
OIC Monthly Claims Data

Data view: May 2021 – August 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	26,906	248	7	95,717	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	4,129	38		15,539	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	26,906	248	7	95,717	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	61,845	770	1	200,945	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	5,279	62		16,823	22,164
November	5,734	50		18,743	24,527
December	4,658	46		15,075	19,779
Total	61,845	770	1	200,945	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	151,827	20,706	172,533
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	16,862	2,524	19,386
July	20,291	2,684	22,975
August	17,582	2,400	19,982
Total	785,389	90,062	875,451

1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	Other	UK Law Firm	Total
2024	33,004	271		118,552	151,827
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		13,294	16,862
July	4,517	23		15,751	20,291
August	3,842	30		13,710	17,582
Total	176,459	2,013	8	606,909	785,389

1.Claim Volumes - Injury Claim As Presented

1.3 Claims Volumes - Types of Claim

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

1.3 Claims Volumes - Types of Claim

Types of Claim Group Year	Mixed Tariff				Non Tariff			Other		Tariff Only		Total	
	Multiple Injuries	Whiplash + Physical	Whiplash + Physical + Psychological	Total	Physical + Psychological	Physical Only	Total	Unknown	Total	Whiplash + Psychological	Whiplash Only		Total
2022	21,011	77,563	85,382	183,956	2,200	7,033	9,233	250	250	29,674	53,964	83,638	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	6,446	7,415	15,623	180	605	785	23	23	2,510	4,456	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	8,160	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	77,563	85,382	183,956	2,200	7,033	9,233	250	250	29,674	53,964	83,638	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	20,083	66,014	92,627	178,724	2,171	6,483	8,654	312	312	30,517	49,102	79,619	267,309
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	8,251	16,327	190	575	765	18	18	2,648	4,575	7,223	24,333
April	1,398	4,843	6,624	12,865	169	495	664	21	21	2,185	3,491	5,676	19,226
May	1,664	5,841	7,392	14,897	164	546	710	30	30	2,497	4,135	6,632	22,269
June	1,802	5,784	7,722	15,308	172	560	732	31	31	2,456	4,110	6,566	22,637
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	517	731	24	24	2,660	3,949	6,609	22,304
September	1,607	4,912	7,244	13,763	166	498	664	23	23	2,353	3,575	5,928	20,378
October	1,854	5,317	7,977	15,148	173	526	699	25	25	2,558	4,016	6,574	22,446
November	1,769	5,579	8,385	15,733	207	558	765	21	21	2,936	4,130	7,066	23,585
December	1,335	4,399	6,736	12,470	147	460	607	30	30	2,305	3,489	5,794	18,901
Total	20,083	66,014	92,627	178,724	2,171	6,483	8,654	312	312	30,517	49,102	79,619	267,309

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	13,685	38,951	60,403	113,039	1,291	3,900	5,191	224	224	19,421	27,948	47,369	165,823
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	7,858	14,538	177	522	699	26	26	2,619	3,908	6,527	21,790
March	1,589	4,768	7,368	13,725	158	475	633	23	23	2,568	3,605	6,173	20,554
April	1,662	5,006	7,654	14,322	167	464	631	25	25	2,564	3,690	6,254	21,232
May	1,752	4,643	7,084	13,479	120	431	551	22	22	2,146	3,092	5,238	19,290
June	1,678	4,509	6,786	12,973	129	465	594	22	22	1,943	3,015	4,958	18,547
July	2,115	5,111	8,023	15,249	168	534	702	47	47	2,577	3,520	6,097	22,095
August	1,659	4,336	7,123	13,118	166	437	603	40	40	2,307	3,018	5,325	19,086
Total	61,904	222,156	274,989	559,049	6,549	21,713	28,262	883	883	93,357	158,751	252,108	840,302

2. Settlements

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
2021	3,260	2,855	6,115
June	1	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	6,080	189	6,269
June	485	15	500
July	787	7	794
August	918	32	950
September	980	30	1,010
October	1,011	35	1,046
November	1,014	37	1,051
December	885	33	918
Total	6,080	189	6,269

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
2022	60,040	10,450	70,490
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	5,946	754	6,700
September	6,085	824	6,909
October	6,406	870	7,276
November	6,928	938	7,866
December	6,403	892	7,295
Total	60,040	10,450	70,490

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	11,564	453	12,017
January	1,011	44	1,055
February	1,019	43	1,062
March	1,109	48	1,157
April	977	33	1,010
May	1,014	35	1,049
June	916	42	958
July	920	37	957
August	879	41	920
September	894	28	922
October	953	43	996
November	1,055	28	1,083
December	817	31	848
Total	11,564	453	12,017

2. Settlements

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
2023	99,876	13,840	113,716
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	8,437	1,276	9,713
July	8,405	1,231	9,636
August	8,856	1,153	10,009
September	9,115	1,131	10,246
October	8,861	1,215	10,076
November	9,650	1,188	10,838
December	8,791	1,138	9,929
Total	99,876	13,840	113,716

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	8,294	520	8,814
January	1,047	40	1,087
February	912	46	958
March	940	48	988
April	661	42	703
May	739	43	782
June	703	68	771
July	675	51	726
August	568	42	610
September	518	26	544
October	531	36	567
November	573	44	617
December	427	34	461
Total	8,294	520	8,814

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
2024	66,111	9,783	75,894
January	9,261	1,231	10,492
February	9,139	1,329	10,468
March	8,355	1,299	9,654
April	8,052	1,323	9,375
May	8,425	1,271	9,696
June	7,592	1,120	8,712
July	8,508	1,163	9,671
August	6,779	1,047	7,826
Total	229,279	36,614	265,893

2.2 Average Days To Settle

Year	Represented	Unrepresented	Total
2024	322	132	297
January	309	130	288
February	312	124	288
March	320	119	293
April	321	137	295
May	323	142	300
June	345	136	318
July	324	132	301
August	323	141	299
Total	273	119	252

2.3 Open Settlements

Year	Represented	Unrepresented	Total
2024	1,812	337	2,149
January	473	38	511
February	395	39	434
March	336	29	365
April	292	43	335
May	181	44	225
June	94	84	178
July	35	56	91
August	6	4	10
Total	27,750	1,499	29,249

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	6184	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	599	278	80	8	1
September	409	1187	583	274	79	12	3
October	474	1269	634	289	70	11	7
November	492	1342	679	285	69	19	2
December	479	1196	684	275	71	15	6
Total	4668	12459	6184	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	16175	8812	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	1441	793	312	81	42	29
October	477	1332	733	317	75	27	19
November	497	1456	814	337	75	43	20
December	476	1320	703	251	97	43	29
Total	5829	16175	8812	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	35377	23889	8760	1993	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	2990	2031	743	158	65	48
July	730	2977	2073	730	161	77	48
August	799	3074	2083	709	170	78	45
September	821	3175	2153	803	193	68	40
October	871	3171	2110	791	158	93	63
November	888	3412	2309	868	183	80	66
December	795	3225	2162	766	173	77	69
Total	9105	35377	23889	8760	1993	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	3613	9500	5300	2352	542	266	197
January	533	1360	741	336	79	27	29
February	517	1384	743	295	75	31	25
March	419	1223	696	306	74	34	31
April	437	1200	638	270	64	32	15
May	471	1235	656	315	69	30	22
June	395	1067	641	272	63	44	27
July	438	1157	615	310	57	38	20
August	403	874	570	248	61	30	28
Total	14527	39350	20801	8318	2076	674	440

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	6664	24030	16502	5691	1208	747	536
January	893	3260	2305	764	166	93	51
February	856	3378	2242	761	156	87	61
March	845	3025	2160	759	146	76	59
April	845	2958	2036	698	147	102	80
May	878	3036	2086	755	164	103	70
June	774	2741	1832	693	123	104	65
July	871	3189	2140	690	153	86	86
August	702	2443	1701	571	153	96	64
Total	21462	82504	55472	19304	4268	1680	1117

2. Settlements - Average Values

2.6 Average Settlement Values

Represented Claim 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

Represented Claim 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	£1,111	£776	£145	£1,079	£789	£168
January	£1,059	£762	£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	£779	£108	£1,047	£780	£211
June	£1,154	£791	£149	£1,100	£806	£189
July	£1,156	£774	£130	£1,130	£800	£222
August	£1,193	£802	£172	£1,278	£765	£182
Total	£1,013	£748	£171	£1,011	£757	£160

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	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 Year	Represented			Unrepresented		
	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2022	21,746	59,164	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	5,870	79	288	734	41
September	2,299	5,994	79	305	808	55
October	2,435	6,313	92	347	851	31
November	2,543	6,826	83	398	910	42
December	2,284	6,309	90	381	867	38
Total	21,746	59,164	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	40,416	98,369	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	3,391	8,310	108	531	1,245	62
July	3,487	8,295	92	522	1,185	70
August	3,693	8,710	98	475	1,118	52
September	3,897	8,993	94	473	1,099	35
October	3,804	8,704	98	512	1,177	30
November	4,112	9,502	122	517	1,150	42
December	3,753	8,661	117	440	1,105	54
Total	40,416	98,369	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	28,815	65,087	928	4,358	9,456	348
January	3,937	9,100	98	512	1,202	52
February	3,895	8,998	127	587	1,277	52
March	3,612	8,223	117	574	1,255	53
April	3,461	7,931	128	591	1,281	44
May	3,730	8,317	118	557	1,235	47
June	3,451	7,461	106	523	1,075	34
July	3,684	8,378	133	510	1,128	29
August	3,045	6,679	101	504	1,003	37
Total	91,865	225,827	2,954	15,313	35,879	1,574

3.Exceptional Injuries & Circumstances

3.1 Exceptional Injuries and Circumstances

RepresentedClaim Year	Represented				Unrepresented			
	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries
2021	107,449	2,998	3,681	8,750	9,234	536	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	15,502	427	514	1,217	1,297	70	45	302
September	17,273	488	601	1,344	1,358	83	56	366
October	17,465	492	624	1,492	1,581	94	52	341
November	19,654	564	632	1,591	1,743	96	64	407
December	16,812	509	586	1,364	1,318	84	51	341
Total	107,449	2,998	3,681	8,750	9,234	536	336	2,260

3.1 Exceptional Injuries and Circumstances

RepresentedClaim Year	Represented				Unrepresented			
	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries
2022	225,979	7,659	10,204	19,719	18,929	1,238	769	5,143
January	18,236	548	617	1,461	1,684	100	62	420
February	19,644	677	675	1,623	1,463	92	77	389
March	20,826	686	819	1,737	1,723	120	66	474
April	17,703	574	681	1,463	1,350	94	53	379
May	19,409	627	833	1,611	1,504	115	56	422
June	18,453	579	909	1,843	1,502	98	66	445
July	19,098	651	970	1,685	1,516	97	74	385
August	18,280	531	913	1,613	1,557	106	54	466
September	17,920	739	871	1,586	1,514	116	63	433
October	18,915	665	958	1,626	1,756	91	56	453
November	20,717	746	1,063	2,001	1,814	115	70	484
December	16,778	636	895	1,470	1,546	94	72	393
Total	225,979	7,659	10,204	19,719	18,929	1,238	769	5,143

3. Exceptional Injuries & Circumstances

3.1 Exceptional Injuries and Circumstances

Represented Claim Year	Represented				Unrepresented			
	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries
2023	210,646	6,217	11,889	18,371	22,275	1,385	937	6,314
January	20,446	650	1,131	1,821	2,062	127	82	602
February	18,610	520	1,099	1,531	1,800	95	73	472
March	19,610	567	1,013	1,573	1,953	121	99	551
April	15,288	378	797	1,314	1,693	98	74	424
May	17,507	516	974	1,554	1,906	106	81	543
June	18,016	500	910	1,441	1,910	113	83	557
July	17,507	433	1,009	1,443	1,878	118	69	575
August	17,430	569	1,115	1,545	1,791	125	67	511
September	15,961	474	994	1,353	1,748	106	71	491
October	17,513	553	981	1,621	1,918	129	77	524
November	18,230	611	961	1,778	2,042	142	90	572
December	14,528	446	905	1,397	1,574	105	71	492
Total	210,646	6,217	11,889	18,371	22,275	1,385	937	6,314

3.1 Exceptional Injuries and Circumstances

Represented Claim Year	Represented				Unrepresented			
	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries
2024	121,613	5,413	10,670	14,131	13,831	1,055	776	5,044
January	17,475	634	1,268	1,805	2,126	149	85	614
February	16,391	635	1,191	1,780	1,849	115	90	543
March	15,234	544	1,261	1,729	1,830	127	82	553
April	15,436	645	1,508	1,881	1,753	130	72	570
May	14,263	577	1,209	1,626	1,663	131	79	537
June	13,609	600	1,115	1,538	1,691	118	107	608
July	15,861	843	1,626	1,961	1,554	149	146	835
August	13,344	935	1,492	1,811	1,365	136	115	784
Total	629,442	21,342	35,206	58,012	61,035	4,035	2,705	17,956

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

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	3,239	333	15,341	13,478	32,391	151	67	1,039	940	2,197	34,588
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	137	25	446	1,092	1,700	16	9	63	83	171	1,871
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	472	39	1,511	1,375	3,397	14	2	85	90	191	3,588
December	506	17	1,248	1,043	2,814	12	2	58	79	151	2,965
Total	3,239	333	15,341	13,478	32,391	151	67	1,039	940	2,197	34,588

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	10,125	423	22,671	23,685	56,904	220	94	1,169	1,051	2,534	59,438
January	633	35	1,767	1,340	3,775	18	6	98	78	200	3,975
February	650	35	1,707	2,007	4,399	12	5	90	78	185	4,584
March	764	51	1,874	1,709	4,398	20	11	107	89	227	4,625
April	606	26	1,327	1,624	3,583	22	9	90	67	188	3,771
May	664	34	1,692	1,727	4,117	14	8	82	93	197	4,314
June	856	25	1,757	1,483	4,121	21	6	111	75	213	4,334
July	913	41	1,683	1,361	3,998	24	10	99	81	214	4,212
August	1,040	34	3,311	3,725	8,110	13	8	101	137	259	8,369
September	958	39	2,207	2,735	5,939	14	11	90	99	214	6,153
October	1,084	24	1,782	2,213	5,103	19	9	94	100	222	5,325
November	1,092	26	1,863	2,078	5,059	23	3	116	90	232	5,291
December	865	53	1,701	1,683	4,302	20	8	91	64	183	4,485
Total	10,125	423	22,671	23,685	56,904	220	94	1,169	1,051	2,534	59,438

4.1 Claims Exiting The Portal

RepresentedClaim Year	Court	Represented				Unrepresented				Total	
		Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn		Total
2024	10,504	572	31,864	33,762	76,702	190	69	911	891	2,061	78,763
January	1,218	44	2,324	2,719	6,305	34	10	116	97	257	6,562
February	1,251	29	2,205	5,387	8,872	32	8	117	108	265	9,137
March	1,101	37	4,199	4,767	10,104	20	8	116	93	237	10,341
April	1,251	31	7,628	3,975	12,885	25	11	126	92	254	13,139
May	1,343	25	3,689	5,439	10,496	16	10	99	108	233	10,729
June	1,299	35	6,198	3,920	11,452	15	6	118	148	287	11,739
July	1,467	301	3,558	4,056	9,382	17	5	107	122	251	9,633
August	1,574	70	2,063	3,499	7,206	31	11	112	123	277	7,483
Total	23,885	1,453	77,449	73,665	176,452	577	247	3,828	3,317	7,969	184,421

4.Claims Exiting The Portal

4.2 Claims Exiting The Portal (Represented)

Year	Additional	Agreement reached outside of the service	Duplicate claim	No longer want to claim	Other	There are complex issues of fact or law	There is a formal allegation of fraud
2021	472	647	735	428	1,420	5,000	1,753
June	8	10	24	12	51	41	13
July	27	57	49	39	166	254	132
August	25	108	132	57	149	557	217
September	102	140	96	79	205	764	297
October	83	99	134	43	244	932	342
November	121	125	143	75	308	1,252	412
December	106	108	157	123	297	1,200	340
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	6,599	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	345	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	935	30	468	236	642	826	260
December	809	26	202	174	554	875	174
Total	6,599	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	17,686	608	3,691	3,209	14,052	14,182	3,476
January	1,094	42	343	192	702	1,037	365
February	1,177	42	347	241	1,204	1,112	276
March	1,388	52	351	183	925	1,204	295
April	1,094	33	256	266	905	842	187
May	1,202	34	259	356	950	1,057	259
June	1,481	46	310	181	766	1,071	266
July	1,453	56	240	139	805	1,032	273
August	1,970	66	535	226	2,721	2,061	531
September	1,650	67	359	753	1,414	1,389	307
October	1,768	60	252	211	1,436	1,144	232
November	1,871	49	251	278	1,209	1,145	256
December	1,538	61	188	183	1,015	1,088	229
Total	17,686	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	23,672	951	6,131	4,256	16,676	20,329	4,687
January	2,309	66	305	377	1,453	1,481	314
February	2,530	54	738	505	3,374	1,362	309
March	2,687	120	1,048	574	2,286	2,800	589
April	3,078	231	1,137	436	1,946	5,017	1,040
May	3,103	112	1,114	618	2,565	2,378	606
June	3,222	204	810	455	1,855	3,785	1,121
July	3,592	102	673	660	1,713	2,183	459
August	3,151	62	306	631	1,484	1,323	249
Total	48,429	2,890	13,762	9,948	39,329	49,376	12,718

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	411	54	205	211	146	371	550	113
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	29	24	25	48	70	10
August	61	10	24	35	24	46	68	9
Total	1,378	325	744	734	548	1,302	2,163	495

5. Liability Decisions

5.1 Liability Decisions

Represented Claim 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	1,605	75,546	2,418	6,154	85,723	117	8,282	62	391	8,852	94,575
May							2		1	3	3
June	94	5,510	225	377	6,206	11	691	5	25	732	6,938
July	191	9,145	315	716	10,367	16	1,032	10	48	1,106	11,473
August	218	10,852	350	853	12,273	17	1,174	8	64	1,263	13,536
September	253	12,148	365	970	13,736	17	1,260	7	53	1,337	15,073
October	282	12,408	387	1,065	14,142	26	1,367	13	73	1,479	15,621
November	319	13,740	414	1,096	15,569	17	1,555	12	65	1,649	17,218
December	248	11,743	362	1,077	13,430	13	1,201	7	62	1,283	14,713
Total	1,605	75,546	2,418	6,154	85,723	117	8,282	62	391	8,852	94,575

5.1 Liability Decisions

Represented Claim 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	4,691	160,062	4,679	17,656	187,088	313	17,302	117	922	18,654	205,742
January	263	12,847	376	1,076	14,562	27	1,533	13	74	1,647	16,209
February	376	13,662	385	1,173	15,596	23	1,334	12	68	1,437	17,033
March	365	14,501	438	1,544	16,848	23	1,605	6	85	1,719	18,567
April	324	12,162	384	1,351	14,221	18	1,218	10	59	1,305	15,526
May	374	13,419	402	1,477	15,672	19	1,407	6	75	1,507	17,179
June	391	12,884	383	1,442	15,100	16	1,426	8	61	1,511	16,611
July	442	13,523	405	1,544	15,914	38	1,385	10	65	1,498	17,412
August	381	12,991	397	1,454	15,223	30	1,419	9	76	1,534	16,757
September	382	12,717	387	1,582	15,068	30	1,392	10	87	1,519	16,587
October	487	13,714	377	1,585	16,163	31	1,572	11	84	1,698	17,861
November	491	15,276	437	1,865	18,069	31	1,640	10	95	1,776	19,845
December	415	12,366	308	1,563	14,652	27	1,371	12	93	1,503	16,155
Total	4,691	160,062	4,679	17,656	187,088	313	17,302	117	922	18,654	205,742

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	6,820	152,233	3,993	22,410	185,456	391	20,280	150	1,423	22,244	207,700
January	518	14,892	418	1,714	17,542	17	1,934	21	114	2,086	19,628
February	437	13,392	357	1,650	15,836	21	1,596	14	113	1,744	17,580
March	540	13,817	378	1,813	16,548	28	1,827	12	110	1,977	18,525
April	409	10,946	270	1,451	13,076	35	1,563	12	93	1,703	14,779
May	519	12,609	315	1,797	15,240	30	1,709	10	146	1,895	17,135
June	549	12,865	371	1,899	15,684	35	1,756	13	132	1,936	17,620
July	563	12,707	296	1,918	15,484	46	1,696	10	125	1,877	17,361
August	600	12,493	373	2,050	15,516	37	1,624	13	117	1,791	17,307
September	630	11,410	303	1,791	14,134	24	1,549	13	112	1,698	15,832
October	756	12,521	333	2,139	15,749	52	1,676	12	119	1,859	17,608
November	737	13,487	351	2,300	16,875	39	1,875	11	129	2,054	18,929
December	562	11,094	228	1,888	13,772	27	1,475	9	113	1,624	15,396
Total	6,820	152,233	3,993	22,410	185,456	391	20,280	150	1,423	22,244	207,700

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	5,644	83,958	1,851	17,030	108,483	352	11,810	104	891	13,157	121,640
January	784	13,110	292	2,407	16,593	51	1,892	12	154	2,109	18,702
February	793	12,379	306	2,280	15,758	46	1,665	19	118	1,848	17,606
March	811	11,705	252	2,262	15,030	52	1,586	12	144	1,794	16,824
April	796	12,323	241	2,572	15,932	33	1,608	14	106	1,761	17,693
May	739	10,861	264	2,466	14,330	38	1,468	11	128	1,645	15,975
June	748	10,104	237	2,477	13,566	58	1,536	18	123	1,735	15,301
July	794	10,158	221	2,233	13,406	59	1,455	15	97	1,626	15,032
August	179	3,318	38	333	3,868	15	600	3	21	639	4,507
Total	18,760	471,799	12,941	63,250	566,750	1,173	57,674	433	3,627	62,907	629,657

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.