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# OIC Monthly Claims Data

Data view: May 2021 – April 2024

# 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	26,907	248	7	95,716	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	4,130	38		15,538	19,706
October	4,364	28		15,681	20,073
November	4,920	42	1	17,478	22,441
December	4,047	39		15,185	19,271
<b>Total</b>	<b>26,907</b>	<b>248</b>	<b>7</b>	<b>95,716</b>	<b>122,878</b>

## 1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
☐ 2022	263,560	26,079	289,639
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	19,778	2,105	21,883
<b>Total</b>	<b>263,560</b>	<b>26,079</b>	<b>289,639</b>

## 1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	Other	UK Law Firm	Total
☐ 2022	61,848	770	1	200,941	263,560
January	4,951	46		15,865	20,862
February	5,101	34		17,484	22,619
March	5,388	72		18,608	24,068
April	4,300	110		16,011	20,421
May	4,869	75		17,536	22,480
June	5,381	68	1	16,334	21,784
July	5,435	52		16,917	22,404
August	5,417	83		15,837	21,337
September	5,333	72		15,711	21,116
October	5,281	62		16,821	22,164
November	5,734	50		18,743	24,527
December	4,658	46		15,074	19,778
<b>Total</b>	<b>61,848</b>	<b>770</b>	<b>1</b>	<b>200,941</b>	<b>263,560</b>

# 1.Claim Volumes



## 1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
2023	247,121	30,911	278,032
January	24,048	2,873	26,921
February	21,760	2,440	24,200
March	22,763	2,724	25,487
April	17,777	2,289	20,066
May	20,549	2,636	23,185
June	20,867	2,663	23,530
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	21,580	2,846	24,426
December	17,276	2,242	19,518
<b>Total</b>	<b>247,121</b>	<b>30,911</b>	<b>278,032</b>

## 1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	UK Law Firm	Total
2023	54,704	724	191,693	247,121
January	5,242	73	18,733	24,048
February	4,972	91	16,697	21,760
March	5,350	112	17,301	22,763
April	4,156	58	13,563	17,777
May	4,682	54	15,813	20,549
June	4,454	52	16,361	20,867
July	4,633	45	15,714	20,392
August	4,737	56	15,866	20,659
September	3,867	57	14,858	18,782
October	4,358	45	16,265	20,668
November	4,587	48	16,945	21,580
December	3,666	33	13,577	17,276
<b>Total</b>	<b>54,704</b>	<b>724</b>	<b>191,693</b>	<b>247,121</b>

## 1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
2024	79,395	10,686	90,081
January	21,182	2,974	24,156
February	19,997	2,597	22,594
March	18,764	2,592	21,356
April	19,452	2,523	21,975
<b>Total</b>	<b>712,954</b>	<b>80,042</b>	<b>792,996</b>

## 1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	Other	UK Law Firm	Total
2024	16,899	154		62,342	79,395
January	4,230	51		16,901	21,182
February	4,092	42		15,863	19,997
March	3,911	31		14,822	18,764
April	4,666	30		14,756	19,452
<b>Total</b>	<b>160,358</b>	<b>1,896</b>	<b>8</b>	<b>550,692</b>	<b>712,954</b>

# 1.Claim Volumes - Injury Claim As Presented



## 1.3 Claims Volumes - Types of Claim

Types of Claim Group Year	Multiple Injuries	Mixed Tariff			Non Tariff			Other		Tariff Only		Total	
		Whiplash + Physical	Whiplash + Physical + Psychological	Total	Physical + Psychological	Physical Only	Total	Unknown	Total	Whiplash + Psychological	Whiplash Only		
<b>2021</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>
May	1	3	1	5	887	4,297	5,184	97	97	13,745	27,737	41,482	130,093
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 Year	Multiple Injuries	Mixed Tariff			Non Tariff			Other		Tariff Only		Total	
		Whiplash + Physical	Whiplash + Physical + Psychological	Total	Physical + Psychological	Physical Only	Total	Unknown	Total	Whiplash + Psychological	Whiplash Only		
<b>2022</b>	<b>21,010</b>	<b>77,564</b>	<b>85,378</b>	<b>183,952</b>	<b>2,200</b>	<b>7,033</b>	<b>9,233</b>	<b>250</b>	<b>250</b>	<b>29,672</b>	<b>53,964</b>	<b>83,636</b>	<b>277,071</b>
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	7,455	6,810	16,329	201	682	883	20	20	2,558	5,546	8,104	25,336
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	6,871	15,647	195	561	756	15	15	2,344	4,648	6,992	23,410
June	1,951	6,270	7,114	15,335	185	585	770	14	14	2,450	4,237	6,687	22,806
July	1,762	6,448	7,413	15,623	180	605	785	23	23	2,509	4,457	6,966	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	7,415	15,264	197	568	765	26	26	2,414	3,821	6,235	22,290
October	1,437	6,311	8,159	15,907	188	579	767	23	23	2,605	4,147	6,752	23,449
November	1,728	6,933	8,931	17,592	212	674	886	27	27	2,893	4,484	7,377	25,882
December	1,486	5,525	7,197	14,208	154	462	616	28	28	2,364	3,840	6,204	21,056
<b>Total</b>	<b>21,010</b>	<b>77,564</b>	<b>85,378</b>	<b>183,952</b>	<b>2,200</b>	<b>7,033</b>	<b>9,233</b>	<b>250</b>	<b>250</b>	<b>29,672</b>	<b>53,964</b>	<b>83,636</b>	<b>277,071</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	20,077	66,006	92,609	178,692	2,171	6,478	8,649	312	312	30,510	49,096	79,606	267,259
January	1,724	6,479	8,641	16,844	200	630	830	33	33	2,939	5,185	8,124	25,831
February	1,575	5,960	7,971	15,506	186	595	781	31	31	2,557	4,353	6,910	23,228
March	1,842	6,234	8,249	16,325	190	574	764	18	18	2,647	4,575	7,222	24,329
April	1,398	4,843	6,623	12,864	169	496	665	21	21	2,185	3,489	5,674	19,224
May	1,664	5,839	7,391	14,894	164	546	710	30	30	2,496	4,134	6,630	22,264
June	1,802	5,781	7,721	15,304	172	560	732	31	31	2,455	4,110	6,565	22,632
July	1,843	5,358	7,721	14,922	183	522	705	25	25	2,422	4,094	6,516	22,168
August	1,669	5,309	7,959	14,937	214	515	729	24	24	2,661	3,951	6,612	22,302
September	1,606	4,909	7,242	13,757	166	495	661	23	23	2,353	3,574	5,927	20,368
October	1,850	5,314	7,975	15,139	173	527	700	25	25	2,557	4,016	6,573	22,437
November	1,768	5,581	8,382	15,731	207	558	765	21	21	2,936	4,126	7,062	23,579
December	1,336	4,399	6,734	12,469	147	460	607	30	30	2,302	3,489	5,791	18,897
<b>Total</b>	<b>20,077</b>	<b>66,006</b>	<b>92,609</b>	<b>178,692</b>	<b>2,171</b>	<b>6,478</b>	<b>8,649</b>	<b>312</b>	<b>312</b>	<b>30,510</b>	<b>49,096</b>	<b>79,606</b>	<b>267,259</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	6,454	20,312	31,246	58,012	705	2,019	2,724	95	95	10,410	15,278	25,688	86,519
January	1,633	5,491	8,499	15,623	205	572	777	20	20	2,692	4,098	6,790	23,210
February	1,591	5,088	7,841	14,520	177	520	697	26	26	2,615	3,899	6,514	21,757
March	1,586	4,759	7,341	13,686	158	473	631	23	23	2,559	3,608	6,167	20,507
April	1,644	4,974	7,565	14,183	165	454	619	26	26	2,544	3,673	6,217	21,045
<b>Total</b>	<b>54,666</b>	<b>203,510</b>	<b>245,810</b>	<b>503,986</b>	<b>5,963</b>	<b>19,827</b>	<b>25,790</b>	<b>754</b>	<b>754</b>	<b>84,337</b>	<b>146,075</b>	<b>230,412</b>	<b>760,942</b>

## 2.Settlements

### 2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
☐ 2021	3,261	2,855	6,116
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	1,628	730	2,358
<b>Total</b>	<b>3,261</b>	<b>2,855</b>	<b>6,116</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	Unrepresented	Total
☐ 2021	6,154	192	6,346
June	531	14	545
July	808	9	817
August	943	31	974
September	981	29	1,010
October	998	36	1,034
November	1,007	40	1,047
December	886	33	919
<b>Total</b>	<b>6,154</b>	<b>192</b>	<b>6,346</b>

### 2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
☐ 2022	60,050	10,451	70,501
January	2,003	846	2,849
February	2,721	867	3,588
March	3,995	976	4,971
April	4,172	814	4,986
May	5,131	967	6,098
June	4,943	847	5,790
July	5,312	855	6,167
August	5,947	754	6,701
September	6,085	824	6,909
October	6,407	871	7,278
November	6,930	938	7,868
December	6,404	892	7,296
<b>Total</b>	<b>60,050</b>	<b>10,451</b>	<b>70,501</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	154
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	11,321	479	11,800
January	1,005	47	1,052
February	1,016	45	1,061
March	1,076	49	1,125
April	950	34	984
May	1,003	37	1,040
June	914	43	957
July	909	37	946
August	851	43	894
September	867	29	896
October	925	44	969
November	1,020	33	1,053
December	785	38	823
<b>Total</b>	<b>11,321</b>	<b>479</b>	<b>11,800</b>

## 2. Settlements

### 2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
2023	99,907	13,842	113,749
January	7,105	927	8,032
February	6,884	969	7,853
March	9,042	1,418	10,460
April	7,210	1,073	8,283
May	7,524	1,122	8,646
June	8,442	1,276	9,718
July	8,407	1,231	9,638
August	8,848	1,153	10,001
September	9,122	1,132	10,254
October	8,867	1,215	10,082
November	9,658	1,188	10,846
December	8,798	1,138	9,936
<b>Total</b>	<b>99,907</b>	<b>13,842</b>	<b>113,749</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	273
September	299	131	280
October	301	127	280
November	304	129	285
December	344	157	322
<b>Total</b>	<b>284</b>	<b>129</b>	<b>265</b>

### 2.3 Open Settlements

Year	Represented	Unrepresented	Total
2023	7,049	528	7,577
January	996	40	1,036
February	881	49	930
March	877	52	929
April	627	43	670
May	666	42	708
June	632	69	701
July	599	49	648
August	475	45	520
September	411	27	438
October	374	38	412
November	316	44	360
December	195	30	225
<b>Total</b>	<b>7,049</b>	<b>528</b>	<b>7,577</b>

### 2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
2024	35,027	5,185	40,212
January	9,276	1,231	10,507
February	9,143	1,329	10,472
March	8,378	1,299	9,677
April	8,230	1,326	9,556
<b>Total</b>	<b>198,245</b>	<b>32,333</b>	<b>230,578</b>

### 2.2 Average Days To Settle

Year	Represented	Unrepresented	Total
2024	316	127	291
January	310	130	288
February	312	124	288
March	320	119	293
April	322	137	296
<b>Total</b>	<b>265</b>	<b>116</b>	<b>244</b>

### 2.3 Open Settlements

Year	Represented	Unrepresented	Total
2024	256	88	344
January	166	41	207
February	68	30	98
March	20	15	35
April	2	2	4
<b>Total</b>	<b>24,780</b>	<b>1,287</b>	<b>26,067</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
<b>2021</b>	<b>417</b>	<b>1217</b>	<b>505</b>	<b>73</b>	<b>9</b>	<b>1</b>
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	476	196	31	5	
<b>Total</b>	<b>417</b>	<b>1217</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 18-21 Mths
<b>2021</b>	<b>438</b>	<b>2022</b>	<b>1180</b>	<b>236</b>	<b>12</b>	<b>1</b>
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 18-21 Mths
<b>2022</b>	<b>4671</b>	<b>12460</b>	<b>6185</b>	<b>2371</b>	<b>608</b>	<b>88</b>	<b>23</b>
January	229	557	261	51	13	2	
February	261	616	312	78	22	2	
March	311	996	457	122	25	4	
April	360	925	447	141	34	1	
May	416	1136	533	179	41	6	1
June	399	1036	502	227	41	3	
July	407	1095	493	172	63	5	3
August	434	1105	600	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>4671</b>	<b>12460</b>	<b>6185</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 18-21 Mths
<b>2022</b>	<b>5271</b>	<b>21187</b>	<b>13975</b>	<b>4627</b>	<b>1057</b>	<b>167</b>	<b>61</b>
January	201	892	518	132	15	3	
February	241	1099	759	189	42	2	1
March	342	1606	985	264	87	2	1
April	376	1533	1019	280	55	4	1
May	459	1937	1158	358	56	5	5
June	395	1734	1133	358	70	9	1
July	465	1902	1255	400	94	11	3
August	511	1999	1302	481	115	11	9
September	509	1986	1375	547	132	25	7
October	565	2097	1475	485	113	23	6
November	636	2285	1612	587	125	35	15
December	571	2117	1384	546	153	37	12
<b>Total</b>	<b>5271</b>	<b>21187</b>	<b>13975</b>	<b>4627</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 18-21 Mths
<input type="checkbox"/> 2023	5829	16179	8815	3526	918	319	220
January	492	1273	716	303	64	16	17
February	472	1264	660	246	69	18	7
March	542	1538	830	344	82	20	15
April	421	1200	618	281	66	12	13
May	453	1237	619	254	74	20	12
June	504	1367	792	280	75	21	16
July	483	1362	744	300	83	24	16
August	485	1385	791	299	76	33	27
September	527	1442	793	312	82	42	29
October	477	1335	734	317	75	27	19
November	497	1456	815	337	75	43	20
December	476	1320	703	253	97	43	29
<b>Total</b>	<b>5829</b>	<b>16179</b>	<b>8815</b>	<b>3526</b>	<b>918</b>	<b>319</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 18-21 Mths
<input type="checkbox"/> 2023	9106	35393	23898	8761	1993	766	519
January	617	2330	1646	623	140	44	15
February	631	2448	1580	603	145	40	30
March	789	3318	2212	806	192	44	29
April	682	2590	1733	646	185	43	35
May	726	2669	1798	672	135	57	31
June	756	2991	2031	743	158	65	48
July	730	2978	2074	730	161	77	48
August	798	3074	2081	707	169	78	45
September	821	3179	2154	805	193	68	40
October	872	3173	2110	791	158	93	63
November	888	3416	2313	869	183	80	66
December	796	3227	2166	766	174	77	69
<b>Total</b>	<b>9106</b>	<b>35393</b>	<b>23898</b>	<b>8761</b>	<b>1993</b>	<b>766</b>	<b>519</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 18-21 Mths
<input type="checkbox"/> 2024	1917	5191	2824	1210	292	124	100
January	533	1360	743	337	79	27	29
February	517	1385	743	295	75	31	25
March	420	1224	698	306	74	34	31
April	447	1222	640	272	64	32	15
<b>Total</b>	<b>12834</b>	<b>35047</b>	<b>18329</b>	<b>7180</b>	<b>1827</b>	<b>532</b>	<b>343</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 18-21 Mths
<input type="checkbox"/> 2024	3468	12719	8778	2999	621	361	253
January	894	3266	2309	765	166	93	51
February	857	3382	2243	761	156	87	61
March	848	3035	2162	764	146	76	60
April	869	3036	2064	709	153	105	81
<b>Total</b>	<b>18283</b>	<b>71321</b>	<b>47831</b>	<b>16623</b>	<b>3683</b>	<b>1294</b>	<b>834</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	£922	£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	£889	£615	£211	£862	£670	£160
<b>Total</b>	<b>£922</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	£890	£675	£198	£942	£712	£145
May	£866	£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	Represented			Unrepresented		
	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2023	£1,013	£758	£167	£1,032	£784	£166
January	£909	£747	£218	£1,004	£776	£190
February	£996	£742	£153	£1,070	£750	£188
March	£988	£742	£174	£1,083	£795	£169
April	£1,024	£755	£214	£1,066	£803	£152
May	£1,005	£743	£161	£1,070	£768	£145
June	£1,014	£762	£186	£981	£755	£157
July	£1,005	£765	£116	£1,050	£775	£146
August	£1,032	£755	£131	£1,039	£803	£145
September	£1,028	£765	£179	£1,012	£779	£145
October	£1,031	£767	£153	£983	£786	£164
November	£1,031	£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>£167</b>	<b>£1,032</b>	<b>£784</b>	<b>£166</b>

### 2.6 Average Settlement Values

RepresentedClaim Year	Represented			Unrepresented		
	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2024	£1,065	£767	£151	£1,026	£791	£144
January	£1,059	£761	£255	£996	£798	£137
February	£1,056	£752	£98	£991	£797	£142
March	£1,050	£775	£138	£1,075	£789	£114
April	£1,097	£783	£137	£1,040	£780	£191
<b>Total</b>	<b>£987</b>	<b>£742</b>	<b>£177</b>	<b>£991</b>	<b>£753</b>	<b>£156</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
2021	889	3,208	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	444	1,600	28	267	711	29
<b>Total</b>	<b>889</b>	<b>3,208</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
2022	21,749	59,174	811	4,190	10,199	526
January	640	1,985	22	321	823	46
February	931	2,671	36	340	853	53
March	1,443	3,942	61	418	957	46
April	1,450	4,114	48	345	793	47
May	1,783	5,050	78	383	939	29
June	1,787	4,871	68	322	827	46
July	1,892	5,224	75	342	836	52
August	2,261	5,871	79	288	734	41
September	2,299	5,994	79	305	808	55
October	2,435	6,314	92	347	852	31
November	2,544	6,828	83	398	910	42
December	2,284	6,310	90	381	867	38
<b>Total</b>	<b>21,749</b>	<b>59,174</b>	<b>811</b>	<b>4,190</b>	<b>10,199</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	40,432	98,399	1,172	5,680	13,425	600
January	2,553	6,999	86	382	894	40
February	2,386	6,790	73	352	942	35
March	3,492	8,914	119	587	1,377	76
April	2,849	7,089	85	445	1,038	52
May	3,001	7,405	79	444	1,094	52
June	3,394	8,315	109	531	1,245	62
July	3,488	8,297	92	522	1,185	70
August	3,689	8,702	98	475	1,118	52
September	3,903	9,000	94	473	1,100	35
October	3,806	8,710	98	512	1,177	30
November	4,114	9,510	122	517	1,150	42
December	3,757	8,668	117	440	1,105	54
<b>Total</b>	<b>40,432</b>	<b>98,399</b>	<b>1,172</b>	<b>5,680</b>	<b>13,425</b>	<b>600</b>

### 2.7 Frequency Settled

RepresentedClaim ▲ Year	Represented			Unrepresented		
	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
☐ 2024	15,007	34,467	472	2,267	5,018	201
January	3,945	9,114	98	512	1,202	52
February	3,897	9,002	127	587	1,277	52
March	3,626	8,245	117	574	1,255	53
April	3,539	8,106	130	594	1,284	44
<b>Total</b>	<b>15,007</b>	<b>34,467</b>	<b>472</b>	<b>2,267</b>	<b>5,018</b>	<b>201</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
2021	106,465	3,249	3,890	9,274	9,230	539	336	2,261
May	4				3		1	3
June	7,749	217	309	685	779	45	29	202
July	12,787	334	472	1,170	1,155	64	38	298
August	15,304	479	552	1,325	1,299	70	45	300
September	17,093	522	642	1,449	1,354	85	56	368
October	17,305	536	658	1,574	1,580	94	52	342
November	19,499	616	654	1,672	1,742	97	64	407
December	16,724	545	603	1,399	1,318	84	51	341
<b>Total</b>	<b>106,465</b>	<b>3,249</b>	<b>3,890</b>	<b>9,274</b>	<b>9,230</b>	<b>539</b>	<b>336</b>	<b>2,261</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
2022	224,521	8,045	10,586	20,408	18,905	1,241	772	5,161
January	18,127	582	636	1,517	1,681	100	64	421
February	19,504	718	694	1,703	1,463	92	77	389
March	20,702	739	841	1,786	1,719	120	67	477
April	17,583	614	710	1,514	1,350	94	53	379
May	19,305	664	853	1,658	1,504	115	56	422
June	18,351	596	945	1,892	1,500	98	67	446
July	18,975	677	1,011	1,741	1,514	97	74	387
August	18,179	549	949	1,660	1,554	106	54	469
September	17,817	759	898	1,642	1,512	116	63	435
October	18,783	700	996	1,685	1,753	93	57	453
November	20,558	784	1,114	2,071	1,810	116	69	488
December	16,637	663	939	1,539	1,545	94	71	395
<b>Total</b>	<b>224,521</b>	<b>8,045</b>	<b>10,586</b>	<b>20,408</b>	<b>18,905</b>	<b>1,241</b>	<b>772</b>	<b>5,161</b>

### 3. Exceptional Injuries & Circumstances

#### 3.1 Exceptional Injuries and Circumstances

Represented Claim	Represented				Unrepresented			
	Year	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury
☐ 2023	207,501	6,772	13,057	19,791	22,090	1,401	968	6,452
January	20,276	696	1,192	1,884	2,058	127	83	605
February	18,449	562	1,150	1,599	1,798	95	74	473
March	19,456	593	1,078	1,636	1,955	121	100	548
April	15,134	396	846	1,401	1,681	101	75	432
May	17,328	546	1,045	1,630	1,899	106	83	548
June	17,811	535	986	1,535	1,909	113	85	556
July	17,259	486	1,102	1,545	1,851	117	76	596
August	17,171	602	1,232	1,654	1,776	125	71	522
September	15,686	518	1,093	1,485	1,732	108	74	502
October	17,112	613	1,128	1,815	1,895	132	79	542
November	17,752	695	1,130	2,003	2,014	150	90	592
December	14,067	530	1,075	1,604	1,522	106	78	536
<b>Total</b>	<b>207,501</b>	<b>6,772</b>	<b>13,057</b>	<b>19,791</b>	<b>22,090</b>	<b>1,401</b>	<b>968</b>	<b>6,452</b>

#### 3.1 Exceptional Injuries and Circumstances

Represented Claim	Represented				Unrepresented			
	Year	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury
☐ 2024	61,450	2,927	6,525	8,493	6,700	627	437	2,922
January	16,735	736	1,575	2,136	2,058	157	90	669
February	15,654	717	1,497	2,129	1,726	131	101	639
March	14,398	683	1,620	2,063	1,573	159	116	744
April	14,663	791	1,833	2,165	1,343	180	130	870
<b>Total</b>	<b>599,937</b>	<b>20,993</b>	<b>34,058</b>	<b>57,966</b>	<b>56,925</b>	<b>3,808</b>	<b>2,513</b>	<b>16,796</b>

## 4.Claims Exiting The Portal

### 4.1 Claims Exiting The Portal

RepresentedClaim		Represented				Unrepresented				Total	
Year	Court	Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn	Total	Total
☐ 2021	17	125	7,573	2,740	10,455	16	17	709	435	1,177	11,632
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	118	86	208	1,891
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>709</b>	<b>435</b>	<b>1,177</b>	<b>11,632</b>

### 4.1 Claims Exiting The Portal

RepresentedClaim		Represented				Unrepresented				Total	
Year	Court	Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn	Total	Total
☐ 2022	3,254	333	15,341	13,478	32,406	151	67	1,039	940	2,197	34,603
January	35	11	1,857	765	2,668	9	3	161	80	253	2,921
February	63	18	2,040	704	2,825	4	9	185	89	287	3,112
March	93	19	1,436	1,562	3,110	12	9	120	100	241	3,351
April	79	23	326	1,182	1,610	11	4	51	73	139	1,749
May	138	25	446	1,092	1,701	16	9	63	83	171	1,872
June	138	22	602	1,110	1,872	11	5	70	54	140	2,012
July	297	39	824	1,140	2,300	17	9	54	68	148	2,448
August	202	47	1,037	1,130	2,416	15	3	72	79	169	2,585
September	512	44	1,320	1,125	3,001	10	6	62	68	146	3,147
October	710	29	2,694	1,250	4,683	20	6	58	77	161	4,844
November	476	39	1,511	1,375	3,401	14	2	85	90	191	3,592
December	511	17	1,248	1,043	2,819	12	2	58	79	151	2,970
<b>Total</b>	<b>3,254</b>	<b>333</b>	<b>15,341</b>	<b>13,478</b>	<b>32,406</b>	<b>151</b>	<b>67</b>	<b>1,039</b>	<b>940</b>	<b>2,197</b>	<b>34,603</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
2023	10,297	423	22,671	23,685	57,076	221	94	1,169	1,051	2,535	59,611
January	639	35	1,767	1,340	3,781	18	6	98	78	200	3,981
February	656	35	1,707	2,007	4,405	12	5	90	78	185	4,590
March	777	51	1,874	1,709	4,411	20	11	107	89	227	4,638
April	617	26	1,327	1,624	3,594	22	9	90	67	188	3,782
May	683	34	1,692	1,727	4,136	14	8	82	93	197	4,333
June	874	25	1,757	1,483	4,139	21	6	111	75	213	4,352
July	943	41	1,683	1,361	4,028	24	10	99	81	214	4,242
August	1,058	34	3,311	3,725	8,128	14	8	101	137	260	8,388
September	974	39	2,207	2,735	5,955	14	11	90	99	214	6,169
October	1,095	24	1,782	2,213	5,114	19	9	94	100	222	5,336
November	1,102	26	1,863	2,078	5,069	23	3	116	90	232	5,301
December	879	53	1,701	1,683	4,316	20	8	91	64	183	4,499
<b>Total</b>	<b>10,297</b>	<b>423</b>	<b>22,671</b>	<b>23,685</b>	<b>57,076</b>	<b>221</b>	<b>94</b>	<b>1,169</b>	<b>1,051</b>	<b>2,535</b>	<b>59,611</b>

### 4.1 Claims Exiting The Portal

RepresentedClaim Year	Court	Represented				Unrepresented				Total	
		Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn		Total
2024	4,900	141	16,356	16,847	38,244	111	37	475	390	1,013	39,257
January	1,233	44	2,324	2,719	6,320	34	10	116	97	257	6,577
February	1,274	29	2,205	5,386	8,894	32	8	117	108	265	9,159
March	1,117	37	4,199	4,767	10,120	20	8	116	93	237	10,357
April	1,276	31	7,628	3,975	12,910	25	11	126	92	254	13,164
<b>Total</b>	<b>18,468</b>	<b>1,022</b>	<b>61,941</b>	<b>56,750</b>	<b>138,181</b>	<b>499</b>	<b>215</b>	<b>3,392</b>	<b>2,816</b>	<b>6,922</b>	<b>145,103</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
December	106	108	157	123	297	1,200	340
November	121	125	143	75	308	1,252	412
October	83	99	134	43	244	932	342
September	102	140	96	79	205	764	297
August	25	108	132	57	149	557	217
July	27	57	49	39	166	254	132
June	8	10	24	12	51	41	13
<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	91	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	15	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>91</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	6,614	684	3,205	2,055	7,181	9,865	2,802
January	130	127	191	159	383	1,346	332
February	245	161	180	132	333	1,373	401
March	346	95	303	190	925	1,001	250
April	249	8	176	292	641	185	59
May	346	15	269	156	596	249	70
June	356	19	276	141	597	387	96
July	562	34	256	129	661	493	165
August	569	30	262	132	619	599	205
September	900	38	267	123	610	804	259
October	1,158	101	355	191	620	1,727	531
November	939	30	468	236	642	826	260
December	814	26	202	174	554	875	174
<b>Total</b>	<b>6,614</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	379	107	246	201	169	361	600	134
January	28	22	19	8	15	37	108	16
February	31	26	15	20	19	31	114	31
March	37	19	18	20	22	40	67	18
April	25	4	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>379</b>	<b>107</b>	<b>246</b>	<b>201</b>	<b>169</b>	<b>361</b>	<b>600</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>17,858</b>	<b>608</b>	<b>3,691</b>	<b>3,209</b>	<b>14,052</b>	<b>14,182</b>	<b>3,476</b>
January	1,100	42	343	192	702	1,037	365
February	1,183	42	347	241	1,204	1,112	276
March	1,401	52	351	183	925	1,204	295
April	1,105	33	256	266	905	842	187
May	1,221	34	259	356	950	1,057	259
June	1,499	46	310	181	766	1,071	266
July	1,483	56	240	139	805	1,032	273
August	1,988	66	535	226	2,721	2,061	531
September	1,666	67	359	753	1,414	1,389	307
October	1,779	60	252	211	1,436	1,144	232
November	1,881	49	251	278	1,209	1,145	256
December	1,552	61	188	183	1,015	1,088	229
<b>Total</b>	<b>17,858</b>	<b>608</b>	<b>3,691</b>	<b>3,209</b>	<b>14,052</b>	<b>14,182</b>	<b>3,476</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>514</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	38	7	18	26	10	28	68	18
July	48	8	27	24	15	28	56	8
August	38	8	26	33	20	63	63	9
September	48	9	23	19	16	41	46	12
October	45	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>514</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>10,683</b>	<b>471</b>	<b>3,227</b>	<b>1,892</b>	<b>9,059</b>	<b>10,660</b>	<b>2,252</b>
January	2,324	66	305	377	1,453	1,481	314
February	2,553	54	737	505	3,374	1,362	309
March	2,703	120	1,048	574	2,286	2,800	589
April	3,103	231	1,137	436	1,946	5,017	1,040
<b>Total</b>	<b>35,627</b>	<b>2,410</b>	<b>10,858</b>	<b>7,584</b>	<b>31,712</b>	<b>39,707</b>	<b>10,283</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>229</b>	<b>26</b>	<b>104</b>	<b>89</b>	<b>52</b>	<b>175</b>	<b>278</b>	<b>60</b>
January	62	4	25	20	14	45	67	20
February	57	4	35	23	11	45	76	14
March	51	10	20	25	13	42	60	16
April	59	8	24	21	14	43	75	10
<b>Total</b>	<b>1,213</b>	<b>336</b>	<b>657</b>	<b>629</b>	<b>472</b>	<b>1,183</b>	<b>1,958</b>	<b>474</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	1,821	77,191	2,468	6,856	88,336	117	8,282	62	391	8,852	97,188
May							2		1	3	3
June	115	5,598	232	428	6,373	11	691	5	25	732	7,105
July	215	9,360	333	788	10,696	16	1,032	10	48	1,106	11,802
August	258	11,112	352	975	12,697	17	1,174	8	64	1,263	13,960
September	278	12,428	379	1,088	14,173	17	1,260	7	53	1,337	15,510
October	326	12,643	389	1,182	14,540	26	1,367	13	73	1,479	16,019
November	349	14,028	415	1,207	15,999	17	1,555	12	65	1,649	17,648
December	280	12,022	368	1,188	13,858	13	1,201	7	62	1,283	15,141
<b>Total</b>	<b>1,821</b>	<b>77,191</b>	<b>2,468</b>	<b>6,856</b>	<b>88,336</b>	<b>117</b>	<b>8,282</b>	<b>62</b>	<b>391</b>	<b>8,852</b>	<b>97,188</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	5,198	163,104	4,693	19,420	192,415	314	17,307	116	925	18,662	211,077
January	302	13,147	385	1,244	15,078	27	1,534	13	74	1,648	16,726
February	414	13,999	389	1,394	16,196	23	1,336	12	68	1,439	17,635
March	403	14,824	451	1,664	17,342	23	1,605	6	85	1,719	19,061
April	359	12,364	393	1,458	14,574	18	1,216	10	60	1,304	15,878
May	412	13,675	399	1,600	16,086	19	1,408	6	74	1,507	17,593
June	428	13,177	384	1,581	15,570	16	1,427	8	62	1,513	17,083
July	483	13,740	403	1,700	16,326	38	1,385	10	66	1,499	17,825
August	437	13,244	393	1,589	15,663	30	1,419	8	76	1,533	17,196
September	428	12,944	385	1,720	15,477	29	1,393	10	90	1,522	16,999
October	540	13,939	380	1,732	16,591	32	1,570	11	83	1,696	18,287
November	532	15,497	425	2,037	18,491	32	1,639	10	95	1,776	20,267
December	460	12,554	306	1,701	15,021	27	1,375	12	92	1,506	16,527
<b>Total</b>	<b>5,198</b>	<b>163,104</b>	<b>4,693</b>	<b>19,420</b>	<b>192,415</b>	<b>314</b>	<b>17,307</b>	<b>116</b>	<b>925</b>	<b>18,662</b>	<b>211,077</b>

## 5. Liability Decisions

### 5.1 Liability Decisions

Represented Claim	Year	Dispute accident caused injury	Represented				Unrepresented				Total	
			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		7,801	154,443	3,843	25,837	191,924	399	20,279	149	1,447	22,274	214,198
January		571	15,115	425	1,978	18,089	17	1,937	21	115	2,090	20,179
February		487	13,623	349	1,836	16,295	21	1,593	14	117	1,745	18,040
March		608	14,061	369	2,030	17,068	29	1,828	11	109	1,977	19,045
April		446	11,152	264	1,630	13,492	35	1,565	12	94	1,706	15,198
May		570	12,824	308	2,074	15,776	30	1,705	11	150	1,896	17,672
June		616	13,072	351	2,169	16,208	35	1,758	13	134	1,940	18,148
July		643	12,892	286	2,166	15,987	47	1,689	10	126	1,872	17,859
August		687	12,692	355	2,322	16,056	38	1,624	13	119	1,794	17,850
September		739	11,569	289	2,106	14,703	24	1,551	13	114	1,702	16,405
October		876	12,699	307	2,513	16,395	51	1,675	12	125	1,863	18,258
November		877	13,672	332	2,699	17,580	40	1,876	11	131	2,058	19,638
December		681	11,072	208	2,314	14,275	32	1,478	8	113	1,631	15,906
<b>Total</b>		<b>7,801</b>	<b>154,443</b>	<b>3,843</b>	<b>25,837</b>	<b>191,924</b>	<b>399</b>	<b>20,279</b>	<b>149</b>	<b>1,447</b>	<b>22,274</b>	<b>214,198</b>

### 5.1 Liability Decisions

Represented Claim	Year	Dispute accident caused injury	Represented				Unrepresented				Total	
			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		2,795	40,111	673	8,153	51,732	198	5,665	38	423	6,324	58,056
January		930	13,140	242	2,977	17,289	63	1,866	12	165	2,106	19,395
February		922	12,329	256	2,831	16,338	62	1,619	16	133	1,830	18,168
March		761	10,023	145	1,979	12,908	53	1,384	9	111	1,557	14,465
April		182	4,619	30	366	5,197	20	796	1	14	831	6,028
<b>Total</b>		<b>17,615</b>	<b>434,849</b>	<b>11,677</b>	<b>60,266</b>	<b>524,407</b>	<b>1,028</b>	<b>51,533</b>	<b>365</b>	<b>3,186</b>	<b>56,112</b>	<b>580,519</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.