
OIC Monthly Claims Data

Data view: May 2021 – July 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
Total	122,878	12,366	135,244

1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	Other	UK Law Firm	Total
2021	26,907	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
Total	26,907	248	7	95,716	122,878

1.1 Claims Entered By Month

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

1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	Other	UK Law Firm	Total
2022	61,847	770	1	200,943	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	4,299	110		16,012	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
Total	61,847	770	1	200,943	263,561

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
Total	247,123	30,911	278,034

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
Total	54,704	724	191,695	247,123

1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
2024	134,236	18,300	152,536
January	21,182	2,974	24,156
February	19,997	2,597	22,594
March	18,768	2,592	21,360
April	19,470	2,525	21,995
May	17,675	2,410	20,085
June	16,860	2,525	19,385
July	20,284	2,677	22,961
Total	767,798	87,656	855,454

1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	Other	UK Law Firm	Total
2024	29,161	241		104,834	134,236
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	4,668	30		14,772	19,470
May	4,205	34		13,436	17,675
June	3,538	30		13,292	16,860
July	4,516	23		15,745	20,284
Total	172,619	1,983	8	593,188	767,798

1.Claim Volumes - Injury Claim As Presented



1.3 Claims Volumes - Types of Claim

Types of Claim Group		Mixed Tariff			Non Tariff			Other		Tariff Only		Total	
Year	Multiple Injuries	Whiplash + Physical	Whiplash + Physical + Psychological	Total	Physical + Psychological	Physical Only	Total	Unknown	Total	Whiplash + Psychological	Whiplash Only	Total	Total
<input checked="" type="checkbox"/> 2021	7,125	39,628	36,577	83,330	887	4,297	5,184	97	97	13,745	27,737	41,482	130,093
May	1	3	1	5							1	1	6
June	365	2,760	2,621	5,746	49	258	307	6	6	1,009	2,508	3,517	9,576
July	715	4,716	4,673	10,104	105	572	677	12	12	1,689	3,260	4,949	15,742
August	894	5,720	5,217	11,831	129	746	875	12	12	2,008	3,978	5,986	18,704
September	1,014	6,674	5,796	13,484	152	731	883	18	18	2,058	4,393	6,451	20,836
October	1,251	6,441	6,033	13,725	160	669	829	19	19	2,287	4,406	6,693	21,266
November	1,419	7,252	6,554	15,225	170	736	906	17	17	2,479	5,105	7,584	23,732
December	1,466	6,062	5,682	13,210	122	585	707	13	13	2,215	4,086	6,301	20,231
Total	7,125	39,628	36,577	83,330	887	4,297	5,184	97	97	13,745	27,737	41,482	130,093

1.3 Claims Volumes - Types of Claim

Types of Claim Group		Mixed Tariff			Non Tariff			Other		Tariff Only		Total	
Year	Multiple Injuries	Whiplash + Physical	Whiplash + Physical + Psychological	Total	Physical + Psychological	Physical Only	Total	Unknown	Total	Whiplash + Psychological	Whiplash Only	Total	Total
<input checked="" type="checkbox"/> 2022	21,011	77,565	85,379	183,955	2,200	7,033	9,233	250	250	29,674	53,965	83,639	277,077
January	1,652	6,507	5,900	14,059	177	625	802	15	15	2,380	4,837	7,217	22,093
February	1,731	7,184	6,148	15,063	162	595	757	25	25	2,281	5,530	7,811	23,656
March	2,064	7,456	6,809	16,329	201	682	883	20	20	2,559	5,546	8,105	25,337
April	1,755	5,901	6,298	13,954	141	513	654	15	15	2,273	4,320	6,593	21,216
May	2,060	6,716	6,871	15,647	195	561	756	15	15	2,344	4,648	6,992	23,410
June	1,951	6,270	7,115	15,336	185	585	770	14	14	2,450	4,238	6,688	22,808
July	1,762	6,448	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	8,160	15,908	188	579	767	23	23	2,605	4,147	6,752	23,450
November	1,728	6,933	8,931	17,592	212	674	886	27	27	2,893	4,484	7,377	25,882
December	1,487	5,525	7,198	14,210	154	462	616	28	28	2,364	3,840	6,204	21,058
Total	21,011	77,565	85,379	183,955	2,200	7,033	9,233	250	250	29,674	53,965	83,639	277,077

1.Claim Volumes - Injury Claim As Presented

1.3 Claims Volumes - Types of Claim

Types of Claim Group	Mixed Tariff				Non Tariff			Other		Tariff Only		Total		
	Year	Multiple Injuries	Whiplash + Physical	Whiplash + Physical + Psychological	Total	Physical + Psychological	Physical Only	Total	Unknown	Total	Whiplash + Psychological		Whiplash Only	Total
2023		20,082	66,011	92,625	178,718	2,171	6,483	8,654	312	312	30,515	49,102	79,617	267,301
January		1,723	6,480	8,641	16,844	200	631	831	33	33	2,939	5,185	8,124	25,832
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	575	765	18	18	2,648	4,575	7,223	24,332
April		1,398	4,843	6,624	12,865	169	495	664	21	21	2,185	3,491	5,676	19,226
May		1,664	5,841	7,392	14,897	164	546	710	30	30	2,497	4,135	6,632	22,269
June		1,802	5,783	7,722	15,307	172	560	732	31	31	2,456	4,110	6,566	22,636
July		1,844	5,356	7,723	14,923	183	522	705	25	25	2,423	4,094	6,517	22,170
August		1,671	5,309	7,960	14,940	214	516	730	24	24	2,660	3,949	6,609	22,303
September		1,607	4,912	7,243	13,762	166	498	664	23	23	2,353	3,575	5,928	20,377
October		1,852	5,316	7,977	15,145	173	527	700	25	25	2,558	4,016	6,574	22,444
November		1,769	5,578	8,385	15,732	207	558	765	21	21	2,936	4,129	7,065	23,583
December		1,336	4,399	6,736	12,471	147	460	607	30	30	2,303	3,490	5,793	18,901
Total		20,082	66,011	92,625	178,718	2,171	6,483	8,654	312	312	30,515	49,102	79,617	267,301

1.3 Claims Volumes - Types of Claim

Types of Claim Group	Mixed Tariff				Non Tariff			Other		Tariff Only		Total		
	Year	Multiple Injuries	Whiplash + Physical	Whiplash + Physical + Psychological	Total	Physical + Psychological	Physical Only	Total	Unknown	Total	Whiplash + Psychological		Whiplash Only	Total
2024		12,010	34,569	53,177	99,756	1,120	3,448	4,568	188	188	17,098	24,935	42,033	146,545
January		1,636	5,492	8,507	15,635	206	572	778	19	19	2,697	4,100	6,797	23,229
February		1,594	5,086	7,853	14,533	177	522	699	26	26	2,619	3,908	6,527	21,785
March		1,589	4,767	7,367	13,723	159	475	634	23	23	2,568	3,605	6,173	20,553
April		1,660	5,004	7,651	14,315	167	464	631	25	25	2,565	3,691	6,256	21,227
May		1,751	4,641	7,080	13,472	119	431	550	22	22	2,143	3,095	5,238	19,282
June		1,677	4,504	6,769	12,950	126	463	589	21	21	1,941	3,016	4,957	18,517
July		2,103	5,075	7,950	15,128	166	521	687	52	52	2,565	3,520	6,085	21,952
Total		60,228	217,773	267,758	545,759	6,378	21,261	27,639	847	847	91,032	155,739	246,771	821,016

2.Settlements

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
☐ 2021	3,260	2,855	6,115
June		1	1
July	1	53	54
August	7	260	267
September	123	528	651
October	409	578	987
November	1,093	705	1,798
December	1,627	730	2,357
Total	3,260	2,855	6,115

2.2 Average Days To Settle

Year	Represented	Unrepresented	Total
☐ 2021	119	64	93
June		8	8
July	36	34	34
August	65	46	47
September	83	55	61
October	101	63	79
November	115	69	97
December	129	75	112
Total	119	64	93

2.3 Open Settlements

Year	Represented	Unrepresented	Total
☐ 2021	6,008	186	6,194
June	486	15	501
July	783	7	790
August	910	30	940
September	967	29	996
October	997	35	1,032
November	995	37	1,032
December	870	33	903
Total	6,008	186	6,194

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
☐ 2022	60,041	10,450	70,491
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	5,127	967	6,094
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	870	7,276
November	6,928	938	7,866
December	6,403	892	7,295
Total	60,041	10,450	70,491

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
Total	211	107	195

2.3 Open Settlements

Year	Represented	Unrepresented	Total
☐ 2022	11,433	455	11,888
January	995	43	1,038
February	1,008	43	1,051
March	1,096	49	1,145
April	954	33	987
May	1,011	35	1,046
June	907	42	949
July	916	37	953
August	868	41	909
September	886	28	914
October	939	42	981
November	1,042	29	1,071
December	811	33	844
Total	11,433	455	11,888

2.Settlements

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
2023	99,881	13,840	113,721
January	7,105	927	8,032
February	6,883	969	7,852
March	9,040	1,418	10,458
April	7,210	1,073	8,283
May	7,523	1,121	8,644
June	8,438	1,276	9,714
July	8,406	1,231	9,637
August	8,856	1,153	10,009
September	9,116	1,131	10,247
October	8,861	1,215	10,076
November	9,651	1,188	10,839
December	8,792	1,138	9,930
Total	99,881	13,840	113,721

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	343	157	322
Total	284	129	265

2.3 Open Settlements

Year	Represented	Unrepresented	Total
2023	7,872	515	8,387
January	1,030	40	1,070
February	908	44	952
March	898	49	947
April	647	42	689
May	714	44	758
June	657	72	729
July	651	49	700
August	539	41	580
September	482	30	512
October	476	33	509
November	512	41	553
December	358	30	388
Total	7,872	515	8,387

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
2024	59,556	8,737	68,293
January	9,263	1,231	10,494
February	9,140	1,329	10,469
March	8,361	1,299	9,660
April	8,053	1,323	9,376
May	8,429	1,271	9,700
June	7,603	1,120	8,723
July	8,707	1,164	9,871
Total	222,737	35,828	258,565

2.2 Average Days To Settle

Year	Represented	Unrepresented	Total
2024	321	131	297
January	309	130	288
February	312	124	288
March	320	119	293
April	321	137	295
May	324	142	300
June	346	136	319
July	323	132	301
Total	272	118	250

2.3 Open Settlements

Year	Represented	Unrepresented	Total
2024	1,080	188	1,268
January	366	37	403
February	267	40	307
March	225	32	257
April	141	26	167
May	61	26	87
June	18	21	39
July	2	6	8
Total	26,393	1,344	27,737

2.Settlements - Distribution of Tariff

2.4 Distribution of Tariff Settled Claims - Whiplash Tariff

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

2.5 Distribution of Tariff Settled Claims - Whiplash & Minor Psychological

Year	1 0-3 Mths	2 3-6 Mths	3 6-9 Mths	4 9-12 Mths	5 12-15 Mths	7 18-21 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	
Total	438	2022	1180	236	12	1

2.4 Distribution of Tariff Settled Claims - Whiplash Tariff

Year	1 0-3 Mths	2 3-6 Mths	3 6-9 Mths	4 9-12 Mths	5 12-15 Mths	6 15-18 Mths	7 18-21 Mths
2022	4668	12459	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	414	1135	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
Total	4668	12459	6185	2371	608	88	23

2.5 Distribution of Tariff Settled Claims - Whiplash & Minor Psychological

Year	1 0-3 Mths	2 3-6 Mths	3 6-9 Mths	4 9-12 Mths	5 12-15 Mths	6 15-18 Mths	7 18-21 Mths
2022	5270	21184	13973	4626	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	1935	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	1473	485	113	23	6
November	635	2284	1612	587	125	35	15
December	571	2117	1384	545	153	37	12
Total	5270	21184	13973	4626	1057	167	61

2.Settlements - Distribution of Tariff

2.4 Distribution of Tariff Settled Claims - Whiplash Tariff

Year	1 0-3 Mths	2 3-6 Mths	3 6-9 Mths	4 9-12 Mths	5 12-15 Mths	6 15-18 Mths	7 18-21 Mths
2023	5829	16176	8813	3522	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	278	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	1332	733	317	75	27	19
November	497	1456	815	337	75	43	20
December	476	1320	703	251	97	43	29
Total	5829	16176	8813	3522	917	319	220

2.5 Distribution of Tariff Settled Claims - Whiplash & Minor Psychological

Year	1 0-3 Mths	2 3-6 Mths	3 6-9 Mths	4 9-12 Mths	5 12-15 Mths	6 15-18 Mths	7 18-21 Mths
2023	9105	35379	23891	8760	1994	766	519
January	617	2330	1646	623	140	44	15
February	631	2447	1580	603	145	40	30
March	789	3317	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	3074	2083	709	170	78	45
September	821	3175	2154	803	193	68	40
October	871	3171	2110	791	158	93	63
November	888	3412	2309	868	183	80	66
December	795	3225	2163	766	174	77	69
Total	9105	35379	23891	8760	1994	766	519

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
2024	3218	8651	4735	2106	481	236	170
January	533	1360	741	336	79	27	29
February	517	1384	743	295	75	31	25
March	420	1223	696	306	74	34	31
April	437	1200	638	270	64	32	15
May	471	1235	656	315	69	30	22
June	395	1068	641	272	63	44	27
July	445	1181	620	312	57	38	21
Total	14132	38502	20238	8072	2015	644	413

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
2024	5986	21688	14848	5132	1060	652	472
January	893	3262	2305	764	166	93	51
February	856	3378	2243	761	156	87	61
March	845	3029	2160	760	146	76	59
April	845	2959	2036	698	147	102	80
May	879	3037	2089	755	165	103	70
June	776	2745	1835	695	123	104	65
July	892	3278	2180	699	157	87	86
Total	20794	80258	53881	18753	4122	1585	1053

2.Settlements - Average Values

2.6 Average Settlement Values

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

2.6 Average Settlement Values

RepresentedClaim Year	Injury - non-tariff	Represented Tariff amount	Tariff uplift	Injury - non-tariff	Unrepresented Tariff amount	Tariff uplift
☐ 2022	£885	£710	£205	£925	£721	£150
January	£902	£649	£170	£903	£651	£119
February	£904	£674	£328	£844	£697	£155
March	£926	£684	£338	£946	£691	£246
April	£890	£676	£198	£942	£712	£145
May	£864	£674	£173	£879	£711	£144
June	£889	£702	£198	£915	£698	£130
July	£876	£708	£192	£947	£692	£156
August	£905	£726	£210	£977	£734	£131
September	£864	£744	£171	£869	£766	£143
October	£878	£720	£170	£920	£758	£160
November	£860	£730	£254	£1,002	£782	£134
December	£902	£740	£139	£937	£765	£135
Total	£885	£710	£205	£925	£721	£150

2.Settlements - Average Values

2.6 Average Settlement Values

RepresentedClaim Year	Injury - non-tariff	Represented Tariff amount	Tariff uplift	Injury - non-tariff	Unrepresented Tariff amount	Tariff uplift
2023	£1,013	£758	£166	£1,032	£784	£166
January	£909	£747	£218	£1,004	£776	£190
February	£996	£742	£153	£1,070	£750	£188
March	£986	£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	£1,013	£762	£181	£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
Total	£1,013	£758	£166	£1,032	£784	£166

2.6 Average Settlement Values

RepresentedClaim Year	Injury - non-tariff	Represented Tariff amount	Tariff uplift	Injury - non-tariff	Unrepresented Tariff amount	Tariff uplift
2024	£1,102	£773	£141	£1,054	£792	£166
January	£1,059	£761	£255	£996	£798	£137
February	£1,056	£752	£98	£991	£797	£142
March	£1,048	£774	£138	£1,075	£789	£114
April	£1,095	£785	£136	£1,042	£779	£191
May	£1,147	£780	£108	£1,047	£780	£211
June	£1,155	£791	£148	£1,100	£806	£189
July	£1,157	£772	£129	£1,132	£800	£222
Total	£1,007	£747	£171	£1,002	£757	£160

2.Settlements - Average Values

2.7 Frequency Settled

RepresentedClaim		Represented			Unrepresented		
Year	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift	
2021	888	3,207	44	1,086	2,802	100	
June					1		
July		1		19	51	3	
August	4	6		104	254	11	
September	38	119		214	519	12	
October	99	401	4	230	571	13	
November	304	1,081	12	252	695	32	
December	443	1,599	28	267	711	29	
Total	888	3,207	44	1,086	2,802	100	

2.7 Frequency Settled

RepresentedClaim		Represented			Unrepresented		
Year	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift	
2022	21,746	59,165	811	4,190	10,198	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	4,113	48	345	793	47	
May	1,781	5,046	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	851	31	
November	2,543	6,826	83	398	910	42	
December	2,284	6,309	90	381	867	38	
Total	21,746	59,165	811	4,190	10,198	526	

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	40,419	98,374	1,171	5,679	13,423	600
January	2,553	6,999	86	382	894	40
February	2,386	6,789	73	352	942	35
March	3,491	8,913	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	3,392	8,311	108	531	1,245	62
July	3,488	8,296	92	522	1,185	70
August	3,693	8,710	98	475	1,118	52
September	3,898	8,994	94	473	1,099	35
October	3,804	8,704	98	512	1,177	30
November	4,112	9,503	122	517	1,150	42
December	3,753	8,662	117	440	1,105	54
Total	40,419	98,374	1,171	5,679	13,423	600

2.7 Frequency Settled

RepresentedClaim ▲ Year	Represented			Unrepresented		
	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2024	25,855	58,629	830	3,855	8,454	311
January	3,937	9,102	98	512	1,202	52
February	3,895	8,999	127	587	1,277	52
March	3,616	8,229	117	574	1,255	53
April	3,462	7,932	128	591	1,281	44
May	3,733	8,321	118	557	1,235	47
June	3,457	7,472	107	523	1,075	34
July	3,755	8,574	135	511	1,129	29
Total	88,908	219,375	2,856	14,810	34,877	1,537

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	107,203	3,068	3,722	8,885	9,233	537	336	2,260
May	4				3		1	3
June	7,797	208	297	658	779	45	29	202
July	12,942	310	427	1,084	1,155	64	38	298
August	15,457	445	520	1,238	1,298	70	45	301
September	17,201	503	615	1,387	1,356	84	56	367
October	17,397	511	638	1,527	1,581	94	52	341
November	19,614	573	637	1,617	1,743	96	64	407
December	16,791	518	588	1,374	1,318	84	51	341
Total	107,203	3,068	3,722	8,885	9,233	537	336	2,260

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	225,654	7,735	10,290	19,882	18,920	1,238	771	5,150
January	18,218	553	622	1,469	1,682	100	63	421
February	19,598	690	682	1,649	1,463	92	77	389
March	20,787	701	822	1,758	1,718	120	67	478
April	17,684	578	686	1,473	1,350	94	53	379
May	19,388	632	837	1,623	1,504	115	56	422
June	18,422	581	922	1,859	1,502	98	66	445
July	19,080	654	978	1,692	1,516	97	74	385
August	18,258	535	921	1,623	1,557	106	54	466
September	17,893	743	879	1,601	1,514	116	63	433
October	18,890	675	966	1,633	1,755	91	56	454
November	20,675	752	1,073	2,027	1,813	115	70	485
December	16,761	641	902	1,475	1,546	94	72	393
Total	225,654	7,735	10,290	19,882	18,920	1,238	771	5,150

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	210,018	6,343	12,119	18,643	22,240	1,387	943	6,341
January	20,409	663	1,143	1,833	2,059	127	84	603
February	18,578	529	1,109	1,544	1,801	95	73	471
March	19,568	572	1,035	1,588	1,953	121	99	551
April	15,262	380	806	1,329	1,691	98	74	426
May	17,471	528	984	1,568	1,903	106	82	545
June	17,973	510	927	1,457	1,910	113	83	557
July	17,458	448	1,023	1,463	1,871	117	69	583
August	17,378	566	1,138	1,577	1,789	126	67	512
September	15,900	488	1,013	1,381	1,745	106	72	493
October	17,434	569	1,008	1,657	1,913	130	77	528
November	18,147	629	997	1,807	2,040	143	90	573
December	14,440	461	936	1,439	1,565	105	73	499
Total	210,018	6,343	12,119	18,643	22,240	1,387	943	6,341

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	107,139	4,664	9,643	12,790	12,078	965	710	4,547
January	17,330	661	1,332	1,859	2,123	150	85	616
February	16,244	650	1,253	1,850	1,839	114	90	554
March	15,033	569	1,342	1,824	1,818	128	88	558
April	15,199	684	1,599	1,988	1,724	131	72	598
May	14,066	620	1,289	1,700	1,609	135	95	571
June	13,454	623	1,188	1,595	1,530	140	127	728
July	15,813	857	1,640	1,974	1,435	167	153	922
Total	629,271	21,292	35,050	58,458	60,534	4,018	2,692	17,795

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
Total	17	125	7,573	2,740	10,455	16	17	709	435	1,177	11,632

4.1 Claims Exiting The Portal

RepresentedClaim Year	Court	Represented				Unrepresented					Total
		Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn	Total	
☐ 2022	3,243	333	15,341	13,478	32,395	151	67	1,039	940	2,197	34,592
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	296	39	824	1,140	2,299	17	9	54	68	148	2,447
August	201	47	1,037	1,130	2,415	15	3	72	79	169	2,584
September	511	44	1,320	1,125	3,000	10	6	62	68	146	3,146
October	708	29	2,694	1,250	4,681	20	6	58	77	161	4,842
November	473	39	1,511	1,375	3,398	14	2	85	90	191	3,589
December	508	17	1,248	1,043	2,816	12	2	58	79	151	2,967
Total	3,243	333	15,341	13,478	32,395	151	67	1,039	940	2,197	34,592

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	10,170	423	22,671	23,685	56,949	220	94	1,169	1,051	2,534	59,483
January	634	35	1,767	1,340	3,776	18	6	98	78	200	3,976
February	652	35	1,707	2,007	4,401	12	5	90	78	185	4,586
March	768	51	1,874	1,709	4,402	20	11	107	89	227	4,629
April	606	26	1,327	1,624	3,583	22	9	90	67	188	3,771
May	667	34	1,692	1,727	4,120	14	8	82	93	197	4,317
June	859	25	1,757	1,483	4,124	21	6	111	75	213	4,337
July	920	41	1,683	1,361	4,005	24	10	99	81	214	4,219
August	1,047	34	3,311	3,725	8,117	13	8	101	137	259	8,376
September	964	39	2,207	2,735	5,945	14	11	90	99	214	6,159
October	1,088	24	1,782	2,213	5,107	19	9	94	100	222	5,329
November	1,096	26	1,863	2,078	5,063	23	3	116	90	232	5,295
December	869	53	1,701	1,683	4,306	20	8	91	64	183	4,489
Total	10,170	423	22,671	23,685	56,949	220	94	1,169	1,051	2,534	59,483

4.1 Claims Exiting The Portal

RepresentedClaim Year	Court	Represented				Unrepresented				Total	
		Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn		Total
2024	8,960	502	29,801	30,263	69,526	159	58	800	768	1,785	71,311
January	1,224	44	2,324	2,719	6,311	34	10	116	97	257	6,568
February	1,254	29	2,205	5,387	8,875	32	8	117	108	265	9,140
March	1,103	37	4,199	4,767	10,106	20	8	116	93	237	10,343
April	1,257	31	7,628	3,975	12,891	25	11	126	92	254	13,145
May	1,349	25	3,689	5,439	10,502	16	10	99	108	233	10,735
June	1,301	35	6,198	3,920	11,454	15	6	118	148	287	11,741
July	1,472	301	3,558	4,056	9,387	17	5	108	122	252	9,639
Total	22,390	1,383	75,386	70,166	169,325	546	236	3,717	3,194	7,693	177,018

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
Total	472	647	735	428	1,420	5,000	1,753

4.3 Claims Exiting The Portal (Unrepresented)

Year	Additional	Agreement reached outside of the service	Duplicate claim	I have instructed a legal representative	No longer want to claim	Other	There are complex issues of fact or law	There is a formal allegation of fraud
2021	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
Total	91	129	56	80	85	205	394	137

4.2 Claims Exiting The Portal (Represented)

Year	Additional	Agreement reached outside of the service	Duplicate claim	No longer want to claim	Other	There are complex issues of fact or law	There is a formal allegation of fraud
2022	6,603	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	561	34	256	129	661	493	165
August	568	30	262	132	619	599	205
September	899	38	267	123	610	804	259
October	1,156	101	355	191	620	1,727	531
November	936	30	468	236	642	826	260
December	811	26	202	174	554	875	174
Total	6,603	684	3,205	2,055	7,181	9,865	2,802

4.3 Claims Exiting The Portal (Unrepresented)

Year	Additional	Agreement reached outside of the service	Duplicate claim	I have instructed a legal representative	No longer want to claim	Other	There are complex issues of fact or law	There is a formal allegation of fraud
2022	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
Total	379	107	246	201	169	361	600	134

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
2023	17,731	608	3,691	3,209	14,052	14,182	3,476
January	1,095	42	343	192	702	1,037	365
February	1,179	42	347	241	1,204	1,112	276
March	1,392	52	351	183	925	1,204	295
April	1,094	33	256	266	905	842	187
May	1,205	34	259	356	950	1,057	259
June	1,484	46	310	181	766	1,071	266
July	1,460	56	240	139	805	1,032	273
August	1,977	66	535	226	2,721	2,061	531
September	1,656	67	359	753	1,414	1,389	307
October	1,772	60	252	211	1,436	1,144	232
November	1,875	49	251	278	1,209	1,145	256
December	1,542	61	188	183	1,015	1,088	229
Total	17,731	608	3,691	3,209	14,052	14,182	3,476

4.3 Claims Exiting The Portal (Unrepresented)

Year	Additional	Agreement reached outside of the service	Duplicate claim	I have instructed a legal representative	No longer want to claim	Other	There are complex issues of fact or law	There is a formal allegation of fraud
2023	513	74	251	259	166	442	686	143
January	42	4	27	20	7	33	54	13
February	32	5	14	15	20	32	54	13
March	50	4	21	14	20	36	65	17
April	46	9	20	11	9	30	53	10
May	34	4	15	19	14	50	49	12
June	38	7	18	26	10	28	68	18
July	48	8	27	24	15	28	56	8
August	37	8	26	33	20	63	63	9
September	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
Total	513	74	251	259	166	442	686	143

4.2 Claims Exiting The Portal (Represented)

Year	Additional	Agreement reached outside of the service	Duplicate claim	No longer want to claim	Other	There are complex issues of fact or law	There is a formal allegation of fraud
2024	20,551	889	5,825	3,625	15,192	19,006	4,438
January	2,315	66	305	377	1,453	1,481	314
February	2,533	54	738	505	3,374	1,362	309
March	2,689	120	1,048	574	2,286	2,800	589
April	3,084	231	1,137	436	1,946	5,017	1,040
May	3,109	112	1,114	618	2,565	2,378	606
June	3,224	204	810	455	1,855	3,785	1,121
July	3,597	102	673	660	1,713	2,183	459
Total	45,357	2,828	13,456	9,317	37,845	48,053	12,469

4.3 Claims Exiting The Portal (Unrepresented)

Year	Additional	Agreement reached outside of the service	Duplicate claim	I have instructed a legal representative	No longer want to claim	Other	There are complex issues of fact or law	There is a formal allegation of fraud
2024	350	44	182	176	122	325	482	104
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	24	20	20	44	65	9
June	35	8	24	43	25	58	69	25
July	42	3	30	24	25	48	70	10
Total	1,326	328	730	707	530	1,289	2,128	498

5. Liability Decisions

5.1 Liability Decisions

Represented Claim	Represented					Unrepresented					Total	
	Year	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied		Total
☐ 2021		1,634	75,806	2,420	6,301	86,161	117	8,282	62	391	8,852	95,013
May								2		1	3	3
June		95	5,515	225	382	6,217	11	691	5	25	732	6,949
July		193	9,150	315	729	10,387	16	1,032	10	48	1,106	11,493
August		224	10,911	351	876	12,362	17	1,174	8	64	1,263	13,625
September		257	12,210	368	1,003	13,838	17	1,260	7	53	1,337	15,175
October		293	12,458	384	1,087	14,222	26	1,367	13	73	1,479	15,701
November		322	13,790	413	1,123	15,648	17	1,555	12	65	1,649	17,297
December		250	11,772	364	1,101	13,487	13	1,201	7	62	1,283	14,770
Total		1,634	75,806	2,420	6,301	86,161	117	8,282	62	391	8,852	95,013

5.1 Liability Decisions

Represented Claim	Represented					Unrepresented					Total	
	Year	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied		Total
☐ 2022		4,763	160,520	4,681	18,011	187,975	315	17,303	117	922	18,657	206,632
January		270	12,884	380	1,089	14,623	27	1,534	13	74	1,648	16,271
February		383	13,712	387	1,200	15,682	23	1,335	12	68	1,438	17,120
March		372	14,554	442	1,565	16,933	23	1,605	6	85	1,719	18,652
April		325	12,193	382	1,372	14,272	18	1,218	10	59	1,305	15,577
May		380	13,456	402	1,510	15,748	19	1,408	6	75	1,508	17,256
June		395	12,934	381	1,477	15,187	16	1,426	8	61	1,511	16,698
July		444	13,554	405	1,583	15,986	39	1,384	10	65	1,498	17,484
August		384	13,019	400	1,489	15,292	30	1,419	9	76	1,534	16,826
September		390	12,753	385	1,617	15,145	30	1,392	10	87	1,519	16,664
October		495	13,760	376	1,619	16,250	32	1,571	11	84	1,698	17,948
November		502	15,307	430	1,902	18,141	31	1,640	10	95	1,776	19,917
December		423	12,394	311	1,588	14,716	27	1,371	12	93	1,503	16,219
Total		4,763	160,520	4,681	18,011	187,975	315	17,303	117	922	18,657	206,632

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	7,036	152,591	3,955	23,129	186,711	389	20,282	150	1,427	22,248	208,959
January	526	14,919	420	1,759	17,624	17	1,932	21	114	2,084	19,708
February	452	13,428	353	1,689	15,922	21	1,596	14	113	1,744	17,666
March	554	13,845	379	1,855	16,633	28	1,828	12	110	1,978	18,611
April	412	10,982	263	1,504	13,161	35	1,564	12	93	1,704	14,865
May	532	12,635	313	1,853	15,333	28	1,709	11	146	1,894	17,227
June	562	12,905	367	1,949	15,783	35	1,757	13	132	1,937	17,720
July	583	12,743	295	1,974	15,595	46	1,697	10	126	1,879	17,474
August	617	12,530	369	2,120	15,636	37	1,623	13	118	1,791	17,427
September	658	11,438	296	1,855	14,247	24	1,550	13	112	1,699	15,946
October	778	12,575	326	2,212	15,891	52	1,676	12	121	1,861	17,752
November	772	13,505	352	2,381	17,010	39	1,874	11	129	2,053	19,063
December	590	11,086	222	1,978	13,876	27	1,476	8	113	1,624	15,500
Total	7,036	152,591	3,955	23,129	186,711	389	20,282	150	1,427	22,248	208,959

5.1 Liability Decisions

RepresentedClaim Year	Represented					Unrepresented					Total
	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	
2024	4,932	73,026	1,546	15,185	94,689	307	10,344	85	794	11,530	106,219
January	825	13,119	286	2,515	16,745	50	1,892	12	156	2,110	18,855
February	821	12,382	295	2,421	15,919	48	1,659	20	121	1,848	17,767
March	847	11,716	241	2,384	15,188	52	1,584	12	146	1,794	16,982
April	823	12,297	232	2,727	16,079	37	1,603	12	108	1,760	17,839
May	753	10,793	245	2,624	14,415	45	1,454	9	132	1,640	16,055
June	642	8,784	193	2,129	11,748	60	1,378	13	110	1,561	13,309
July	221	3,935	54	385	4,595	15	774	7	21	817	5,412
Total	18,365	461,943	12,602	62,626	555,536	1,128	56,211	414	3,534	61,287	616,823

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.