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# OIC Monthly Claims Data

Data view: May 2021 – May 2024

# 1.Claim Volumes

## 1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
2021	122,874	12,359	135,233
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>122,874</b>	<b>12,359</b>	<b>135,233</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	263,561	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	61,848	770	1	200,942	263,561
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		15,075	19,779
<b>Total</b>	<b>61,848</b>	<b>770</b>	<b>1</b>	<b>200,942</b>	<b>263,561</b>

# 1.Claim Volumes

## 1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
2023	247,123	30,911	278,034
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	20,551	2,636	23,187
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>247,123</b>	<b>30,911</b>	<b>278,034</b>

## 1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	UK Law Firm	Total
2023	54,704	724	191,695	247,123
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	15,815	20,551
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>191,695</b>	<b>247,123</b>

## 1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
2024	97,086	13,095	110,181
January	21,182	2,974	24,156
February	19,997	2,597	22,594
March	18,768	2,592	21,360
April	19,467	2,525	21,992
May	17,672	2,407	20,079
<b>Total</b>	<b>730,648</b>	<b>82,451</b>	<b>813,099</b>

## 1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	Other	UK Law Firm	Total
2024	21,106	188		75,792	97,086
January	4,230	51		16,901	21,182
February	4,092	42		15,863	19,997
March	3,912	31		14,825	18,768
April	4,667	30		14,770	19,467
May	4,205	34		13,433	17,672
<b>Total</b>	<b>164,565</b>	<b>1,930</b>	<b>8</b>	<b>564,145</b>	<b>730,648</b>

# 1.Claim Volumes - Injury Claim As Presented

## 1.3 Claims Volumes - Types of Claim

Types of Claim Group Year	Multiple Injuries	Mixed Tariff		Total	Non Tariff		Total	Other		Tariff Only		Total	Total
		Whiplash + Physical	Whiplash + Physical + Psychological		Physical + Psychological	Physical Only		Unknown	Total	Whiplash + Psychological	Whiplash Only		
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 Year	Multiple Injuries	Mixed Tariff		Total	Non Tariff		Total	Other		Tariff Only		Total	Total
		Whiplash + Physical	Whiplash + Physical + Psychological		Physical + Psychological	Physical Only		Unknown	Total	Whiplash + Psychological	Whiplash Only		
2022	21,010	77,564	85,376	183,950	2,200	7,033	9,233	250	250	29,674	53,964	83,638	277,071
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	6,809	16,328	201	682	883	20	20	2,559	5,546	8,105	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	7,412	15,622	180	605	785	23	23	2,510	4,457	6,967	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>85,376</b>	<b>183,950</b>	<b>2,200</b>	<b>7,033</b>	<b>9,233</b>	<b>250</b>	<b>250</b>	<b>29,674</b>	<b>53,964</b>	<b>83,638</b>	<b>277,071</b>

# 1.Claim Volumes - Injury Claim As Presented



## 1.3 Claims Volumes - Types of Claim

Types of Claim Group Year	Mixed Tariff				Non Tariff			Other		Tariff Only		Total	
	Multiple Injuries	Whiplash + Physical	Whiplash + Physical + Psychological	Total	Physical + Psychological	Physical Only	Total	Unknown	Total	Whiplash + Psychological	Whiplash Only		
2023	20,080	66,008	92,615	178,703	2,171	6,479	8,650	312	312	30,511	49,101	79,612	267,277
January	1,724	6,479	8,641	16,844	200	630	830	33	33	2,939	5,185	8,124	25,831
February	1,574	5,960	7,972	15,506	186	595	781	31	31	2,557	4,353	6,910	23,228
March	1,842	6,234	8,250	16,326	190	574	764	18	18	2,648	4,574	7,222	24,330
April	1,398	4,843	6,623	12,864	169	496	665	21	21	2,185	3,491	5,676	19,226
May	1,664	5,839	7,391	14,894	164	546	710	30	30	2,496	4,135	6,631	22,265
June	1,802	5,782	7,721	15,305	172	560	732	31	31	2,455	4,110	6,565	22,633
July	1,843	5,357	7,722	14,922	183	522	705	25	25	2,423	4,094	6,517	22,169
August	1,669	5,309	7,960	14,938	214	515	729	24	24	2,660	3,951	6,611	22,302
September	1,607	4,911	7,242	13,760	166	496	662	23	23	2,353	3,574	5,927	20,372
October	1,852	5,315	7,976	15,143	173	527	700	25	25	2,557	4,016	6,573	22,441
November	1,769	5,580	8,383	15,732	207	558	765	21	21	2,936	4,128	7,064	23,582
December	1,336	4,399	6,734	12,469	147	460	607	30	30	2,302	3,490	5,792	18,898
<b>Total</b>	<b>20,080</b>	<b>66,008</b>	<b>92,615</b>	<b>178,703</b>	<b>2,171</b>	<b>6,479</b>	<b>8,650</b>	<b>312</b>	<b>312</b>	<b>30,511</b>	<b>49,101</b>	<b>79,612</b>	<b>267,277</b>

## 1.3 Claims Volumes - Types of Claim

Types of Claim Group Year	Mixed Tariff				Non Tariff			Other		Tariff Only		Total	
	Multiple Injuries	Whiplash + Physical	Whiplash + Physical + Psychological	Total	Physical + Psychological	Physical Only	Total	Unknown	Total	Whiplash + Psychological	Whiplash Only		
2024	8,202	24,942	38,341	71,485	823	2,458	3,281	122	122	12,552	18,380	30,932	105,820
January	1,633	5,492	8,502	15,627	205	572	777	20	20	2,694	4,099	6,793	23,217
February	1,591	5,086	7,848	14,525	177	522	699	26	26	2,618	3,902	6,520	21,770
March	1,589	4,765	7,361	13,715	159	473	632	23	23	2,563	3,603	6,166	20,536
April	1,655	4,996	7,630	14,281	167	463	630	26	26	2,554	3,686	6,240	21,177
May	1,734	4,603	7,000	13,337	115	428	543	27	27	2,123	3,090	5,213	19,120
<b>Total</b>	<b>56,417</b>	<b>208,142</b>	<b>252,909</b>	<b>517,468</b>	<b>6,081</b>	<b>20,267</b>	<b>26,348</b>	<b>781</b>	<b>781</b>	<b>86,482</b>	<b>149,182</b>	<b>235,664</b>	<b>780,261</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	Unrepresented	Total
☐ 2021	6,133	186	6,319
June	528	15	543
July	802	8	810
August	937	31	968
September	984	29	1,013
October	994	34	1,028
November	1,003	37	1,040
December	885	32	917
<b>Total</b>	<b>6,133</b>	<b>186</b>	<b>6,319</b>

### 2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
☐ 2022	60,047	10,451	70,498
January	2,003	846	2,849
February	2,721	867	3,588
March	3,995	976	4,971
April	4,171	814	4,985
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	6,406	871	7,277
November	6,929	938	7,867
December	6,404	892	7,296
<b>Total</b>	<b>60,047</b>	<b>10,451</b>	<b>70,498</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	11,226	457	11,683
January	996	46	1,042
February	1,001	43	1,044
March	1,072	49	1,121
April	942	33	975
May	985	35	1,020
June	915	43	958
July	894	38	932
August	843	40	883
September	859	27	886
October	910	39	949
November	1,007	30	1,037
December	802	34	836
<b>Total</b>	<b>11,226</b>	<b>457</b>	<b>11,683</b>

## 2. Settlements

### 2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
2023	99,897	13,841	113,738
January	7,105	927	8,032
February	6,884	969	7,853
March	9,041	1,418	10,459
April	7,210	1,073	8,283
May	7,523	1,121	8,644
June	8,440	1,276	9,716
July	8,406	1,231	9,637
August	8,859	1,153	10,012
September	9,118	1,132	10,250
October	8,861	1,215	10,076
November	9,654	1,188	10,842
December	8,796	1,138	9,934
<b>Total</b>	<b>99,897</b>	<b>13,841</b>	<b>113,738</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	7,256	529	7,785
January	997	42	1,039
February	869	47	916
March	879	51	930
April	626	42	668
May	669	41	710
June	632	72	704
July	616	51	667
August	499	44	543
September	435	28	463
October	393	35	428
November	387	42	429
December	254	34	288
<b>Total</b>	<b>7,256</b>	<b>529</b>	<b>7,785</b>

### 2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
2024	43,460	6,457	49,917
January	9,272	1,231	10,503
February	9,142	1,329	10,471
March	8,370	1,299	9,669
April	8,080	1,324	9,404
May	8,596	1,274	9,870
<b>Total</b>	<b>206,664</b>	<b>33,604</b>	<b>240,268</b>

### 2.2 Average Days To Settle

Year	Represented	Unrepresented	Total
2024	317	130	293
January	310	130	288
February	312	124	288
March	320	119	293
April	322	137	296
May	323	142	300
<b>Total</b>	<b>267</b>	<b>117</b>	<b>246</b>

### 2.3 Open Settlements

Year	Represented	Unrepresented	Total
2024	459	123	582
January	231	38	269
February	130	36	166
March	78	27	105
April	17	21	38
May	3	1	4
<b>Total</b>	<b>25,074</b>	<b>1,295</b>	<b>26,369</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 18-21 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 18-21 Mths
2022	4670	12460	6185	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	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>4670</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
2022	5271	21186	13974	4627	1057	167	61
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	1474	485	113	23	6
November	636	2284	1612	587	125	35	15
December	571	2117	1384	546	153	37	12
<b>Total</b>	<b>5271</b>	<b>21186</b>	<b>13974</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

	1	2	3	4	5	6	7
Year	0-3 Mths	3-6 Mths	6-9 Mths	9-12 Mths	12-15 Mths	15-18 Mths	18-21 Mths
☐ 2023	5829	16177	8813	3525	917	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	452	1237	619	254	74	20	12
June	504	1367	791	279	75	21	16
July	483	1362	744	300	83	24	16
August	486	1385	791	299	76	33	27
September	527	1442	793	312	81	42	29
October	477	1333	733	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>16177</b>	<b>8813</b>	<b>3525</b>	<b>917</b>	<b>319</b>	<b>220</b>

2.5 Distribution of Tariff Settled Claims - Whiplash & Minor Psychological

	1	2	3	4	5	6	7
Year	0-3 Mths	3-6 Mths	6-9 Mths	9-12 Mths	12-15 Mths	15-18 Mths	18-21 Mths
☐ 2023	9106	35390	23894	8761	1994	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	1797	672	135	57	31
June	756	2991	2031	743	158	65	48
July	730	2978	2073	730	161	77	48
August	799	3076	2084	709	170	78	45
September	821	3177	2154	804	193	68	40
October	871	3171	2110	791	158	93	63
November	888	3416	2310	868	183	80	66
December	796	3226	2164	766	174	77	69
<b>Total</b>	<b>9106</b>	<b>35390</b>	<b>23894</b>	<b>8761</b>	<b>1994</b>	<b>766</b>	<b>519</b>

2.4 Distribution of Tariff Settled Claims - Whiplash Tariff

	1	2	3	4	5	6	7
Year	0-3 Mths	3-6 Mths	6-9 Mths	9-12 Mths	12-15 Mths	15-18 Mths	18-21 Mths
☐ 2024	2383	6427	3482	1528	361	156	122
January	533	1360	742	337	79	27	29
February	517	1385	743	295	75	31	25
March	420	1223	697	306	74	34	31
April	437	1201	638	270	64	32	15
May	476	1258	662	320	69	32	22
<b>Total</b>	<b>13299</b>	<b>36280</b>	<b>18985</b>	<b>7497</b>	<b>1895</b>	<b>564</b>	<b>365</b>

2.5 Distribution of Tariff Settled Claims - Whiplash & Minor Psychological

	1	2	3	4	5	6	7
Year	0-3 Mths	3-6 Mths	6-9 Mths	9-12 Mths	12-15 Mths	15-18 Mths	18-21 Mths
☐ 2024	4343	15751	10879	3754	788	464	324
January	894	3264	2307	765	166	93	51
February	857	3381	2243	761	156	87	61
March	847	3032	2161	763	146	76	59
April	851	2971	2043	699	149	104	80
May	894	3103	2125	766	171	104	73
<b>Total</b>	<b>19158</b>	<b>74349</b>	<b>49927</b>	<b>17378</b>	<b>3851</b>	<b>1397</b>	<b>905</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	£890	£676	£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	Injury - non-tariff	Represented Tariff amount	Tariff uplift	Injury - non-tariff	Unrepresented 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	£986	£742	£174	£1,083	£795	£169
April	£1,024	£755	£214	£1,066	£803	£152
May	£1,006	£743	£161	£1,072	£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	£764	£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	Injury - non-tariff	Represented Tariff amount	Tariff uplift	Injury - non-tariff	Unrepresented Tariff amount	Tariff uplift
2024	£1,082	£770	£142	£1,030	£788	£157
January	£1,058	£762	£255	£996	£798	£137
February	£1,056	£752	£98	£991	£797	£142
March	£1,050	£774	£138	£1,075	£789	£114
April	£1,096	£785	£136	£1,042	£779	£191
May	£1,150	£780	£108	£1,045	£780	£211
<b>Total</b>	<b>£994</b>	<b>£744</b>	<b>£174</b>	<b>£993</b>	<b>£754</b>	<b>£158</b>

## 2.Settlements - Average Values

### 2.7 Frequency Settled

Year	Represented			Unrepresented		
	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
<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

Year	Represented			Unrepresented		
	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
<b>2022</b>	<b>21,749</b>	<b>59,171</b>	<b>811</b>	<b>4,190</b>	<b>10,199</b>	<b>526</b>
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	4,113	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	6,313	92	347	852	31
November	2,544	6,827	83	398	910	42
December	2,284	6,310	90	381	867	38
<b>Total</b>	<b>21,749</b>	<b>59,171</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	40,426	98,390	1,172	5,679	13,424	600
January	2,553	6,999	86	382	894	40
February	2,386	6,790	73	352	942	35
March	3,491	8,914	119	587	1,377	76
April	2,849	7,089	85	445	1,038	52
May	3,000	7,404	79	443	1,093	52
June	3,393	8,313	109	531	1,245	62
July	3,488	8,296	92	522	1,185	70
August	3,695	8,713	98	475	1,118	52
September	3,899	8,996	94	473	1,100	35
October	3,804	8,704	98	512	1,177	30
November	4,112	9,506	122	517	1,150	42
December	3,756	8,666	117	440	1,105	54
<b>Total</b>	<b>40,426</b>	<b>98,390</b>	<b>1,172</b>	<b>5,679</b>	<b>13,424</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	18,744	42,793	588	2,824	6,254	248
January	3,942	9,110	98	512	1,202	52
February	3,897	9,001	127	587	1,277	52
March	3,622	8,237	117	574	1,255	53
April	3,477	7,959	128	592	1,282	44
May	3,806	8,486	118	559	1,238	47
<b>Total</b>	<b>18,744</b>	<b>42,793</b>	<b>588</b>	<b>2,824</b>	<b>6,254</b>	<b>248</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
<input type="checkbox"/> 2021	106,682	3,196	3,851	9,149	9,230	539	336	2,261
May	4				3		1	3
June	7,783	210	302	665	779	45	29	202
July	12,819	333	463	1,148	1,155	64	38	298
August	15,335	472	545	1,308	1,298	70	45	301
September	17,119	518	640	1,429	1,354	85	56	368
October	17,331	527	655	1,560	1,581	94	52	341
November	19,541	599	649	1,652	1,742	97	64	407
December	16,750	537	597	1,387	1,318	84	51	341
<b>Total</b>	<b>106,682</b>	<b>3,196</b>	<b>3,851</b>	<b>9,149</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
<input type="checkbox"/> 2022	224,905	7,951	10,489	20,216	18,915	1,240	773	5,151
January	18,159	574	629	1,500	1,682	100	64	420
February	19,538	706	688	1,687	1,463	92	77	389
March	20,733	726	835	1,774	1,719	120	67	477
April	17,626	604	703	1,488	1,350	94	53	379
May	19,330	656	846	1,648	1,504	115	56	422
June	18,376	593	937	1,878	1,502	98	66	445
July	19,013	667	1,003	1,721	1,515	97	74	386
August	18,203	544	939	1,651	1,557	106	54	466
September	17,837	755	892	1,632	1,513	116	63	434
October	18,819	692	988	1,665	1,753	92	57	454
November	20,597	773	1,102	2,055	1,811	116	70	486
December	16,674	661	927	1,517	1,546	94	72	393
<b>Total</b>	<b>224,905</b>	<b>7,951</b>	<b>10,489</b>	<b>20,216</b>	<b>18,915</b>	<b>1,240</b>	<b>773</b>	<b>5,151</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	208,515	6,618	12,686	19,304	22,146	1,391	962	6,412
January	20,331	687	1,168	1,862	2,060	127	83	603
February	18,495	549	1,132	1,584	1,799	95	74	472
March	19,502	585	1,061	1,615	1,953	121	100	550
April	15,185	389	831	1,372	1,683	99	75	432
May	17,382	537	1,028	1,604	1,897	106	84	549
June	17,887	526	965	1,489	1,910	112	84	557
July	17,333	480	1,067	1,512	1,857	118	72	593
August	17,254	584	1,198	1,623	1,783	127	72	512
September	15,780	504	1,058	1,440	1,737	108	73	498
October	17,246	596	1,075	1,751	1,900	131	79	538
November	17,922	670	1,075	1,913	2,027	143	90	586
December	14,198	511	1,028	1,539	1,540	104	76	522
<b>Total</b>	<b>208,515</b>	<b>6,618</b>	<b>12,686</b>	<b>19,304</b>	<b>22,146</b>	<b>1,391</b>	<b>962</b>	<b>6,412</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	76,044	3,469	7,613	9,960	8,467	733	517	3,378
January	16,968	705	1,481	2,028	2,091	154	87	642
February	15,881	687	1,414	2,015	1,799	120	91	587
March	14,578	647	1,541	2,002	1,731	142	99	620
April	14,734	778	1,812	2,143	1,499	157	105	764
May	13,883	652	1,365	1,772	1,347	160	135	765
<b>Total</b>	<b>616,142</b>	<b>21,234</b>	<b>34,639</b>	<b>58,629</b>	<b>58,755</b>	<b>3,903</b>	<b>2,587</b>	<b>17,199</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	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 Year	Court	Represented				Unrepresented				Total	
		Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn		Total
☐ 2022	3,252	333	15,341	13,478	32,404	151	67	1,039	940	2,197	34,601
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	709	29	2,694	1,250	4,682	20	6	58	77	161	4,843
November	476	39	1,511	1,375	3,401	14	2	85	90	191	3,592
December	510	17	1,248	1,043	2,818	12	2	58	79	151	2,969
<b>Total</b>	<b>3,252</b>	<b>333</b>	<b>15,341</b>	<b>13,478</b>	<b>32,404</b>	<b>151</b>	<b>67</b>	<b>1,039</b>	<b>940</b>	<b>2,197</b>	<b>34,601</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	10,260	423	22,671	23,685	57,039	221	94	1,169	1,051	2,535	59,574
January	635	35	1,767	1,340	3,777	18	6	98	78	200	3,977
February	653	35	1,707	2,007	4,402	12	5	90	78	185	4,587
March	775	51	1,874	1,709	4,409	20	11	107	89	227	4,636
April	612	26	1,327	1,624	3,589	22	9	90	67	188	3,777
May	677	34	1,692	1,727	4,130	14	8	82	93	197	4,327
June	871	25	1,757	1,483	4,136	21	6	111	75	213	4,349
July	936	41	1,683	1,361	4,021	24	10	99	81	214	4,235
August	1,056	34	3,311	3,725	8,126	14	8	101	137	260	8,386
September	973	39	2,207	2,735	5,954	14	11	90	99	214	6,168
October	1,095	24	1,782	2,213	5,114	19	9	94	100	222	5,336
November	1,100	26	1,863	2,078	5,067	23	3	116	90	232	5,299
December	877	53	1,701	1,683	4,314	20	8	91	64	183	4,497
<b>Total</b>	<b>10,260</b>	<b>423</b>	<b>22,671</b>	<b>23,685</b>	<b>57,039</b>	<b>221</b>	<b>94</b>	<b>1,169</b>	<b>1,051</b>	<b>2,535</b>	<b>59,574</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	6,247	166	20,045	22,287	48,745	127	47	573	498	1,245	49,990
January	1,230	44	2,324	2,719	6,317	34	10	116	97	257	6,574
February	1,269	29	2,205	5,387	8,890	32	8	117	108	265	9,155
March	1,113	37	4,199	4,767	10,116	20	8	116	93	237	10,353
April	1,273	31	7,628	3,975	12,907	25	11	126	92	254	13,161
May	1,362	25	3,689	5,439	10,515	16	10	98	108	232	10,747
<b>Total</b>	<b>19,776</b>	<b>1,047</b>	<b>65,630</b>	<b>62,190</b>	<b>148,643</b>	<b>515</b>	<b>225</b>	<b>3,490</b>	<b>2,924</b>	<b>7,154</b>	<b>155,797</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	6,612	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	1,157	101	355	191	620	1,727	531
November	939	30	468	236	642	826	260
December	813	26	202	174	554	875	174
<b>Total</b>	<b>6,612</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>17,821</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	1,096	42	343	192	702	1,037	365
February	1,180	42	347	241	1,204	1,112	276
March	1,399	52	351	183	925	1,204	295
April	1,100	33	256	266	905	842	187
May	1,215	34	259	356	950	1,057	259
June	1,496	46	310	181	766	1,071	266
July	1,476	56	240	139	805	1,032	273
August	1,986	66	535	226	2,721	2,061	531
September	1,665	67	359	753	1,414	1,389	307
October	1,779	60	252	211	1,436	1,144	232
November	1,879	49	251	278	1,209	1,145	256
December	1,550	61	188	183	1,015	1,088	229
<b>Total</b>	<b>17,821</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>13,790</b>	<b>583</b>	<b>4,342</b>	<b>2,510</b>	<b>11,624</b>	<b>13,038</b>	<b>2,858</b>
January	2,321	66	305	377	1,453	1,481	314
February	2,548	54	738	505	3,374	1,362	309
March	2,699	120	1,048	574	2,286	2,800	589
April	3,100	231	1,137	436	1,946	5,017	1,040
May	3,122	112	1,114	618	2,565	2,378	606
<b>Total</b>	<b>38,695</b>	<b>2,522</b>	<b>11,973</b>	<b>8,202</b>	<b>34,277</b>	<b>42,085</b>	<b>10,889</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>273</b>	<b>33</b>	<b>127</b>	<b>109</b>	<b>72</b>	<b>219</b>	<b>343</b>	<b>69</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
May	44	7	23	20	20	44	65	9
<b>Total</b>	<b>1,257</b>	<b>343</b>	<b>680</b>	<b>649</b>	<b>492</b>	<b>1,227</b>	<b>2,023</b>	<b>483</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	1,768	76,686	2,448	6,703	87,605	117	8,282	62	391	8,852	96,457
May							2		1	3	3
June	103	5,552	228	409	6,292	11	691	5	25	732	7,024
July	213	9,294	330	771	10,608	16	1,032	10	48	1,106	11,714
August	248	11,054	351	953	12,606	17	1,174	8	64	1,263	13,869
September	276	12,351	377	1,067	14,071	17	1,260	7	53	1,337	15,408
October	317	12,584	386	1,159	14,446	26	1,367	13	73	1,479	15,925
November	342	13,925	410	1,182	15,859	17	1,555	12	65	1,649	17,508
December	269	11,926	366	1,162	13,723	13	1,201	7	62	1,283	15,006
<b>Total</b>	<b>1,768</b>	<b>76,686</b>	<b>2,448</b>	<b>6,703</b>	<b>87,605</b>	<b>117</b>	<b>8,282</b>	<b>62</b>	<b>391</b>	<b>8,852</b>	<b>96,457</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	5,054	162,295	4,723	19,068	191,140	313	17,306	116	926	18,661	209,801
January	287	13,079	383	1,226	14,975	27	1,534	13	74	1,648	16,623
February	404	13,922	389	1,378	16,093	23	1,335	12	68	1,438	17,531
March	388	14,748	448	1,641	17,225	23	1,605	6	85	1,719	18,944
April	351	12,303	392	1,433	14,479	18	1,217	10	59	1,304	15,783
May	401	13,622	401	1,572	15,996	19	1,408	6	75	1,508	17,504
June	421	13,104	385	1,546	15,456	16	1,426	8	61	1,511	16,967
July	468	13,684	408	1,663	16,223	38	1,384	10	66	1,498	17,721
August	424	13,145	397	1,555	15,521	30	1,420	8	76	1,534	17,055
September	416	12,870	393	1,692	15,371	29	1,394	10	90	1,523	16,894
October	526	13,882	384	1,698	16,490	32	1,570	11	84	1,697	18,187
November	521	15,431	431	2,000	18,383	31	1,640	10	95	1,776	20,159
December	447	12,505	312	1,664	14,928	27	1,373	12	93	1,505	16,433
<b>Total</b>	<b>5,054</b>	<b>162,295</b>	<b>4,723</b>	<b>19,068</b>	<b>191,140</b>	<b>313</b>	<b>17,306</b>	<b>116</b>	<b>926</b>	<b>18,661</b>	<b>209,801</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	7,545	153,864	3,886	24,904	190,199	392	20,285	150	1,432	22,259	212,458
January	551	15,042	420	1,937	17,950	17	1,934	21	114	2,086	20,036
February	476	13,545	351	1,799	16,171	21	1,595	14	114	1,744	17,915
March	596	13,977	373	1,963	16,909	28	1,829	11	109	1,977	18,886
April	431	11,081	266	1,589	13,367	35	1,564	12	94	1,705	15,072
May	558	12,751	309	1,998	15,616	29	1,708	11	146	1,894	17,510
June	595	13,014	357	2,096	16,062	35	1,756	13	133	1,937	17,999
July	626	12,845	288	2,108	15,867	46	1,695	10	126	1,877	17,744
August	661	12,633	357	2,253	15,904	37	1,623	14	118	1,792	17,696
September	709	11,535	293	2,020	14,557	24	1,548	13	114	1,699	16,256
October	846	12,689	315	2,405	16,255	53	1,678	12	122	1,865	18,120
November	838	13,645	338	2,573	17,394	40	1,875	11	131	2,057	19,451
December	658	11,107	219	2,163	14,147	27	1,480	8	111	1,626	15,773
<b>Total</b>	<b>7,545</b>	<b>153,864</b>	<b>3,886</b>	<b>24,904</b>	<b>190,199</b>	<b>392</b>	<b>20,285</b>	<b>150</b>	<b>1,432</b>	<b>22,259</b>	<b>212,458</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	3,561	50,501	957	10,772	65,791	234	7,071	51	543	7,899	73,690
January	887	13,154	263	2,814	17,118	57	1,880	12	161	2,110	19,228
February	896	12,391	271	2,686	16,244	56	1,642	20	123	1,841	18,085
March	920	11,650	216	2,706	15,492	62	1,560	11	149	1,782	17,274
April	725	10,160	166	2,225	13,276	48	1,383	6	102	1,539	14,815
May	133	3,146	41	341	3,661	11	606	2	8	627	4,288
<b>Total</b>	<b>17,928</b>	<b>443,346</b>	<b>12,014</b>	<b>61,447</b>	<b>534,735</b>	<b>1,056</b>	<b>52,944</b>	<b>379</b>	<b>3,292</b>	<b>57,671</b>	<b>592,406</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.