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# OIC Monthly Claims Data

Data view: May 2021 – September 2024

# 1.Claim Volumes



## 1.1 Claims Entered By Month

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

## 1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	Other	UK Law Firm	Total
2021	26,902	248	7	95,721	122,878
May				4	4
June	2,175	25	4	6,756	8,960
July	3,515	26	2	11,220	14,763
August	3,756	50		13,854	17,660
September	4,128	38		15,540	19,706
October	4,364	28		15,681	20,073
November	4,917	42	1	17,481	22,441
December	4,047	39		15,185	19,271
<b>Total</b>	<b>26,902</b>	<b>248</b>	<b>7</b>	<b>95,721</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	61,800	770	1	200,990	263,561
January	4,950	46		15,866	20,862
February	5,100	34		17,485	22,619
March	5,384	72		18,612	24,068
April	4,297	110		16,014	20,421
May	4,865	75		17,540	22,480
June	5,377	68	1	16,338	21,784
July	5,427	52		16,925	22,404
August	5,410	83		15,844	21,337
September	5,332	72		15,712	21,116
October	5,273	62		16,829	22,164
November	5,727	50		18,750	24,527
December	4,658	46		15,075	19,779
<b>Total</b>	<b>61,800</b>	<b>770</b>	<b>1</b>	<b>200,990</b>	<b>263,561</b>

# 1.Claim Volumes

## 1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
2023	247,124	30,911	278,035
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	20,868	2,663	23,531
July	20,392	2,640	23,032
August	20,659	2,494	23,153
September	18,782	2,416	21,198
October	20,668	2,648	23,316
November	21,580	2,846	24,426
December	17,276	2,242	19,518
<b>Total</b>	<b>247,124</b>	<b>30,911</b>	<b>278,035</b>

## 1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	UK Law Firm	Total
2023	54,511	724	191,889	247,124
January	5,240	73	18,735	24,048
February	4,967	91	16,702	21,760
March	5,347	112	17,304	22,763
April	4,154	58	13,565	17,777
May	4,679	54	15,818	20,551
June	4,443	52	16,373	20,868
July	4,615	45	15,732	20,392
August	4,713	56	15,890	20,659
September	3,842	57	14,883	18,782
October	4,328	45	16,295	20,668
November	4,541	48	16,991	21,580
December	3,642	33	13,601	17,276
<b>Total</b>	<b>54,511</b>	<b>724</b>	<b>191,889</b>	<b>247,124</b>

## 1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
2024	170,923	23,200	194,123
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	20,298	2,684	22,982
August	17,586	2,401	19,987
September	19,085	2,493	21,578
<b>Total</b>	<b>804,486</b>	<b>92,556</b>	<b>897,042</b>

## 1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	Other	UK Law Firm	Total
2024	36,718	299		133,906	170,923
January	4,186	51		16,945	21,182
February	4,058	42		15,897	19,997
March	3,886	31		14,851	18,768
April	4,625	30		14,815	19,470
May	4,144	34		13,497	17,675
June	3,476	30		13,356	16,862
July	4,398	23		15,877	20,298
August	3,841	30		13,715	17,586
September	4,104	28		14,953	19,085
<b>Total</b>	<b>179,931</b>	<b>2,041</b>	<b>8</b>	<b>622,506</b>	<b>804,486</b>

# 1.Claim Volumes - Injury Claim As Presented

## 1.3 Claims Volumes - Types of Claim

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

## 1.3 Claims Volumes - Types of Claim

Types of Claim Group	Mixed Tariff				Non Tariff			Other		Tariff Only			Total
	Year	Multiple Injuries	Whiplash + Physical	Whiplash + Physical + Psychological	Total	Physical + Psychological	Physical Only	Total	Unknown	Total	Whiplash + Psychological	Whiplash Only	
2022	21,011	77,562	85,386	183,959	2,200	7,033	9,233	250	250	29,673	53,964	83,637	277,079
January	1,652	6,507	5,900	14,059	177	625	802	15	15	2,380	4,837	7,217	22,093
February	1,731	7,184	6,148	15,063	162	595	757	25	25	2,281	5,530	7,811	23,656
March	2,064	7,456	6,809	16,329	201	682	883	20	20	2,559	5,546	8,105	25,337
April	1,755	5,901	6,298	13,954	141	513	654	15	15	2,273	4,320	6,593	21,216
May	2,060	6,716	6,872	15,648	195	561	756	15	15	2,344	4,648	6,992	23,411
June	1,951	6,270	7,115	15,336	185	585	770	14	14	2,450	4,238	6,688	22,808
July	1,762	6,445	7,417	15,624	180	605	785	23	23	2,509	4,456	6,965	23,397
August	1,746	6,103	7,122	14,971	208	584	792	19	19	2,601	4,097	6,698	22,480
September	1,638	6,211	7,416	15,265	197	568	765	26	26	2,414	3,821	6,235	22,291
October	1,437	6,311	8,160	15,908	188	579	767	23	23	2,605	4,147	6,752	23,450
November	1,728	6,933	8,931	17,592	212	674	886	27	27	2,893	4,484	7,377	25,882
December	1,487	5,525	7,198	14,210	154	462	616	28	28	2,364	3,840	6,204	21,058
<b>Total</b>	<b>21,011</b>	<b>77,562</b>	<b>85,386</b>	<b>183,959</b>	<b>2,200</b>	<b>7,033</b>	<b>9,233</b>	<b>250</b>	<b>250</b>	<b>29,673</b>	<b>53,964</b>	<b>83,637</b>	<b>277,079</b>

# 1.Claim Volumes - Injury Claim As Presented



## 1.3 Claims Volumes - Types of Claim

Types of Claim Group	Mixed Tariff				Non Tariff			Other		Tariff Only		Total		
	Year	Multiple Injuries	Whiplash + Physical	Whiplash + Physical + Psychological	Total	Physical + Psychological	Physical Only	Total	Unknown	Total	Whiplash + Psychological		Whiplash Only	Total
2023		20,079	66,014	92,634	178,727	2,171	6,482	8,653	312	312	30,519	49,103	79,622	267,314
January		1,723	6,480	8,641	16,844	200	631	831	33	33	2,939	5,186	8,125	25,833
February		1,573	5,960	7,972	15,505	186	595	781	31	31	2,558	4,353	6,911	23,228
March		1,842	6,234	8,252	16,328	190	575	765	18	18	2,648	4,575	7,223	24,334
April		1,398	4,843	6,624	12,865	169	495	664	21	21	2,185	3,491	5,676	19,226
May		1,664	5,841	7,392	14,897	164	546	710	30	30	2,497	4,135	6,632	22,269
June		1,802	5,784	7,723	15,309	172	560	732	31	31	2,456	4,110	6,566	22,638
July		1,844	5,356	7,723	14,923	183	522	705	25	25	2,423	4,094	6,517	22,170
August		1,670	5,309	7,961	14,940	214	517	731	24	24	2,660	3,950	6,610	22,305
September		1,605	4,913	7,247	13,765	166	497	663	23	23	2,353	3,574	5,927	20,378
October		1,854	5,316	7,978	15,148	173	526	699	25	25	2,559	4,016	6,575	22,447
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
<b>Total</b>		<b>20,079</b>	<b>66,014</b>	<b>92,634</b>	<b>178,727</b>	<b>2,171</b>	<b>6,482</b>	<b>8,653</b>	<b>312</b>	<b>312</b>	<b>30,519</b>	<b>49,103</b>	<b>79,622</b>	<b>267,314</b>

## 1.3 Claims Volumes - Types of Claim

Types of Claim Group	Mixed Tariff				Non Tariff			Other		Tariff Only		Total		
	Year	Multiple Injuries	Whiplash + Physical	Whiplash + Physical + Psychological	Total	Physical + Psychological	Physical Only	Total	Unknown	Total	Whiplash + Psychological		Whiplash Only	Total
2024		15,524	43,822	68,185	127,531	1,413	4,406	5,819	243	243	21,883	31,173	53,056	186,649
January		1,637	5,493	8,508	15,638	206	571	777	19	19	2,697	4,100	6,797	23,231
February		1,594	5,086	7,858	14,538	177	523	700	26	26	2,620	3,909	6,529	21,793
March		1,589	4,769	7,369	13,727	158	475	633	23	23	2,568	3,606	6,174	20,557
April		1,662	5,008	7,655	14,325	167	464	631	25	25	2,565	3,691	6,256	21,237
May		1,753	4,644	7,085	13,482	120	431	551	21	21	2,146	3,095	5,241	19,295
June		1,679	4,509	6,796	12,984	130	465	595	21	21	1,945	3,020	4,965	18,565
July		2,120	5,117	8,038	15,275	169	535	704	44	44	2,582	3,524	6,106	22,129
August		1,673	4,358	7,183	13,214	172	445	617	34	34	2,319	3,026	5,345	19,210
September		1,817	4,838	7,693	14,348	114	497	611	30	30	2,441	3,202	5,643	20,632
<b>Total</b>		<b>63,739</b>	<b>227,026</b>	<b>282,782</b>	<b>573,547</b>	<b>6,671</b>	<b>22,218</b>	<b>28,889</b>	<b>902</b>	<b>902</b>	<b>95,820</b>	<b>161,977</b>	<b>257,797</b>	<b>861,135</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	5,360	149	5,509
June	109		109
July	582	2	584
August	821	25	846
September	942	29	971
October	1,019	30	1,049
November	999	32	1,031
December	888	31	919
<b>Total</b>	<b>5,360</b>	<b>149</b>	<b>5,509</b>

### 2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
☐ 2022	60,037	10,450	70,487
January	2,003	846	2,849
February	2,721	867	3,588
March	3,994	976	4,970
April	4,170	814	4,984
May	5,126	967	6,093
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
<b>Total</b>	<b>60,037</b>	<b>10,450</b>	<b>70,487</b>

### 2.2 Average Days To Settle

Year	Represented	Unrepresented	Total
☐ 2022	211	107	195
January	148	89	130
February	156	91	140
March	171	88	155
April	177	91	163
May	187	103	174
June	200	106	186
July	206	111	193
August	221	119	209
September	232	119	219
October	236	123	223
November	238	126	225
December	248	118	232
<b>Total</b>	<b>211</b>	<b>107</b>	<b>195</b>

### 2.3 Open Settlements

Year	Represented	Unrepresented	Total
☐ 2022	11,705	449	12,154
January	1,019	44	1,063
February	1,029	43	1,072
March	1,121	47	1,168
April	984	33	1,017
May	1,027	35	1,062
June	918	43	961
July	941	37	978
August	888	41	929
September	911	27	938
October	962	42	1,004
November	1,072	27	1,099
December	833	30	863
<b>Total</b>	<b>11,705</b>	<b>449</b>	<b>12,154</b>

## 2. Settlements

### 2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
2023	99,873	13,839	113,712
January	7,105	927	8,032
February	6,883	969	7,852
March	9,039	1,418	10,457
April	7,210	1,073	8,283
May	7,523	1,121	8,644
June	8,437	1,275	9,712
July	8,405	1,231	9,636
August	8,856	1,153	10,009
September	9,115	1,131	10,246
October	8,859	1,215	10,074
November	9,650	1,188	10,838
December	8,791	1,138	9,929
<b>Total</b>	<b>99,873</b>	<b>13,839</b>	<b>113,712</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	343	157	322
<b>Total</b>	<b>284</b>	<b>129</b>	<b>265</b>

### 2.3 Open Settlements

Year	Represented	Unrepresented	Total
2023	8,450	506	8,956
January	1,062	39	1,101
February	931	46	977
March	935	49	984
April	687	37	724
May	751	38	789
June	711	66	777
July	685	49	734
August	573	41	614
September	552	26	578
October	539	33	572
November	591	44	635
December	433	38	471
<b>Total</b>	<b>8,450</b>	<b>506</b>	<b>8,956</b>

### 2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
2024	74,527	11,040	85,567
January	9,261	1,231	10,492
February	9,139	1,329	10,468
March	8,353	1,299	9,652
April	8,050	1,323	9,373
May	8,420	1,271	9,691
June	7,587	1,120	8,707
July	8,502	1,163	9,665
August	6,599	1,046	7,645
September	8,616	1,258	9,874
<b>Total</b>	<b>237,697</b>	<b>38,184</b>	<b>275,881</b>

### 2.2 Average Days To Settle

Year	Represented	Unrepresented	Total
2024	330	137	305
January	309	130	288
February	312	124	288
March	320	119	293
April	321	137	295
May	323	142	300
June	346	136	318
July	324	132	301
August	324	142	299
September	395	175	367
<b>Total</b>	<b>278</b>	<b>121</b>	<b>256</b>

### 2.3 Open Settlements

Year	Represented	Unrepresented	Total
2024	2,043	258	2,301
January	495	35	530
February	441	35	476
March	358	23	381
April	311	29	340
May	198	25	223
June	138	43	181
July	73	36	109
August	25	29	54
September	4	3	7
<b>Total</b>	<b>27,558</b>	<b>1,362</b>	<b>28,920</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	4668	12459	6183	2371	608	88	23
January	229	557	261	51	13	2	
February	261	616	312	78	22	2	
March	311	996	457	122	25	4	
April	359	925	446	141	34	1	
May	414	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
<b>Total</b>	<b>4668</b>	<b>12459</b>	<b>6183</b>	<b>2371</b>	<b>608</b>	<b>88</b>	<b>23</b>

2.5 Distribution of Tariff Settled Claims - Whiplash & Minor Psychological

Year	1 0-3 Mths	2 3-6 Mths	3 6-9 Mths	4 9-12 Mths	5 12-15 Mths	6 15-18 Mths	7 18-21 Mths
2022	5270	21184	13973	4624	1057	167	61
January	201	892	518	132	15	3	
February	241	1099	759	189	42	2	1
March	342	1606	985	263	87	2	1
April	376	1533	1019	280	55	4	1
May	459	1935	1158	357	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
<b>Total</b>	<b>5270</b>	<b>21184</b>	<b>13973</b>	<b>4624</b>	<b>1057</b>	<b>167</b>	<b>61</b>



## 2.Settlements - Distribution of Tariff

2.4 Distribution of Tariff Settled Claims - Whiplash Tariff

Year	1 0-3 Mths	2 3-6 Mths	3 6-9 Mths	4 9-12 Mths	5 12-15 Mths	6 15-18 Mths	7 18-21 Mths
2023	5827	16175	8812	3522	917	319	220
January	492	1273	716	303	64	16	17
February	472	1264	660	246	69	18	7
March	541	1538	830	344	82	20	15
April	421	1200	618	281	66	12	13
May	452	1237	619	254	74	20	12
June	503	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
<b>Total</b>	<b>5827</b>	<b>16175</b>	<b>8812</b>	<b>3522</b>	<b>917</b>	<b>319</b>	<b>220</b>

2.5 Distribution of Tariff Settled Claims - Whiplash & Minor Psychological

Year	1 0-3 Mths	2 3-6 Mths	3 6-9 Mths	4 9-12 Mths	5 12-15 Mths	6 15-18 Mths	7 18-21 Mths
2023	9105	35377	23888	8759	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	2109	791	158	93	63
November	888	3412	2309	868	183	80	66
December	795	3225	2162	765	173	77	69
<b>Total</b>	<b>9105</b>	<b>35377</b>	<b>23888</b>	<b>8759</b>	<b>1993</b>	<b>766</b>	<b>519</b>

2.4 Distribution of Tariff Settled Claims - Whiplash Tariff

Year	1 0-3 Mths	2 3-6 Mths	3 6-9 Mths	4 9-12 Mths	5 12-15 Mths	6 15-18 Mths	7 18-21 Mths
2024	4011	10561	5890	2609	598	301	223
January	533	1360	741	336	79	27	29
February	517	1384	743	295	75	31	25
March	419	1223	695	306	74	34	31
April	437	1200	638	270	64	32	15
May	471	1235	656	315	69	30	22
June	394	1067	641	272	63	44	27
July	438	1156	615	309	57	38	20
August	393	854	568	246	61	30	27
September	409	1082	593	260	56	35	27
<b>Total</b>	<b>14923</b>	<b>40411</b>	<b>21390</b>	<b>8575</b>	<b>2132</b>	<b>709</b>	<b>466</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
2024	7542	26865	18401	6325	1357	848	611
January	893	3260	2305	764	166	93	51
February	856	3378	2242	761	156	87	61
March	844	3025	2160	759	146	76	59
April	845	2957	2036	697	147	102	80
May	876	3035	2084	754	164	103	70
June	774	2738	1832	692	123	103	65
July	871	3187	2139	689	153	86	86
August	686	2373	1655	566	149	94	64
September	897	2912	1948	643	153	104	75
<b>Total</b>	<b>22355</b>	<b>85448</b>	<b>57442</b>	<b>19944</b>	<b>4419</b>	<b>1781</b>	<b>1192</b>

## 2.Settlements - Average Values

### 2.6 Average Settlement Values

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

### 2.6 Average Settlement Values

RepresentedClaim Year	Injury - non-tariff	Represented Tariff amount	Tariff uplift	Injury - non-tariff	Unrepresented Tariff amount	Tariff uplift
2022	£885	£710	£205	£925	£721	£150
January	£902	£649	£170	£903	£651	£119
February	£904	£674	£328	£844	£697	£155
March	£926	£684	£338	£946	£691	£246
April	£891	£675	£198	£942	£712	£145
May	£864	£674	£173	£879	£711	£144
June	£889	£702	£198	£915	£698	£130
July	£876	£708	£192	£947	£692	£156
August	£905	£726	£210	£977	£734	£131
September	£864	£744	£171	£869	£766	£143
October	£878	£720	£170	£920	£758	£160
November	£860	£730	£254	£1,002	£782	£134
December	£902	£740	£139	£937	£765	£135
<b>Total</b>	<b>£885</b>	<b>£710</b>	<b>£205</b>	<b>£925</b>	<b>£721</b>	<b>£150</b>

## 2.Settlements - Average Values

### 2.6 Average Settlement Values

RepresentedClaim Year	Injury - non-tariff	Represented Tariff amount	Tariff uplift	Injury - non-tariff	Unrepresented Tariff amount	Tariff uplift
2023	£1,013	£758	£166	£1,032	£784	£166
January	£909	£747	£218	£1,004	£776	£190
February	£996	£742	£153	£1,070	£750	£188
March	£986	£743	£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	£980	£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>£166</b>	<b>£1,032</b>	<b>£784</b>	<b>£166</b>

### 2.6 Average Settlement Values

RepresentedClaim Year	Injury - non-tariff	Represented Tariff amount	Tariff uplift	Injury - non-tariff	Unrepresented Tariff amount	Tariff uplift
2024	£1,112	£778	£145	£1,077	£790	£164
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	£780	£108	£1,047	£780	£211
June	£1,154	£791	£149	£1,100	£806	£189
July	£1,157	£774	£130	£1,130	£800	£222
August	£1,191	£804	£173	£1,281	£765	£182
September	£1,125	£788	£151	£1,055	£792	£134
<b>Total</b>	<b>£1,017</b>	<b>£750</b>	<b>£170</b>	<b>£1,013</b>	<b>£759</b>	<b>£160</b>

## 2.Settlements - Average Values

### 2.7 Frequency Settled

Year	RepresentedClaim			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	RepresentedClaim			Unrepresented		
	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
<b>2022</b>	<b>21,743</b>	<b>59,161</b>	<b>811</b>	<b>4,190</b>	<b>10,198</b>	<b>526</b>
January	640	1,985	22	321	823	46
February	931	2,671	36	340	853	53
March	1,442	3,941	61	418	957	46
April	1,449	4,112	48	345	793	47
May	1,780	5,045	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
<b>Total</b>	<b>21,743</b>	<b>59,161</b>	<b>811</b>	<b>4,190</b>	<b>10,198</b>	<b>526</b>

## 2.Settlements - Average Values

### 2.7 Frequency Settled

RepresentedClaim Year	Represented			Unrepresented		
	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
<b>2023</b>	<b>40,414</b>	<b>98,367</b>	<b>1,171</b>	<b>5,678</b>	<b>13,422</b>	<b>600</b>
January	2,553	6,999	86	382	894	40
February	2,386	6,789	73	352	942	35
March	3,491	8,912	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	530	1,244	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	3,802	8,703	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
<b>Total</b>	<b>40,414</b>	<b>98,367</b>	<b>1,171</b>	<b>5,678</b>	<b>13,422</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
<b>2024</b>	<b>32,548</b>	<b>73,370</b>	<b>1,044</b>	<b>4,937</b>	<b>10,674</b>	<b>399</b>
January	3,937	9,100	98	512	1,202	52
February	3,895	8,998	127	587	1,277	52
March	3,611	8,221	117	574	1,255	53
April	3,460	7,929	128	591	1,281	44
May	3,729	8,312	118	557	1,235	47
June	3,450	7,456	106	523	1,075	34
July	3,680	8,372	133	510	1,128	29
August	2,980	6,501	100	503	1,002	37
September	3,806	8,481	117	580	1,219	51
<b>Total</b>	<b>95,593</b>	<b>234,105</b>	<b>3,070</b>	<b>15,891</b>	<b>37,096</b>	<b>1,625</b>

### 3.Exceptional Injuries & Circumstances

#### 3.1 Exceptional Injuries and Circumstances

RepresentedClaim Year	Represented				Unrepresented			
	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries
2021	107,756	2,918	3,608	8,596	9,236	536	336	2,258
May	4				3		1	3
June	7,797	208	297	658	779	45	29	202
July	12,941	310	427	1,085	1,156	64	38	297
August	15,502	427	514	1,217	1,297	71	45	301
September	17,346	467	584	1,309	1,358	83	56	366
October	17,607	459	594	1,413	1,582	93	52	341
November	19,706	547	621	1,567	1,743	96	64	407
December	16,853	500	571	1,347	1,318	84	51	341
<b>Total</b>	<b>107,756</b>	<b>2,918</b>	<b>3,608</b>	<b>8,596</b>	<b>9,236</b>	<b>536</b>	<b>336</b>	<b>2,258</b>

#### 3.1 Exceptional Injuries and Circumstances

RepresentedClaim Year	Represented				Unrepresented			
	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries
2022	226,301	7,564	10,125	19,571	18,931	1,238	772	5,138
January	18,269	538	610	1,445	1,685	100	62	419
February	19,681	661	667	1,610	1,463	92	77	389
March	20,852	681	816	1,719	1,723	120	66	474
April	17,726	567	676	1,452	1,350	94	53	379
May	19,441	618	826	1,595	1,504	115	56	422
June	18,478	575	896	1,835	1,502	98	67	444
July	19,122	645	961	1,676	1,516	97	74	385
August	18,294	525	913	1,605	1,557	106	54	466
September	17,936	733	868	1,579	1,515	116	63	432
October	18,938	660	954	1,612	1,756	91	56	453
November	20,758	733	1,051	1,985	1,813	115	71	484
December	16,806	628	887	1,458	1,547	94	73	391
<b>Total</b>	<b>226,301</b>	<b>7,564</b>	<b>10,125</b>	<b>19,571</b>	<b>18,931</b>	<b>1,238</b>	<b>772</b>	<b>5,138</b>

### 3. Exceptional Injuries & Circumstances

#### 3.1 Exceptional Injuries and Circumstances

Represented Claim Year	Represented				Unrepresented			
	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries
2023	211,244	6,112	11,676	18,092	22,308	1,380	931	6,292
January	20,470	648	1,124	1,806	2,061	127	82	603
February	18,644	514	1,092	1,510	1,800	95	73	472
March	19,639	563	1,003	1,558	1,957	119	98	550
April	15,316	372	788	1,301	1,696	98	73	422
May	17,539	514	963	1,535	1,908	106	81	541
June	18,055	490	897	1,426	1,910	114	83	556
July	17,564	425	987	1,416	1,880	118	69	573
August	17,484	554	1,097	1,524	1,794	125	66	509
September	16,017	471	968	1,326	1,751	106	71	488
October	17,600	535	952	1,581	1,924	128	75	521
November	18,312	592	933	1,743	2,048	139	89	570
December	14,604	434	872	1,366	1,579	105	71	487
<b>Total</b>	<b>211,244</b>	<b>6,112</b>	<b>11,676</b>	<b>18,092</b>	<b>22,308</b>	<b>1,380</b>	<b>931</b>	<b>6,292</b>

#### 3.1 Exceptional Injuries and Circumstances

Represented Claim Year	Represented				Unrepresented			
	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries
2024	137,305	6,118	11,767	15,733	15,568	1,186	862	5,584
January	17,588	613	1,229	1,752	2,130	148	84	612
February	16,536	615	1,139	1,707	1,852	115	87	543
March	15,406	516	1,193	1,653	1,838	127	82	545
April	15,633	622	1,409	1,806	1,768	126	72	559
May	14,476	545	1,106	1,548	1,694	124	76	516
June	13,830	560	1,023	1,449	1,735	115	100	574
July	16,033	806	1,558	1,901	1,691	128	129	736
August	13,387	923	1,477	1,799	1,478	124	106	693
September	14,416	918	1,633	2,118	1,382	179	126	806
<b>Total</b>	<b>682,606</b>	<b>22,712</b>	<b>37,176</b>	<b>61,992</b>	<b>66,043</b>	<b>4,340</b>	<b>2,901</b>	<b>19,272</b>

## 4.Claims Exiting The Portal

### 4.1 Claims Exiting The Portal

RepresentedClaim Year	Court	Represented				Total	Court	Unrepresented			Total	Total
		Rejected Liability	Removed	Withdrawn	Total			Rejected Liability	Removed	Withdrawn		
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				Total	Court	Unrepresented			Total	Total
		Rejected Liability	Removed	Withdrawn	Total			Rejected Liability	Removed	Withdrawn		
2022	3,233	333	15,341	13,478	32,385	151	67	1,039	940	2,197	34,582	
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	92	19	1,436	1,562	3,109	12	9	120	100	241	3,350	
April	78	23	326	1,182	1,609	11	4	51	73	139	1,748	
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	707	29	2,694	1,250	4,680	20	6	58	77	161	4,841	
November	471	39	1,511	1,375	3,396	14	2	85	90	191	3,587	
December	504	17	1,248	1,043	2,812	12	2	58	79	151	2,963	
<b>Total</b>	<b>3,233</b>	<b>333</b>	<b>15,341</b>	<b>13,478</b>	<b>32,385</b>	<b>151</b>	<b>67</b>	<b>1,039</b>	<b>940</b>	<b>2,197</b>	<b>34,582</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	10,076	423	22,671	23,685	56,855	218	94	1,169	1,051	2,532	59,387
January	632	35	1,767	1,340	3,774	18	6	98	78	200	3,974
February	650	35	1,707	2,007	4,399	12	5	90	78	185	4,584
March	761	51	1,874	1,709	4,395	20	11	107	89	227	4,622
April	604	26	1,327	1,624	3,581	22	9	90	67	188	3,769
May	659	34	1,692	1,727	4,112	14	8	82	93	197	4,309
June	851	25	1,757	1,483	4,116	20	6	111	75	212	4,328
July	908	41	1,683	1,361	3,993	24	10	99	81	214	4,207
August	1,027	34	3,311	3,725	8,097	13	8	101	137	259	8,356
September	955	39	2,207	2,735	5,936	14	11	90	99	214	6,150
October	1,076	24	1,782	2,213	5,095	18	9	94	100	221	5,316
November	1,090	26	1,863	2,078	5,057	23	3	116	90	232	5,289
December	863	53	1,701	1,683	4,300	20	8	91	64	183	4,483
<b>Total</b>	<b>10,076</b>	<b>423</b>	<b>22,671</b>	<b>23,685</b>	<b>56,855</b>	<b>218</b>	<b>94</b>	<b>1,169</b>	<b>1,051</b>	<b>2,532</b>	<b>59,387</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	11,945	602	33,969	36,719	83,235	210	84	1,026	986	2,306	85,541
January	1,213	44	2,324	2,719	6,300	34	10	116	97	257	6,557
February	1,250	29	2,205	5,387	8,871	32	8	117	108	265	9,136
March	1,097	37	4,199	4,767	10,100	20	8	116	93	237	10,337
April	1,247	31	7,628	3,975	12,881	25	11	126	92	254	13,135
May	1,342	25	3,689	5,439	10,495	16	10	99	108	233	10,728
June	1,295	35	6,198	3,920	11,448	15	6	118	148	287	11,735
July	1,464	301	3,558	4,056	9,379	17	5	107	122	251	9,630
August	1,567	70	2,063	3,499	7,199	31	11	112	123	277	7,476
September	1,470	30	2,105	2,957	6,562	20	15	115	95	245	6,807
<b>Total</b>	<b>25,271</b>	<b>1,483</b>	<b>79,554</b>	<b>76,622</b>	<b>182,930</b>	<b>595</b>	<b>262</b>	<b>3,943</b>	<b>3,412</b>	<b>8,212</b>	<b>191,142</b>

## 4.Claims Exiting The Portal

### 4.2 Claims Exiting The Portal (Represented)

Year	Additional	Agreement reached outside of the service	Duplicate claim	No longer want to claim	Other	There are complex issues of fact or law	There is a formal allegation of fraud
2021	472	647	735	428	1,420	5,000	1,753
June	8	10	24	12	51	41	13
July	27	57	49	39	166	254	132
August	25	108	132	57	149	557	217
September	102	140	96	79	205	764	297
October	83	99	134	43	244	932	342
November	121	125	143	75	308	1,252	412
December	106	108	157	123	297	1,200	340
<b>Total</b>	<b>472</b>	<b>647</b>	<b>735</b>	<b>428</b>	<b>1,420</b>	<b>5,000</b>	<b>1,753</b>

### 4.3 Claims Exiting The Portal (Unrepresented)

Year	Additional	Agreement reached outside of the service	Duplicate claim	I have instructed a legal representative	No longer want to claim	Other	There are complex issues of fact or law	There is a formal allegation of fraud
2021	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	6,593	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	345	95	303	190	925	1,001	250
April	248	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	1,155	101	355	191	620	1,727	531
November	934	30	468	236	642	826	260
December	807	26	202	174	554	875	174
<b>Total</b>	<b>6,593</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>17,637</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	1,093	42	343	192	702	1,037	365
February	1,177	42	347	241	1,204	1,112	276
March	1,385	52	351	183	925	1,204	295
April	1,092	33	256	266	905	842	187
May	1,197	34	259	356	950	1,057	259
June	1,476	46	310	181	766	1,071	266
July	1,448	56	240	139	805	1,032	273
August	1,957	66	535	226	2,721	2,061	531
September	1,647	67	359	753	1,414	1,389	307
October	1,760	60	252	211	1,436	1,144	232
November	1,869	49	251	278	1,209	1,145	256
December	1,536	61	188	183	1,015	1,088	229
<b>Total</b>	<b>17,637</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>511</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	37	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	44	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>511</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>26,610</b>	<b>1,016</b>	<b>6,450</b>	<b>4,567</b>	<b>17,965</b>	<b>21,688</b>	<b>4,939</b>
January	2,304	66	305	377	1,453	1,481	314
February	2,529	54	738	505	3,374	1,362	309
March	2,683	120	1,048	574	2,286	2,800	589
April	3,074	231	1,137	436	1,946	5,017	1,040
May	3,102	112	1,114	618	2,565	2,378	606
June	3,218	204	810	455	1,855	3,785	1,121
July	3,589	102	673	660	1,713	2,183	459
August	3,144	62	306	631	1,484	1,323	249
September	2,967	65	319	311	1,289	1,359	252
<b>Total</b>	<b>51,312</b>	<b>2,955</b>	<b>14,081</b>	<b>10,259</b>	<b>40,618</b>	<b>50,735</b>	<b>12,970</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>469</b>	<b>62</b>	<b>225</b>	<b>246</b>	<b>163</b>	<b>397</b>	<b>618</b>	<b>126</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	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
September	58	8	20	35	17	26	68	13
<b>Total</b>	<b>1,450</b>	<b>372</b>	<b>778</b>	<b>786</b>	<b>583</b>	<b>1,405</b>	<b>2,298</b>	<b>540</b>

## 5.Liability Decisions

### 5.1 Liability Decisions

RepresentedClaim	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	
2021	1,604	75,756	2,425	6,255	86,040	116	8,280	62	393	8,851	94,891
May							2		1	3	3
June	113	5,690	231	458	6,492	11	693	5	26	735	7,227
July	195	9,292	323	769	10,579	16	1,030	10	49	1,105	11,684
August	223	10,910	355	882	12,370	17	1,174	8	64	1,263	13,633
September	244	12,101	363	970	13,678	17	1,263	7	53	1,340	15,018
October	272	12,352	378	1,033	14,035	26	1,364	13	72	1,475	15,510
November	314	13,706	415	1,075	15,510	16	1,554	12	65	1,647	17,157
December	243	11,705	360	1,068	13,376	13	1,200	7	63	1,283	14,659
<b>Total</b>	<b>1,604</b>	<b>75,756</b>	<b>2,425</b>	<b>6,255</b>	<b>86,040</b>	<b>116</b>	<b>8,280</b>	<b>62</b>	<b>393</b>	<b>8,851</b>	<b>94,891</b>

### 5.1 Liability Decisions

RepresentedClaim	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	
2022	4,586	159,568	4,671	17,380	186,205	313	17,301	117	921	18,652	204,857
January	258	12,814	374	1,055	14,501	27	1,533	13	74	1,647	16,148
February	371	13,634	386	1,147	15,538	23	1,333	12	68	1,436	16,974
March	361	14,427	434	1,513	16,735	23	1,604	6	85	1,718	18,453
April	317	12,117	384	1,323	14,141	18	1,218	10	59	1,305	15,446
May	363	13,379	405	1,455	15,602	19	1,408	6	74	1,507	17,109
June	381	12,830	382	1,423	15,016	16	1,426	8	61	1,511	16,527
July	436	13,481	403	1,524	15,844	38	1,385	10	65	1,498	17,342
August	374	12,941	394	1,434	15,143	30	1,419	9	76	1,534	16,677
September	372	12,690	385	1,559	15,006	30	1,392	10	87	1,519	16,525
October	474	13,679	378	1,566	16,097	31	1,572	11	84	1,698	17,795
November	473	15,239	439	1,842	17,993	31	1,640	10	95	1,776	19,769
December	406	12,337	307	1,539	14,589	27	1,371	12	93	1,503	16,092
<b>Total</b>	<b>4,586</b>	<b>159,568</b>	<b>4,671</b>	<b>17,380</b>	<b>186,205</b>	<b>313</b>	<b>17,301</b>	<b>117</b>	<b>921</b>	<b>18,652</b>	<b>204,857</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	6,582	151,793	4,026	21,914	184,315	385	20,288	151	1,416	22,240	206,555
January	504	14,859	425	1,692	17,480	17	1,932	21	114	2,084	19,564
February	430	13,369	354	1,626	15,779	21	1,596	14	113	1,744	17,523
March	524	13,780	381	1,784	16,469	28	1,827	12	110	1,977	18,446
April	402	10,911	271	1,428	13,012	35	1,564	12	92	1,703	14,715
May	507	12,587	314	1,756	15,164	28	1,713	10	144	1,895	17,059
June	537	12,842	375	1,860	15,614	35	1,756	13	132	1,936	17,550
July	545	12,660	300	1,882	15,387	46	1,696	10	124	1,876	17,263
August	574	12,456	376	1,992	15,398	37	1,619	13	116	1,785	17,183
September	609	11,363	308	1,755	14,035	23	1,552	13	113	1,701	15,736
October	725	12,473	331	2,091	15,620	51	1,678	13	119	1,861	17,481
November	697	13,428	365	2,214	16,704	38	1,877	11	127	2,053	18,757
December	528	11,065	226	1,834	13,653	26	1,478	9	112	1,625	15,278
<b>Total</b>	<b>6,582</b>	<b>151,793</b>	<b>4,026</b>	<b>21,914</b>	<b>184,315</b>	<b>385</b>	<b>20,288</b>	<b>151</b>	<b>1,416</b>	<b>22,240</b>	<b>206,555</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	6,217	95,094	2,158	18,973	122,442	389	13,417	121	1,028	14,955	137,397
January	749	13,053	296	2,311	16,409	49	1,894	13	155	2,111	18,520
February	758	12,345	316	2,193	15,612	45	1,667	19	117	1,848	17,460
March	757	11,692	255	2,160	14,864	51	1,592	13	140	1,796	16,660
April	754	12,266	257	2,438	15,715	32	1,611	14	105	1,762	17,477
May	702	10,859	275	2,326	14,162	37	1,472	13	126	1,648	15,810
June	738	10,152	256	2,310	13,456	49	1,554	20	121	1,744	15,200
July	974	12,304	289	2,872	16,439	64	1,670	18	142	1,894	18,333
August	617	9,025	188	1,985	11,815	49	1,259	11	109	1,428	13,243
September	168	3,398	26	378	3,970	13	698		13	724	4,694
<b>Total</b>	<b>18,989</b>	<b>482,211</b>	<b>13,280</b>	<b>64,522</b>	<b>579,002</b>	<b>1,203</b>	<b>59,286</b>	<b>451</b>	<b>3,758</b>	<b>64,698</b>	<b>643,700</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.