>59,156</b>	<b>811</b>	<b>4,190</b>	<b>10,198</b>	<b>526</b>

## 2.Settlements - Average Values

### 2.7 Frequency Settled

RepresentedClaim ▲ Year	Represented			Unrepresented		
	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
☐ 2023	40,475	98,516	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
<b>Total</b>	<b>40,475</b>	<b>98,516</b>	<b>1,173</b>	<b>5,688</b>	<b>13,443</b>	<b>603</b>

### 2.7 Frequency Settled

RepresentedClaim ▲ Year	Represented			Unrepresented		
	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
☐ 2024	44,962	102,382	1,415	6,584	14,320	557
January	3,937	9,098	98	512	1,202	52
February	3,892	8,992	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	8,303	118	557	1,235	47
June	3,443	7,444	106	523	1,075	34
July	3,672	8,354	133	510	1,129	29
August	2,975	6,482	100	503	1,002	37
September	3,737	8,317	116	578	1,216	51
October	5,698	13,639	165	711	1,519	86
November	3,654	8,458	123	489	1,093	37
December	3,162	7,157	84	450	1,038	35
<b>Total</b>	<b>44,962</b>	<b>102,382</b>	<b>1,415</b>	<b>6,584</b>	<b>14,320</b>	<b>557</b>

## 2.Settlements - Average Values

### 2.7 Frequency Settled

RepresentedClaim	Represented			Unrepresented			
	Year	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2025		39,339	88,926	1,110	6,036	12,565	547
January		3,538	7,921	106	531	1,143	51
February		3,369	7,586	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	9,229	127	513	1,019	44
July		3,408	7,773	104	534	1,131	52
August		2,911	6,597	83	461	972	36
September		3,058	6,912	64	506	1,034	45
October		3,288	7,379	78	498	1,062	67
November		3,103	6,986	79	462	978	44
December		3,027	6,819	84	475	947	42
2026		5,912	13,913	153	951	1,973	104
January		2,862	6,730	79	462	979	48
February		3,050	7,183	74	489	994	56
<b>Total</b>		<b>153,317</b>	<b>366,100</b>	<b>4,706</b>	<b>24,535</b>	<b>55,301</b>	<b>2,437</b>

### 3.Exceptional Injuries & Circumstances

#### 3.1 Exceptional Injuries and Circumstances

RepresentedClaim Year	Represented				Unrepresented			
	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries
☐ 2021	108,177	2,784	3,527	8,390	9,250	534	334	2,248
May	4				3		1	3
June	7,796	208	298	658	779	45	29	202
July	12,940	311	427	1,085	1,156	64	38	297
August	15,503	426	514	1,217	1,297	71	45	301
September	17,342	467	583	1,314	1,360	82	56	365
October	17,646	439	589	1,399	1,584	92	52	340
November	19,884	497	586	1,474	1,747	95	64	404
December	17,062	436	530	1,243	1,324	85	49	336
<b>Total</b>	<b>108,177</b>	<b>2,784</b>	<b>3,527</b>	<b>8,390</b>	<b>9,250</b>	<b>534</b>	<b>334</b>	<b>2,248</b>

#### 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	230,890	6,317	8,958	17,396	19,028	1,219	763	5,069
January	18,554	445	547	1,316	1,685	101	62	418
February	20,020	552	603	1,444	1,470	92	76	383
March	21,185	574	740	1,569	1,732	116	67	468
April	18,039	469	593	1,320	1,358	93	53	372
May	19,783	520	744	1,433	1,515	111	56	415
June	18,859	482	795	1,648	1,510	97	65	439
July	19,548	540	843	1,473	1,525	96	73	378
August	18,653	448	808	1,428	1,564	103	53	463
September	18,344	620	760	1,392	1,527	112	61	426
October	19,366	558	837	1,403	1,766	92	56	442
November	21,277	585	924	1,741	1,820	113	70	480
December	17,262	524	764	1,229	1,556	93	71	385
<b>Total</b>	<b>230,890</b>	<b>6,317</b>	<b>8,958</b>	<b>17,396</b>	<b>19,028</b>	<b>1,219</b>	<b>763</b>	<b>5,069</b>

### 3. Exceptional Injuries & Circumstances

#### 3.1 Exceptional Injuries and Circumstances

Represented Claim	Year	Represented				Unrepresented			
		No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries
☐ 2023		216,880	4,977	9,862	15,410	22,508	1,353	908	6,137
January		20,981	503	1,001	1,563	2,074	126	81	592
February		19,115	406	967	1,272	1,809	95	73	463
March		20,083	449	867	1,365	1,976	116	94	537
April		15,688	308	664	1,117	1,705	96	70	418
May		17,998	405	827	1,322	1,931	103	79	522
June		18,486	400	760	1,223	1,918	111	83	550
July		17,928	375	860	1,229	1,902	110	65	563
August		17,975	460	920	1,304	1,804	127	67	496
September		16,414	415	803	1,150	1,768	104	71	473
October		18,166	422	756	1,324	1,946	124	70	508
November		18,922	480	746	1,433	2,069	137	86	553
December		15,124	354	691	1,108	1,606	104	69	462
<b>Total</b>		<b>216,880</b>	<b>4,977</b>	<b>9,862</b>	<b>15,410</b>	<b>22,508</b>	<b>1,353</b>	<b>908</b>	<b>6,137</b>

#### 3.1 Exceptional Injuries and Circumstances

Represented Claim	Year	Represented				Unrepresented			
		No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries
☐ 2024		197,743	5,768	10,023	14,844	22,157	1,365	920	6,259
January		18,345	460	943	1,434	2,166	149	81	578
February		17,381	420	866	1,330	1,887	111	80	519
March		16,299	362	846	1,263	1,876	120	74	520
April		16,756	432	951	1,336	1,823	114	63	520
May		15,513	357	717	1,089	1,742	111	66	490
June		14,965	350	581	968	1,821	103	88	510
July		17,737	462	889	1,213	1,880	109	97	595
August		15,078	503	831	1,175	1,738	92	78	492
September		16,345	517	881	1,346	1,772	141	54	528
October		18,260	677	865	1,360	1,919	111	80	574
November		16,637	728	839	1,309	1,876	101	86	478
December		14,427	500	814	1,021	1,657	103	73	455
<b>Total</b>		<b>197,743</b>	<b>5,768</b>	<b>10,023</b>	<b>14,844</b>	<b>22,157</b>	<b>1,365</b>	<b>920</b>	<b>6,259</b>

### 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
<b>2025</b>	<b>175,386</b>	<b>7,396</b>	<b>12,989</b>	<b>16,629</b>	<b>20,492</b>	<b>1,440</b>	<b>924</b>	<b>6,664</b>
January	17,076	654	926	1,568	2,044	177	95	584
February	14,877	543	858	1,228	1,754	106	69	532
March	14,891	573	895	1,218	1,893	147	69	586
April	14,951	557	1,009	1,211	1,666	97	79	524
May	14,912	530	1,003	1,300	1,763	111	56	534
June	14,474	643	1,058	1,245	1,717	113	70	552
July	15,543	661	1,079	1,437	1,693	110	67	522
August	13,035	573	899	1,361	1,420	100	61	476
September	14,468	563	1,079	1,385	1,634	110	72	567
October	14,838	702	1,327	1,609	1,692	104	85	617
November	13,209	642	1,363	1,521	1,695	128	80	578
December	13,112	755	1,493	1,546	1,521	137	121	592
<b>2026</b>	<b>27,416</b>	<b>1,807</b>	<b>3,448</b>	<b>3,945</b>	<b>3,163</b>	<b>330</b>	<b>204</b>	<b>1,612</b>
January	14,325	899	1,720	2,059	1,661	181	100	819
February	13,091	908	1,728	1,886	1,502	149	104	793
<b>Total</b>	<b>956,492</b>	<b>29,049</b>	<b>48,807</b>	<b>76,614</b>	<b>96,598</b>	<b>6,241</b>	<b>4,053</b>	<b>27,989</b>

## 4.Claims Exiting The Portal

### 4.1 Claims Exiting The Portal

RepresentedClaim Year	Court	Represented				Unrepresented					Total
		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
<b>Total</b>	<b>17</b>	<b>125</b>	<b>7,573</b>	<b>2,740</b>	<b>10,455</b>	<b>16</b>	<b>17</b>	<b>708</b>	<b>435</b>	<b>1,176</b>	<b>11,631</b>

### 4.1 Claims Exiting The Portal

RepresentedClaim Year	Court	Represented				Unrepresented					Total
		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
<b>Total</b>	<b>3,206</b>	<b>333</b>	<b>15,341</b>	<b>13,478</b>	<b>32,358</b>	<b>151</b>	<b>67</b>	<b>1,042</b>	<b>940</b>	<b>2,200</b>	<b>34,558</b>

## 4.Claims Exiting The Portal

### 4.1 Claims Exiting The Portal

RepresentedClaim Year	Court	Represented				Total	Court	Unrepresented			Total	Total
		Rejected Liability	Removed	Withdrawn	Total			Rejected Liability	Removed	Withdrawn		
2023	9,487	423	22,675	23,689	56,274	214	94	1,169	1,051	2,528	58,802	
January	625	35	1,767	1,340	3,767	18	6	98	78	200	3,967	
February	631	35	1,707	2,007	4,380	12	5	90	78	185	4,565	
March	742	51	1,874	1,709	4,376	20	11	107	89	227	4,603	
April	587	26	1,328	1,624	3,565	22	9	90	67	188	3,753	
May	637	34	1,692	1,727	4,090	14	8	82	93	197	4,287	
June	805	25	1,757	1,483	4,070	18	6	111	75	210	4,280	
July	851	41	1,683	1,361	3,936	24	10	99	81	214	4,150	
August	955	34	3,314	3,729	8,032	13	8	101	137	259	8,291	
September	879	39	2,207	2,735	5,860	13	11	90	99	213	6,073	
October	996	24	1,782	2,213	5,015	17	9	94	100	220	5,235	
November	1,006	26	1,863	2,078	4,973	23	3	116	90	232	5,205	
December	773	53	1,701	1,683	4,210	20	8	91	64	183	4,393	
<b>Total</b>	<b>9,487</b>	<b>423</b>	<b>22,675</b>	<b>23,689</b>	<b>56,274</b>	<b>214</b>	<b>94</b>	<b>1,169</b>	<b>1,051</b>	<b>2,528</b>	<b>58,802</b>	

### 4.1 Claims Exiting The Portal

RepresentedClaim Year	Court	Represented				Total	Court	Unrepresented			Total	Total
		Rejected Liability	Removed	Withdrawn	Total			Rejected Liability	Removed	Withdrawn		
2024	15,085	944	61,140	65,753	142,922	272	190	7,154	1,839	9,455	152,377	
January	1,089	44	2,324	2,719	6,176	33	10	116	97	256	6,432	
February	1,110	29	2,206	5,390	8,735	31	8	117	108	264	8,999	
March	975	37	4,199	4,770	9,981	19	8	116	93	236	10,217	
April	1,108	31	7,628	3,975	12,742	23	11	126	92	252	12,994	
May	1,204	25	3,689	5,439	10,357	16	10	99	108	233	10,590	
June	1,145	35	6,198	3,920	11,298	15	6	118	148	287	11,585	
July	1,322	301	3,558	4,056	9,237	16	5	107	122	250	9,487	
August	1,433	70	2,063	3,499	7,065	31	11	112	123	277	7,342	
September	1,303	30	2,105	2,958	6,396	20	15	115	95	245	6,641	
October	1,636	279	21,276	21,792	44,983	28	70	5,514	640	6,252	51,235	
November	1,549	38	2,842	3,613	8,042	23	15	289	110	437	8,479	
December	1,211	25	3,052	3,622	7,910	17	21	325	103	466	8,376	
<b>Total</b>	<b>15,085</b>	<b>944</b>	<b>61,140</b>	<b>65,753</b>	<b>142,922</b>	<b>272</b>	<b>190</b>	<b>7,154</b>	<b>1,839</b>	<b>9,455</b>	<b>152,377</b>	

## 4.Claims Exiting The Portal

### 4.1 Claims Exiting The Portal

RepresentedClaim Year	Court	Represented				Total	Court	Unrepresented			Total	Total
		Rejected Liability	Removed	Withdrawn	Total			Rejected Liability	Removed	Withdrawn		
<input checked="" type="checkbox"/> 2025	18,351	334	34,601	44,218	97,504	304	171	4,027	1,368	5,870	103,374	
January	1,697	38	3,353	4,215	9,303	24	17	417	133	591	9,894	
February	1,445	51	2,712	3,762	7,970	27	11	293	110	441	8,411	
March	1,456	36	3,010	3,728	8,230	31	16	357	108	512	8,742	
April	1,384	59	2,826	3,783	8,052	17	21	332	122	492	8,544	
May	1,630	21	2,911	3,542	8,104	15	12	377	117	521	8,625	
June	1,529	22	2,987	3,690	8,228	25	9	333	120	487	8,715	
July	1,755	14	3,087	4,147	9,003	35	12	304	126	477	9,480	
August	1,562	17	2,819	3,438	7,836	27	14	379	93	513	8,349	
September	1,540	10	2,796	3,980	8,326	28	12	302	113	455	8,781	
October	1,466	22	2,870	3,421	7,779	28	16	324	127	495	8,274	
November	1,546	19	2,742	3,226	7,533	22	20	321	114	477	8,010	
December	1,341	25	2,488	3,286	7,140	25	11	288	85	409	7,549	
<input checked="" type="checkbox"/> 2026	3,118	20	5,110	6,936	15,184	53	24	597	259	933	16,117	
January	1,586	12	2,617	3,572	7,787	26	8	329	118	481	8,268	
February	1,532	8	2,493	3,364	7,397	27	16	268	141	452	7,849	
<b>Total</b>	<b>49,264</b>	<b>2,179</b>	<b>146,440</b>	<b>156,814</b>	<b>354,697</b>	<b>1,010</b>	<b>563</b>	<b>14,697</b>	<b>5,892</b>	<b>22,162</b>	<b>376,859</b>	

## 4.Claims Exiting The Portal

### 4.2 Claims Exiting The Portal (Represented)

Year	Additional	Agreement reached outside of the service	Duplicate claim	No longer want to claim	Other	There are complex issues of fact or law	There is a formal allegation of fraud
2021	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
<b>Total</b>	<b>472</b>	<b>647</b>	<b>735</b>	<b>428</b>	<b>1,420</b>	<b>5,000</b>	<b>1,753</b>

### 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
<b>Total</b>	<b>90</b>	<b>129</b>	<b>56</b>	<b>80</b>	<b>85</b>	<b>205</b>	<b>394</b>	<b>137</b>

### 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	6,566	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
<b>Total</b>	<b>6,566</b>	<b>684</b>	<b>3,205</b>	<b>2,055</b>	<b>7,181</b>	<b>9,865</b>	<b>2,802</b>

### 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
<b>Total</b>	<b>380</b>	<b>108</b>	<b>246</b>	<b>201</b>	<b>169</b>	<b>361</b>	<b>601</b>	<b>134</b>

## 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
<b>2023</b>	<b>17,048</b>	<b>608</b>	<b>3,692</b>	<b>3,209</b>	<b>14,056</b>	<b>14,184</b>	<b>3,477</b>
January	1,086	42	343	192	702	1,037	365
February	1,158	42	347	241	1,204	1,112	276
March	1,366	52	351	183	925	1,204	295
April	1,075	33	257	266	905	842	187
May	1,175	34	259	356	950	1,057	259
June	1,430	46	310	181	766	1,071	266
July	1,391	56	240	139	805	1,032	273
August	1,885	66	535	226	2,725	2,063	532
September	1,571	67	359	753	1,414	1,389	307
October	1,680	60	252	211	1,436	1,144	232
November	1,785	49	251	278	1,209	1,145	256
December	1,446	61	188	183	1,015	1,088	229
<b>Total</b>	<b>17,048</b>	<b>608</b>	<b>3,692</b>	<b>3,209</b>	<b>14,056</b>	<b>14,184</b>	<b>3,477</b>

### 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
<b>2023</b>	<b>507</b>	<b>74</b>	<b>251</b>	<b>259</b>	<b>166</b>	<b>442</b>	<b>686</b>	<b>143</b>
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
<b>Total</b>	<b>507</b>	<b>74</b>	<b>251</b>	<b>259</b>	<b>166</b>	<b>442</b>	<b>686</b>	<b>143</b>

### 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
<b>2024</b>	<b>41,695</b>	<b>1,891</b>	<b>9,548</b>	<b>7,775</b>	<b>32,801</b>	<b>39,771</b>	<b>9,441</b>
January	2,180	66	305	377	1,453	1,481	314
February	2,391	54	739	505	3,374	1,363	309
March	2,563	120	1,048	574	2,287	2,800	589
April	2,935	231	1,137	436	1,946	5,017	1,040
May	2,964	112	1,114	618	2,565	2,378	606
June	3,068	204	810	455	1,855	3,785	1,121
July	3,447	102	673	660	1,713	2,183	459
August	3,010	62	306	631	1,484	1,323	249
September	2,800	65	319	311	1,290	1,359	252
October	9,784	664	2,366	2,619	11,566	14,224	3,760
November	3,441	125	352	333	1,619	1,828	344
December	3,112	86	379	256	1,649	2,030	398
<b>Total</b>	<b>41,695</b>	<b>1,891</b>	<b>9,548</b>	<b>7,775</b>	<b>32,801</b>	<b>39,771</b>	<b>9,441</b>

### 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
<b>2024</b>	<b>1,120</b>	<b>706</b>	<b>1,006</b>	<b>445</b>	<b>329</b>	<b>778</b>	<b>4,196</b>	<b>875</b>
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
<b>Total</b>	<b>1,120</b>	<b>706</b>	<b>1,006</b>	<b>445</b>	<b>329</b>	<b>778</b>	<b>4,196</b>	<b>875</b>

## 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
<b>2025</b>	<b>40,524</b>	<b>1,392</b>	<b>4,116</b>	<b>5,208</b>	<b>18,812</b>	<b>23,210</b>	<b>4,242</b>
January	3,723	149	378	261	2,159	2,216	417
February	3,422	71	337	345	1,631	1,829	335
March	3,446	147	323	308	1,646	1,938	422
April	3,402	103	321	284	1,668	1,868	406
May	3,457	103	372	298	1,579	1,899	396
June	3,466	156	317	362	1,589	1,927	411
July	3,732	102	349	783	1,575	2,092	370
August	3,243	163	306	621	1,352	1,805	346
September	3,399	119	346	634	1,593	1,949	286
October	3,145	92	418	393	1,383	2,034	314
November	3,152	116	328	433	1,343	1,889	272
December	2,937	71	321	486	1,294	1,764	267
<b>2026</b>	<b>6,357</b>	<b>153</b>	<b>543</b>	<b>1,142</b>	<b>2,907</b>	<b>3,485</b>	<b>597</b>
January	3,185	75	308	638	1,515	1,787	279
February	3,172	78	235	504	1,392	1,698	318
<b>Total</b>	<b>112,662</b>	<b>5,375</b>	<b>21,839</b>	<b>19,817</b>	<b>77,177</b>	<b>95,515</b>	<b>22,312</b>

### 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
<b>2025</b>	<b>975</b>	<b>464</b>	<b>601</b>	<b>339</b>	<b>270</b>	<b>491</b>	<b>2,381</b>	<b>349</b>
January	91	50	57	30	29	53	240	41
February	74	32	56	25	20	38	174	22
March	99	40	60	24	16	44	197	32
April	86	28	41	24	24	56	200	33
May	82	44	50	31	21	36	221	36
June	70	36	52	34	24	42	199	30
July	84	29	47	35	26	39	192	25
August	79	57	43	31	20	30	228	25
September	85	30	44	32	25	34	181	24
October	86	39	61	26	21	46	179	37
November	75	41	47	26	23	44	197	24
December	64	38	43	21	21	29	173	20
<b>2026</b>	<b>144</b>	<b>57</b>	<b>108</b>	<b>62</b>	<b>52</b>	<b>103</b>	<b>370</b>	<b>37</b>
January	66	29	51	24	20	57	206	28
February	78	28	57	38	32	46	164	9
<b>Total</b>	<b>3,216</b>	<b>1,538</b>	<b>2,268</b>	<b>1,386</b>	<b>1,071</b>	<b>2,380</b>	<b>8,628</b>	<b>1,675</b>

## 5. Liability Decisions

### 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	
2021	1,342	74,525	2,404	5,713	83,984	106	8,109	56	371	8,642	92,626
May							2		1	3	3
June	106	5,664	231	443	6,444	11	692	5	26	734	7,178
July	177	9,263	326	754	10,520	15	1,020	10	49	1,094	11,614
August	203	10,778	349	843	12,173	15	1,155	8	62	1,240	13,413
September	198	11,953	365	901	13,417	16	1,244	6	51	1,317	14,734
October	231	12,118	376	925	13,650	24	1,330	11	61	1,426	15,076
November	243	13,360	399	926	14,928	14	1,500	10	63	1,587	16,515
December	184	11,389	358	921	12,852	11	1,166	6	58	1,241	14,093
<b>Total</b>	<b>1,342</b>	<b>74,525</b>	<b>2,404</b>	<b>5,713</b>	<b>83,984</b>	<b>106</b>	<b>8,109</b>	<b>56</b>	<b>371</b>	<b>8,642</b>	<b>92,626</b>

### 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	
2022	3,193	152,245	4,581	13,078	173,097	240	16,570	109	847	17,766	190,863
January	205	12,387	368	852	13,812	22	1,471	13	72	1,578	15,390
February	291	13,159	380	901	14,731	16	1,279	9	66	1,370	16,101
March	295	13,838	428	1,231	15,792	19	1,536	6	79	1,640	17,432
April	213	11,656	373	1,027	13,269	14	1,167	9	59	1,249	14,518
May	257	12,804	399	1,126	14,586	14	1,338	6	69	1,427	16,013
June	251	12,200	364	1,056	13,871	14	1,366	8	58	1,446	15,317
July	299	12,871	400	1,105	14,675	29	1,324	9	58	1,420	16,095
August	253	12,325	380	1,050	14,008	26	1,352	8	65	1,451	15,459
September	264	12,017	388	1,152	13,821	26	1,334	9	77	1,446	15,267
October	313	12,957	364	1,152	14,786	20	1,526	10	78	1,634	16,420
November	319	14,373	438	1,366	16,496	22	1,563	10	85	1,680	18,176
December	233	11,658	299	1,060	13,250	18	1,314	12	81	1,425	14,675
<b>Total</b>	<b>3,193</b>	<b>152,245</b>	<b>4,581</b>	<b>13,078</b>	<b>173,097</b>	<b>240</b>	<b>16,570</b>	<b>109</b>	<b>847</b>	<b>17,766</b>	<b>190,863</b>

# 5.Liability Decisions

## 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	3,618	143,131	4,153	14,563	165,465	284	19,480	156	1,280	21,200	186,665
January	262	13,951	392	1,125	15,730	11	1,834	21	103	1,969	17,699
February	223	12,552	364	1,093	14,232	14	1,528	13	101	1,656	15,888
March	269	12,912	386	1,200	14,767	20	1,760	11	97	1,888	16,655
April	227	10,231	285	1,013	11,756	28	1,498	14	86	1,626	13,382
May	306	11,899	340	1,214	13,759	18	1,640	11	128	1,797	15,556
June	323	12,119	392	1,229	14,063	31	1,678	12	118	1,839	15,902
July	314	11,945	327	1,288	13,874	37	1,634	10	110	1,791	15,665
August	322	11,779	380	1,326	13,807	28	1,557	15	106	1,706	15,513
September	340	10,691	304	1,171	12,506	18	1,481	13	102	1,614	14,120
October	393	11,867	335	1,379	13,974	32	1,627	14	113	1,786	15,760
November	389	12,674	376	1,429	14,868	26	1,810	11	115	1,962	16,830
December	250	10,511	272	1,096	12,129	21	1,433	11	101	1,566	13,695
<b>Total</b>	<b>3,618</b>	<b>143,131</b>	<b>4,153</b>	<b>14,563</b>	<b>165,465</b>	<b>284</b>	<b>19,480</b>	<b>156</b>	<b>1,280</b>	<b>21,200</b>	<b>186,665</b>

## 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	4,421	133,929	3,963	17,142	159,455	373	18,477	170	1,321	20,341	179,796
January	355	12,324	336	1,427	14,442	40	1,821	13	137	2,011	16,453
February	367	11,621	350	1,316	13,654	34	1,611	18	103	1,766	15,420
March	336	11,032	304	1,266	12,938	41	1,530	10	123	1,704	14,642
April	363	11,631	301	1,375	13,670	20	1,565	13	93	1,691	15,361
May	324	10,160	325	1,288	12,097	22	1,416	14	111	1,563	13,660
June	304	9,611	321	1,218	11,454	35	1,486	22	103	1,646	13,100
July	415	11,818	366	1,463	14,062	31	1,637	21	114	1,803	15,865
August	365	10,329	303	1,377	12,374	28	1,402	15	128	1,573	13,947
September	414	11,128	337	1,580	13,459	30	1,510	8	85	1,633	15,092
October	423	12,479	385	1,737	15,024	29	1,602	16	123	1,770	16,794
November	433	11,522	337	1,691	13,983	30	1,512	12	95	1,649	15,632
December	322	10,274	298	1,404	12,298	33	1,385	8	106	1,532	13,830
<b>Total</b>	<b>4,421</b>	<b>133,929</b>	<b>3,963</b>	<b>17,142</b>	<b>159,455</b>	<b>373</b>	<b>18,477</b>	<b>170</b>	<b>1,321</b>	<b>20,341</b>	<b>179,796</b>

## 5. Liability Decisions

### 5.1 Liability Decisions

Represented Claim	Represented					Unrepresented					Total
	Year	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	
☐ 2025	7,226	130,387	3,232	23,562	164,407	395	18,004	145	1,392	19,936	184,343
January	540	12,237	306	1,735	14,818	33	1,783	13	121	1,950	16,768
February	442	10,530	314	1,619	12,905	29	1,498	7	105	1,639	14,544
March	502	10,670	298	1,624	13,094	31	1,654	6	120	1,811	14,905
April	510	10,762	278	1,820	13,370	24	1,376	12	116	1,528	14,898
May	572	10,801	310	1,819	13,502	27	1,441	12	106	1,586	15,088
June	608	10,526	268	1,882	13,284	41	1,467	19	94	1,621	14,905
July	668	11,377	296	2,047	14,388	27	1,453	10	129	1,619	16,007
August	567	9,736	225	1,879	12,407	28	1,258	11	109	1,406	13,813
September	626	10,964	276	2,015	13,881	31	1,495	8	120	1,654	15,535
October	728	11,577	259	2,338	14,902	41	1,516	20	126	1,703	16,605
November	712	10,614	219	2,211	13,756	34	1,541	20	118	1,713	15,469
December	751	10,593	183	2,573	14,100	49	1,522	7	128	1,706	15,806
☐ 2026	888	14,016	214	2,412	17,530	94	2,201	8	130	2,433	19,963
January	707	9,864	173	2,052	12,796	75	1,484	5	106	1,670	14,466
February	181	4,152	41	360	4,734	19	717	3	24	763	5,497
<b>Total</b>	<b>20,688</b>	<b>648,233</b>	<b>18,547</b>	<b>76,470</b>	<b>763,938</b>	<b>1,492</b>	<b>82,841</b>	<b>644</b>	<b>5,341</b>	<b>90,318</b>	<b>854,256</b>

## 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.